



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İŞ BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2021 - 1. 3 Monthly Notification

General Information About Financial Statements

UNCONSOLIDATED FINANCIAL STATEMENTS



Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU Türkiye İş Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye İş Bankası A.Ş.'nin ("Banka") 31 Mart 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız

Uygunluğuna ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.g.4.6'da belirtildiği üzere, 31 Mart 2021 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle tamamı geçmiş yıllarda ayrılan 2.875.000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye İş Bankası A.Ş.'nin 31 Mart 2021 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

7 Mayıs 2021

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		53.790.818	125.460.789	179.251.607	50.998.250	110.703.730	161.701.980
Cash and cash equivalents		8.458.207	90.314.433	98.772.640	5.987.913	80.941.630	86.929.543
Cash and Cash Balances at Central Bank	V-I-a	8.308.538	72.855.502	81.164.040	5.563.679	65.342.682	70.906.361
Banks	V-I-ç	151.711	17.490.761	17.642.472	427.313	15.622.248	16.049.561
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-2.042	-31.830	-33.872	-3.079	-23.300	-26.379
Financial assets at fair value through profit or loss	V-I-b	1.556.888	4.368.274	5.925.162	1.466.421	2.714.953	4.181.374
Public Debt Securities		256.743	2.200.037	2.456.780	167.674	566.315	733.989
Equity instruments		142.647	281.521	424.168	147.257	261.922	409.179
Other Financial Assets		1.157.498	1.886.716	3.044.214	1.151.490	1.886.716	3.038.206
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	43.700.872	19.519.628	63.220.500	43.348.436	22.182.510	65.530.946
Public Debt Securities		43.269.868	17.721.420	60.991.288	42.920.765	20.327.275	63.248.040
Equity instruments		80.176	289.472	369.648	76.843	269.119	345.962
Other Financial Assets		350.828	1.508.736	1.859.564	350.828	1.586.116	1.936.944
Derivative financial assets	V-I-c-i	74.851	11.258.454	11.333.305	195.480	4.864.637	5.060.117
Derivative Financial Assets At Fair Value Through Profit Or Loss		74.851	11.258.454	11.333.305	195.480	4.864.637	5.060.117
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		259.769.416	140.653.514	400.422.930	249.597.920	134.219.237	383.817.157
Loans	V-I-e	241.571.893	142.746.541	384.318.434	231.136.428	134.385.174	365.521.602
Receivables From Leasing Transactions	V-I-i	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-f	35.709.992	4.462.857	40.172.849	35.451.053	6.208.384	41.659.437
Public Debt Securities		35.649.400	3.159.261	38.808.661	35.395.702	5.029.387	40.425.089
Other Financial Assets		60.592	1.303.596	1.364.188	55.351	1.178.997	1.234.348
Allowance for Expected Credit Losses (-)		-17.512.469	-6.555.884	-24.068.353	-16.989.561	-6.374.321	-23.363.882
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	1.186.657	6.189	1.192.846	1.214.294	5.800	1.220.094
Held for Sale		1.186.657	6.189	1.192.846	1.214.294	5.800	1.220.094
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		24.171.302	2.834.694	27.005.996	23.387.451	2.614.932	26.002.383
Investments in Associates (Net)	V-I-g	276.517	0	276.517	266.305	0	266.305

