



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Consolidated Financial Statements



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

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

Giriş

Türkiye İş Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıkları'nın (Hep birlikte "Grup" olarak anılacaktır) 31 Mart 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 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 denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanađı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.g.4.6' da belirtildiđi üzere, 31 Mart 2021 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 dayanađı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 31 Mart 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeđe 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 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	Consolidated

	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)		66.687.287	142.227.367	208.914.654	62.727.896	125.080.583	187.808.479
Cash and cash equivalents		13.756.703	97.202.865	110.959.568	10.540.314	85.930.760	96.471.074
Cash and Cash Balances at Central Bank	V-I-a	8.315.613	74.233.920	82.549.533	5.566.057	66.404.333	71.970.390
Banks	V-I-ç	2.693.341	22.968.711	25.662.052	2.815.653	19.533.980	22.349.633
Receivables From Money Markets		2.763.251	46.927	2.810.178	2.174.268	27.259	2.201.527
Allowance for Expected Losses (-)		-15.502	-46.693	-62.195	-15.664	-34.812	-50.476
Financial assets at fair value through profit or loss	V-I-b	3.789.901	4.727.643	8.517.544	3.745.650	3.054.356	6.800.006
Public Debt Securities		257.141	2.207.475	2.464.616	168.133	573.788	741.921
Equity instruments		1.306.385	282.546	1.588.931	1.345.669	261.922	1.607.591
Other Financial Assets		2.226.375	2.237.622	4.463.997	2.231.848	2.218.646	4.450.494
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	49.037.966	27.448.961	76.486.927	48.079.020	29.748.250	77.827.270
Public Debt Securities		47.026.973	22.914.793	69.941.766	46.408.231	25.355.465	71.763.696
Equity instruments		190.829	379.502	570.331	203.583	346.271	549.854
Other Financial Assets		1.820.164	4.154.666	5.974.830	1.467.206	4.046.514	5.513.720
Derivative financial assets	V-I-c-i	102.717	12.847.898	12.950.615	362.912	6.347.217	6.710.129
Derivative Financial Assets At Fair Value Through Profit Or Loss		102.717	12.847.898	12.950.615	362.912	6.347.217	6.710.129
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		272.778.198	197.226.852	470.005.050	263.081.358	183.553.540	446.634.898
Loans	V-I-e	246.503.979	193.707.246	440.211.225	236.661.521	178.069.783	414.731.304
Receivables From Leasing Transactions	V-I-i	2.947.487	5.419.580	8.367.067	2.710.419	4.993.807	7.704.226
Factoring Receivables		3.655.554	1.027.470	4.683.024	3.485.758	1.158.428	4.644.186
Other Financial Assets Measured at Amortised Cost	V-I-f	38.193.200	5.594.135	43.787.335	38.170.955	7.433.648	45.604.603
Public Debt Securities		38.132.608	3.789.249	41.921.857	38.115.604	5.738.600	43.854.204
Other Financial Assets		60.592	1.804.886	1.865.478	55.351	1.695.048	1.750.399
Allowance for Expected Credit Losses (-)		-18.522.022	-8.521.579	-27.043.601	-17.947.295	-8.102.126	-26.049.421
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	1.258.837	16.290	1.275.127	1.287.465	15.143	1.302.608
Held for Sale		1.258.837	16.290	1.275.127	1.287.465	15.143	1.302.608
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		13.852.731	0	13.852.731	13.052.096	0	13.052.096
Investments in Associates (Net)	V-I-g	281.654	0	281.654	271.231	0	271.231