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		276.517	0	276.517	266.305	0	266.305
Investments in Subsidiaries (Net)	V-I-ğ	23.894.785	2.834.694	26.729.479	23.121.146	2.614.932	25.736.078
Unconsolidated Financial Subsidiaries		10.370.878	2.834.694	13.205.572	10.389.989	2.614.932	13.004.921
Unconsolidated Non-Financial Subsidiaries		13.523.907	0	13.523.907	12.731.157	0	12.731.157
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		6.675.378	33.706	6.709.084	6.576.739	33.540	6.610.279
INTANGIBLE ASSETS AND GOODWILL (Net)		1.351.136	911	1.352.047	1.329.996	845	1.330.841
Goodwill		0	0	0	0	0	0
Other		1.351.136	911	1.352.047	1.329.996	845	1.330.841
INVESTMENT PROPERTY (Net)	V-I-j	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-k	2.134.269	1.682.121	3.816.390	2.093.900	1.326.594	3.420.494
OTHER ASSETS (Net)	V-I-m	4.982.846	6.112.012	11.094.858	5.046.647	4.752.557	9.799.204
TOTAL ASSETS		354.061.822	276.783.936	630.845.758	340.245.197	253.657.235	593.902.432
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	141.924.353	240.143.041	382.067.394	134.513.823	234.362.668	368.876.491
LOANS RECEIVED	V-II-c	2.632.702	42.241.917	44.874.619	2.113.127	38.318.218	40.431.345
MONEY MARKET FUNDS		29.114.282	7.553.047	36.667.329	17.958.135	5.038.402	22.996.537
MARKETABLE SECURITIES (Net)	V-II-ç	4.926.065	28.706.782	33.632.847	5.436.832	25.403.816	30.840.648
Bills		2.862.083	0	2.862.083	3.960.641	0	3.960.641
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.063.982	28.706.782	30.770.764	1.476.191	25.403.816	26.880.007
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-b-f	1.898.243	2.956.452	4.854.695	1.336.155	6.598.330	7.934.485
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.898.243	2.956.452	4.854.695	1.336.155	6.598.330	7.934.485
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-e	1.435.062	62.412	1.497.474	1.330.308	58.909	1.389.217
PROVISIONS	V-II-g	10.281.046	623.756	10.904.802	9.644.891	579.699	10.224.590
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.568.637	0	1.568.637	1.481.897	0	1.481.897
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		8.712.409	623.756	9.336.165	8.162.994	579.699	8.742.693
CURRENT TAX LIABILITIES	V-II-ğ	502.281	6.517	508.798	2.415.583	4.524	2.420.107
DEFERRED TAX LIABILITY	V-II-ğ	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		2.284.544	22.181.759	24.466.303	2.286.510	19.852.049	22.138.559
Loans		0	0	0	0	0	0

Other Debt Instruments		2,284,544	22,181,759	24,466,303	2,286,510	19,852,049	22,138,559
OTHER LIABILITIES	V-II-d	19,450,847	5,314,331	24,765,178	15,321,692	3,547,309	18,869,001
EQUITY	V-II-h	68,245,095	-1,638,776	66,606,319	67,900,540	-119,088	67,781,452
Issued capital		4,500,000	0	4,500,000	4,500,000	0	4,500,000
Capital Reserves		1,120,026	204	1,120,230	1,125,985	204	1,126,189
Equity Share Premiums		90,585	204	90,789	90,520	204	90,724
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1,029,441	0	1,029,441	1,035,465	0	1,035,465
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4,264,430	-617	4,263,813	4,233,464	-617	4,232,847
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4,404,375	-1,638,363	2,766,012	4,880,015	-118,675	4,761,340
Profit Reserves		46,081,015	0	46,081,015	40,079,251	0	40,079,251
Legal Reserves		5,065,786	0	5,065,786	4,673,489	0	4,673,489
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		41,015,229	0	41,015,229	35,405,762	0	35,405,762
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		7,875,249	0	7,875,249	13,081,825	0	13,081,825
Prior Years' Profit or Loss		6,021,549	0	6,021,549	6,270,908	0	6,270,908
Current Period Net Profit Or Loss		1,853,700	0	1,853,700	6,810,917	0	6,810,917
Total equity and liabilities		282,694,520	348,151,238	630,845,758	260,257,596	333,644,836	593,902,432

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS	V-III	217.115.962	454.909.123	672.025.085	216.016.443	398.524.226	614.540.669
GUARANTIES AND WARRANTIES		40.260.313	95.385.745	135.646.058	39.746.728	79.828.486	119.575.214
Letters of Guarantee		39.770.173	54.396.486	94.166.659	39.206.983	48.225.907	87.432.890
Guarantees Subject to State Tender Law		622.805	583.244	1.206.049	687.709	535.767	1.223.476
Guarantees Given for Foreign Trade Operations		4.292.363	28.912.109	33.204.472	4.416.349	24.422.710	28.839.059
Other Letters of Guarantee		34.855.005	24.901.133	59.756.138	34.102.925	23.267.430	57.370.355
Bank Acceptances		84.800	12.475.429	12.560.229	84.800	9.374.903	9.459.703
Import Letter of Acceptance		0	233.343	233.343	0	216.670	216.670
Other Bank Acceptances		84.800	12.242.086	12.326.886	84.800	9.158.233	9.243.033
Letters of Credit		405.340	25.377.308	25.782.648	454.945	19.082.336	19.537.281
Documentary Letters of Credit		350.816	17.679.614	18.030.430	435.024	13.372.331	13.807.355
Other Letters of Credit		54.524	7.697.694	7.752.218	19.921	5.710.005	5.729.926
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	3.136.522	3.136.522	0	3.145.340	3.145.340
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		75.022.854	29.230.422	104.253.276	70.648.692	20.505.458	91.154.150
Irrevocable Commitments		73.745.057	22.844.666	96.589.723	69.830.795	14.234.226	84.065.021
Forward Asset Purchase Commitments		1.613.041	11.657.264	13.270.305	2.240.523	4.198.612	6.439.135
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		26.047.710	1.085.716	27.133.426	24.688.380	1.009.054	25.697.434
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.141.636	0	3.141.636	2.641.068	0	2.641.068
Tax and Fund Liabilities Arised from Export Commitments		26.718	0	26.718	26.068	0	26.068
Commitments for Credit Card Limits		40.657.682	0	40.657.682	37.915.127	0	37.915.127
Commitments for Credit Cards and Banking Services Promotions		189.978	0	189.978	179.370	0	179.370
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		2,068,292	10,101,686	12,169,978	2,140,259	9,026,560	11,166,819
Revocable Commitments		1,277,797	6,385,756	7,663,553	817,897	6,271,232	7,089,129
Revocable Loan Granting Commitments		1,212,797	6,385,756	7,598,553	752,897	6,271,232	7,024,129
Other Revocable Commitments		65,000	0	65,000	65,000	0	65,000
DERIVATIVE FINANCIAL INSTRUMENTS		101,832,795	330,292,956	432,125,751	105,621,023	298,190,282	403,811,305
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		101,832,795	330,292,956	432,125,751	105,621,023	298,190,282	403,811,305
Forward Foreign Currency Buy or Sell Transactions		8,295,105	32,096,623	40,391,728	6,312,076	28,172,122	34,484,198
Forward Foreign Currency Buying Transactions		5,835,977	14,337,770	20,173,747	4,782,648	12,591,821	17,374,469
Forward Foreign Currency Sale Transactions		2,459,128	17,758,853	20,217,981	1,529,428	15,580,301	17,109,729
Currency and Interest Rate Swaps		89,547,709	262,526,721	352,074,430	95,665,431	237,078,233	332,743,664
Currency Swap Buy Transactions		4,185,123	96,181,547	100,366,670	4,334,346	87,338,121	91,672,467
Currency Swap Sell Transactions		84,523,686	30,178,420	114,702,106	89,556,285	22,896,516	112,452,801
Interest Rate Swap Buy Transactions		419,450	68,083,377	68,502,827	887,400	63,421,798	64,309,198
Interest Rate Swap Sell Transactions		419,450	68,083,377	68,502,827	887,400	63,421,798	64,309,198
Currency, Interest Rate and Securities Options		2,853,972	14,526,387	17,380,359	1,523,960	14,050,208	15,574,168
Currency Options Buy Transactions		1,573,875	2,962,818	4,536,693	951,985	2,936,454	3,888,439
Currency Options Sell Transactions		1,280,097	3,257,747	4,537,844	571,975	3,273,722	3,845,697
Interest Rate Options Buy Transactions		0	4,152,911	4,152,911	0	3,920,016	3,920,016
Interest Rate Options Sell Transactions		0	4,152,911	4,152,911	0	3,920,016	3,920,016
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		1,136,009	1,145,597	2,281,606	2,119,556	1,949,448	4,069,004
Currency Futures Buy Transactions		24,317	1,120,997	1,145,314	1,521	1,948,141	1,949,662
Currency Futures Sell Transactions		1,111,692	24,600	1,136,292	2,118,035	1,307	2,119,342
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	19,997,628	19,997,628	0	16,940,271	16,940,271
CUSTODY AND PLEDGES RECEIVED		649,815,138	616,681,145	1,266,496,283	616,280,990	563,097,495	1,179,378,485
ITEMS HELD IN CUSTODY		45,842,455	79,039,584	124,882,039	43,881,000	70,901,615	114,782,615
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		26,277,113	4,536,255	30,813,368	25,350,314	4,451,310	29,801,624
Cheques Received for Collection		16,208,406	42,682,837	58,891,243	15,218,680	37,822,146	53,040,826
Commercial Notes Received for Collection		2,903,379	18,877,777	21,781,156	2,858,449	17,207,412	20,065,861
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		453,557	12,942,715	13,396,272	453,557	11,420,747	11,874,304
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		603,972,683	537,641,561	1,141,614,244	572,399,990	492,195,880	1,064,595,870
Securities		48,465,803	172,738	48,638,541	45,877,542	156,869	46,034,411
Guarantee Notes		2,668,789	20,997,693	23,666,482	2,669,349	19,101,121	21,770,470
Commodity		121,041,349	36,008,301	157,049,650	109,623,146	31,574,919	141,198,065
Warrant		0	0	0	0	0	0
Real Estate		358,266,024	369,488,113	727,754,137	344,351,988	340,246,167	684,598,155
Other Pledged Items		73,530,718	110,974,716	184,505,434	69,877,965	101,116,804	170,994,769