Associates Accounted for Using Equity Method		248.730	0	248.730	242.174	0	242.174
Unconsolidated Associates		32.924	0	32.924	29.057	0	29.057
Investments in Subsidiaries (Net)	V-I-ğ	13.565.907	0	13.565.907	12.775.982	0	12.775.982
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		13.565.907	0	13.565.907	12.775.982	0	12.775.982
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	5.170	0	5.170	4.883	0	4.883
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		5.170	0	5.170	4.883	0	4.883
TANGIBLE ASSETS (Net)		8.035.570	179.594	8.215.164	7.928.442	171.512	8.099.954
INTANGIBLE ASSETS AND GOODWILL (Net)		1.595.316	118.371	1.713.687	1.540.236	113.752	1.653.988
Goodwill		63.968	0	63.968	35.974	0	35.974
Other		1.531.348	118.371	1.649.719	1.504.262	113.752	1.618.014
INVESTMENT PROPERTY (Net)	V-I-j	3.653.156	0	3.653.156	3.649.631	0	3.649.631
CURRENT TAX ASSETS		102.824	4.302	107.126	46.085	2.838	48.923
DEFERRED TAX ASSET	V-I-k	2.453.421	1.709.834	4.163.255	2.324.870	1.347.866	3.672.736
OTHER ASSETS (Net)	V-I-m	43.888.054	10.194.572	54.082.626	43.766.791	8.462.159	52.228.950
TOTAL ASSETS		414.305.394	351.677.182	765.982.576	399.404.870	318.747.393	718.152.263
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	140.794.177	255.422.117	396.216.294	133.332.439	248.360.954	381.693.393
LOANS RECEIVED	V-II-c	4.624.858	81.304.036	85.928.894	4.434.966	73.167.922	77.602.888
MONEY MARKET FUNDS		30.877.944	8.687.683	39.565.627	19.985.947	5.998.700	25.984.647
MARKETABLE SECURITIES (Net)	V-II-ç	7.256.321	39.335.955	46.592.276	7.134.909	32.364.397	39.499.306
Bills		4.706.495	0	4.706.495	5.095.133	0	5.095.133
Asset-backed Securities		600.170	0	600.170	377.032	0	377.032
Bonds		1.949.656	39.335.955	41.285.611	1.662.744	32.364.397	34.027.141
FUNDS		7.960	66.980	74.940	6.275	115.830	122.105
Borrower funds		7.960	66.980	74.940	6.275	115.830	122.105
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	2.415.751	3.358.975	5.774.726	1.514.236	7.340.198	8.854.434
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.415.751	3.358.975	5.774.726	1.514.236	7.340.198	8.854.434
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	866.720	168.963	1.035.683	756.372	162.368	918.740
PROVISIONS	V-II-g	21.193.445	4.390.481	25.583.926	20.036.922	3.990.144	24.027.066
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.721.806	2.823	1.724.629	1.618.739	2.192	1.620.931
Insurance Technical Reserves (Net)		10.548.783	3.729.737	14.278.520	9.987.925	3.382.651	13.370.576
Other provisions		8.922.856	657.921	9.580.777	8.430.258	605.301	9.035.559
CURRENT TAX LIABILITIES	V-II-ğ	1.092.467	23.080	1.115.547	2.836.995	14.987	2.851.982
DEFERRED TAX LIABILITY	V-II-ğ	71.522	134	71.656	138.027	6.404	144.431
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	24.697.570	26.982.114	2.286.510	22.139.611	24.426.121
Loans		0	0	0	0	0	0

Other Debt Instruments		2,284.544	24,697.570	26,982.114	2,286.510	22,139.611	24,426.121
OTHER LIABILITIES	V-II-d	54,300.664	9,054.376	63,355.040	50,970.159	6,195.271	57,165.430
EQUITY	V-II-h	75,021.862	-1,336.009	73,685.853	74,597.926	263.794	74,861.720
Issued capital		4,500.000	0	4,500.000	4,500.000	0	4,500.000
Capital Reserves		1,209.216	0	1,209.216	1,216.307	0	1,216.307
Equity Share Premiums		124.477	0	124.477	124.549	0	124.549
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1,084.739	0	1,084.739	1,091.758	0	1,091.758
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4,679.768	100	4,679.868	4,649.809	100	4,649.909
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4,236.906	-1,580.789	2,656.117	4,698.746	-60.675	4,638.071
Profit Reserves		51,347.704	4,619	51,352.323	44,060.209	4,619	44,064.828
Legal Reserves		5,829.240	1,930	5,831.170	5,335.033	1,930	5,336.963
Statutory Reserves		225.220	0	225.220	178.599	0	178.599
Extraordinary Reserves		45,293.244	2,689	45,295.933	38,546.577	2,689	38,549.266
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		1,638.276	278.774	1,917.050	8,153.556	225.331	8,378.887
Prior Years' Profit or Loss		-191.212	225.331	34.119	1,586.175	137.270	1,723.445
Current Period Net Profit Or Loss		1,829.488	53.443	1,882.931	6,567.381	88.061	6,655.442
Non-controlling Interests	V-II-i	7,409.992	-38.713	7,371.279	7,319.299	94.419	7,413.718
Total equity and liabilities		340,808.235	425,174.341	765,982.576	318,031.683	400,120.580	718,152.263

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		232.144.576	542.523.167	774.667.743	229.466.822	482.447.565	711.914.387
GUARANTIES AND WARRANTIES	V-III	40.749.849	98.585.123	139.334.972	40.128.375	82.758.032	122.886.407
Letters of Guarantee		40.079.945	54.497.556	94.577.501	39.563.027	48.508.183	88.071.210
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	28.874.966	33.167.329	4.416.349	24.324.692	28.741.041
Other Letters of Guarantee		35.164.777	25.039.346	60.204.123	34.458.969	23.647.724	58.106.693
Bank Acceptances		84.800	11.937.164	12.021.964	84.800	8.965.543	9.050.343
Import Letter of Acceptance		0	332.010	332.010	0	387.585	387.585
Other Bank Acceptances		84.800	11.605.154	11.689.954	84.800	8.577.958	8.662.758
Letters of Credit		567.214	29.013.881	29.581.095	454.945	22.138.966	22.593.911
Documentary Letters of Credit		512.690	21.316.187	21.828.877	435.024	16.428.961	16.863.985
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		2.722	0	2.722	9.355	0	9.355
Other Guarantees		15.168	3.136.522	3.151.690	16.248	3.145.340	3.161.588
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		77.272.208	36.418.453	113.690.661	72.767.824	26.364.767	99.132.591
Irrevocable Commitments		75.499.797	23.899.183	99.398.980	71.400.021	14.882.602	86.282.623
Forward Asset Purchase Commitments		1.629.395	12.145.565	13.774.960	2.250.035	4.322.672	6.572.707
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		4.060	131.556	135.616	0	127.172	127.172
Loan Granting Commitments		26.047.710	1.085.872	27.133.582	24.688.380	1.009.173	25.697.553
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		3,802,618	10,536,190	14,338,808	3,699,973	9,423,585	13,123,558
Revocable Commitments		1,772,411	12,519,270	14,291,681	1,367,803	11,482,165	12,849,968
Revocable Loan Granting Commitments		1,707,411	12,519,270	14,226,681	1,302,803	11,482,165	12,784,968
Other Revocable Commitments		65,000	0	65,000	65,000	0	65,000
DERIVATIVE FINANCIAL INSTRUMENTS		114,122,519	407,519,591	521,642,110	116,570,623	373,324,766	489,895,389
Derivative Financial Instruments Held For Hedging		0	22,137,069	22,137,069	0	19,840,766	19,840,766
Fair Value Hedges		0	22,137,069	22,137,069	0	19,840,766	19,840,766
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		114,122,519	385,382,522	499,505,041	116,570,623	353,484,000	470,054,623
Forward Foreign Currency Buy or Sell Transactions		11,218,945	40,449,859	51,668,804	8,922,687	41,994,015	50,916,702
Forward Foreign Currency Buying Transactions		7,986,885	17,832,838	25,819,723	6,936,738	18,551,563	25,488,301
Forward Foreign Currency Sale Transactions		3,232,060	22,617,021	25,849,081	1,985,949	23,442,452	25,428,401
Currency and Interest Rate Swaps		96,556,050	304,912,857	401,468,907	101,415,909	273,410,206	374,826,115
Currency Swap Buy Transactions		5,943,980	108,042,843	113,986,823	6,088,408	96,398,304	102,486,712
Currency Swap Sell Transactions		89,434,948	38,707,798	128,142,746	93,752,701	29,719,050	123,471,751
Interest Rate Swap Buy Transactions		588,561	79,081,108	79,669,669	787,400	73,646,426	74,433,826
Interest Rate Swap Sell Transactions		588,561	79,081,108	79,669,669	787,400	73,646,426	74,433,826
Currency, Interest Rate and Securities Options		3,540,364	15,227,657	18,768,021	2,003,720	14,257,333	16,261,053
Currency Options Buy Transactions		1,599,455	3,491,848	5,091,303	1,023,470	3,069,627	4,093,097
Currency Options Sell Transactions		1,613,353	3,429,987	5,043,340	707,100	3,346,049	4,053,149
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		108,374	0	108,374	121,010	0	121,010
Securities Options Sell Transactions		219,182	0	219,182	152,140	1,625	153,765
Currency Futures		1,696,310	1,600,500	3,296,810	3,156,514	2,794,386	5,950,900
Currency Futures Buy Transactions		292,263	1,464,751	1,757,014	507,826	2,647,387	3,155,213
Currency Futures Sell Transactions		1,404,047	135,749	1,539,796	2,648,688	146,999	2,795,687
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		1,110,850	23,191,649	24,302,499	1,071,793	21,028,060	22,099,853
CUSTODY AND PLEDGES RECEIVED		763,016,594	996,606,432	1,759,623,026	728,033,002	906,245,389	1,634,278,391
ITEMS HELD IN CUSTODY		89,332,593	81,434,841	170,767,434	86,312,364	73,210,438	159,522,802
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		68,839,945	6,779,634	75,619,579	67,013,035	6,643,025	73,656,060
Cheques Received for Collection		17,118,763	42,723,373	59,842,136	15,972,224	37,840,329	53,812,553
Commercial Notes Received for Collection		2,920,328	18,989,119	21,909,447	2,873,548	17,306,337	20,179,885
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		673,684,001	915,171,591	1,588,855,592	641,720,638	833,034,951	1,474,755,589
Securities		50,042,873	87,666,862	137,709,735	47,823,113	78,780,877	126,603,990
Guarantee Notes		12,746,211	32,987,406	45,733,617	11,883,928	28,867,329	40,751,257
Commodity		143,076,892	60,007,957	203,084,849	131,913,263	53,111,124	185,024,387
Warrant		0	0	0	0	0	0
Real Estate		366,756,646	470,981,688	837,738,334	352,717,245	432,859,911	785,577,156
Other Pledged Items		101,061,379	263,527,678	364,589,057	97,383,089	239,415,710	336,798,799