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		866.931.100	1.071.590.268	1.938.521.368	832.297.433	961.621.721	1.793.919.154

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	V-IV-a	12.365.902	10.100.899
Interest Income on Loans		9.375.552	7.698.902
Interest Income on Reserve Deposits		118.016	0
Interest Income on Banks		24.130	55.184
Interest Income on Money Market Placements		6	304
Interest Income on Marketable Securities Portfolio		2.832.645	2.339.627
Financial Assets At Fair Value Through Profit Loss		12.558	4.933
Financial Assets At Fair Value Through Other Comprehensive Income		1.706.609	1.368.872
Financial Assets Measured at Amortised Cost		1.113.478	965.822
Finance Leasing Interest Income		0	0
Other Interest Income		15.553	6.882
INTEREST EXPENSES (-)	V-IV-b	-6.307.765	-4.345.269
Interest Expenses on Deposits		-3.864.992	-2.533.345
Interest Expenses on Funds Borrowed		-315.097	-403.311
Interest Expenses on Money Market Funds		-922.492	-190.591
Interest Expenses on Securities Issued		-1.059.504	-986.411
Lease Interest Expenses		-59.250	-60.056
Other Interest Expense		-86.430	-171.555
NET INTEREST INCOME OR EXPENSE		6.058.137	5.755.630
NET FEE AND COMMISSION INCOME OR EXPENSES		1.553.970	1.445.655
Fees and Commissions Received		1.913.880	1.763.536
From Noncash Loans		288.505	248.582
Other		1.625.375	1.514.954
Fees and Commissions Paid (-)		-359.910	-317.881
Paid for Noncash Loans		-355	-321
Other		-359.555	-317.560
DIVIDEND INCOME		7.613	6.856
TRADING INCOME OR LOSS (Net)	V-IV-c	-1.850.943	-938.405
Gains (Losses) Arising from Capital Markets Transactions		7.712	-18.272
Gains (Losses) Arising From Derivative Financial Transactions		6.868.257	-305.268
Foreign Exchange Gains or Losses		-8.726.912	-614.865
OTHER OPERATING INCOME	V-IV-ç	1.311.565	803.554
GROSS PROFIT FROM OPERATING ACTIVITIES		7.080.342	7.073.290
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-2.660.325	-2.475.311
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-357.245	-404.927
PERSONNEL EXPENSES (-)		-1.459.239	-1.627.605
OTHER OPERATING EXPENSES (-)	V-IV-e	-1.856.058	-1.478.710
NET OPERATING INCOME (LOSS)		747.475	1.086.737
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.272.461	616.751
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.019.936	1.703.488
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-166.236	-247.367
Current Tax Provision		-21.750	-67.046
Expense Effect of Deferred Tax		-2.623.130	-635.120
Income Effect of Deferred Tax		2.478.644	454.799
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.853.700	1.456.121
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-g	1.853.700	1.456.121
Profit (Loss) Attributable to Group		1.853.700	1.456.121
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar/Zarar (1 TL nominal değerli beher pay için TL olarak)</i>		0,41193333	0,32358244



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		1.853.700	1.456.121
OTHER COMPREHENSIVE INCOME		-1.964.362	-1.841.034
Other Comprehensive Income that will not be Reclassified to Profit or Loss		30.966	-30.536
Gains (Losses) on Revaluation of Property, Plant and Equipment		-4.821	-617
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		35.305	-29.981
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		482	62
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.995.328	-1.810.498
Exchange Differences on Translation		83.601	65.092
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.845.191	-1.857.572
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		226.371	-384.022
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		539.891	366.004
TOTAL COMPREHENSIVE INCOME (LOSS)		-110.662	-384.913

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-7.429.516	6.300.099
Interest Received		12.059.069	9.480.390
Interest Paid		-5.234.593	-3.715.758
Dividends received		530.587	305.505
Fees and Commissions Received		1.912.297	1.759.834
Other Gains		129.957	93.796
Collections from Previously Written Off Loans and Other Receivables		673.048	445.884
Cash Payments to Personnel and Service Suppliers		-2.395.613	-2.546.401
Taxes Paid		-2.005.975	-747.518
Other		-13.098.293	1.224.367
Changes in Operating Assets and Liabilities Subject to Banking Operations		10.822.269	-6.372.861
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.655.335	-253.734
Net (Increase) Decrease in Due From Banks		-290.231	-2.576.378
Net (Increase) Decrease in Loans		-7.856.937	-16.819.887
Net (Increase) Decrease in Other Assets		-960.973	-765.794
Net Increase (Decrease) in Bank Deposits		-786.489	-95.355
Net Increase (Decrease) in Other Deposits		3.573.408	315.245
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.029.877	328.513
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		17.768.949	13.494.529
Net Cash Provided From Banking Operations		3.392.753	-72.762
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.850.401	-4.360.582
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-70.877	-266.732
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-89.999	-110.998
Cash Obtained from Tangible and Intangible Asset Sales		40.768	45.805
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-5.527.778	-5.920.491
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		6.325.652	3.378.883
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.762.936	-3.591.187
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.030.628	2.269.034
Other		-95.057	-164.896
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-650.178	7.713.928
Cash Obtained from Loans and Securities Issued		2.392.186	11.041.690
Cash Outflow Arised From Loans and Securities Issued		-2.913.018	-3.201.815
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-129.346	-125.947
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.209.455	1.490.558
Net Increase (Decrease) in Cash and Cash Equivalents		8.802.431	4.771.142
Cash and Cash Equivalents at Beginning of the Period		45.361.908	41.877.301
Cash and Cash Equivalents at End of the Period		54.164.339	46.648.443