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		995.161.170	1.539.129.599	2.534.290.769	957.499.824	1.388.692.954	2.346.192.778

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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	14.124.430	11.350.349
Interest Income on Loans		10.158.936	8.347.063
Interest Income on Reserve Deposits		118.115	0
Interest Income on Banks		151.119	132.340
Interest Income on Money Market Placements		119.383	23.598
Interest Income on Marketable Securities Portfolio		3.226.754	2.632.732
Financial Assets At Fair Value Through Profit Loss		30.328	22.857
Financial Assets At Fair Value Through Other Comprehensive Income		1.968.931	1.559.736
Financial Assets Measured at Amortised Cost		1.227.495	1.050.139
Finance Leasing Interest Income		180.950	122.442
Other Interest Income		169.173	92.174
INTEREST EXPENSES (-)	V-IV-b	-6.809.652	-4.789.572
Interest Expenses on Deposits		-3.846.884	-2.518.163
Interest Expenses on Funds Borrowed		-520.541	-656.117
Interest Expenses on Money Market Funds		-984.391	-200.529
Interest Expenses on Securities Issued		-1.328.207	-1.204.038
Lease Interest Expenses		-36.781	-37.783
Other Interest Expense		-92.848	-172.942
NET INTEREST INCOME OR EXPENSE		7.314.778	6.560.777
NET FEE AND COMMISSION INCOME OR EXPENSES		1.407.542	1.227.324
Fees and Commissions Received		2.147.078	1.846.887
From Noncash Loans		294.904	262.985
Other		1.852.174	1.583.902
Fees and Commissions Paid (-)		-739.536	-619.563
Paid for Noncash Loans		-2.721	-1.158
Other		-736.815	-618.405
DIVIDEND INCOME		21.726	915
TRADING INCOME OR LOSS (Net)	V-IV-c	-959.450	-438.871
Gains (Losses) Arising from Capital Markets Transactions		149.475	41.532
Gains (Losses) Arising From Derivative Financial Transactions		7.389.347	-44.154
Foreign Exchange Gains or Losses		-8.498.272	-436.249
OTHER OPERATING INCOME	V-IV-ç	3.973.929	2.954.029
GROSS PROFIT FROM OPERATING ACTIVITIES		11.758.525	10.304.174
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-2.996.654	-2.764.519
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-450.732	-468.979
PERSONNEL EXPENSES (-)		-1.772.275	-1.898.008
OTHER OPERATING EXPENSES (-)	V-IV-e	-4.492.188	-3.455.008
NET OPERATING INCOME (LOSS)		2.046.676	1.717.660
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		639.052	326.918
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.685.728	2.044.578
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-425.765	-420.272
Current Tax Provision		-366.556	-221.430
Expense Effect of Deferred Tax		-2.925.536	-943.667
Income Effect of Deferred Tax		2.866.327	744.825
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		2.259.963	1.624.306
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 (+/-)	V-IV-f	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	2.259.963	1.624.306
Profit (Loss) Attributable to Group		1.882.931	1.477.662
Profit (loss), attributable to non-controlling interests		377.032	146.644
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>		0,41842911	0,32836933



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)		2.259.963	1.624.306
OTHER COMPREHENSIVE INCOME		-2.090.980	-1.976.633
Other Comprehensive Income that will not be Reclassified to Profit or Loss		30.406	-51.695
Gains (Losses) on Revaluation of Property, Plant and Equipment		-4.821	-617
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		34.745	-51.140
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		-2.121.386	-1.924.938
Exchange Differences on Translation		95.893	71.759
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.252.208	-2.245.854
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		415.215	-192.004
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		619.714	441.161
TOTAL COMPREHENSIVE INCOME (LOSS)		168.983	-352.327

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		-5.088.103	6.627.519
Interest Received		13.778.565	10.019.065
Interest Paid		-5.792.857	-4.250.077
Dividends received		21.726	915
Fees and Commissions Received		2.147.078	1.846.887
Other Gains		1.274.252	1.768.034
Collections from Previously Written Off Loans and Other Receivables		769.264	445.972
Cash Payments to Personnel and Service Suppliers		-2.945.872	-2.975.449
Taxes Paid		-2.397.599	-1.065.829
Other		-11.942.660	838.001
Changes in Operating Assets and Liabilities Subject to Banking Operations		9.771.707	-6.603.442
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.109.377	-105.072
Net (Increase) Decrease in Due From Banks		-1.184.908	-2.666.248
Net (Increase) Decrease in Loans		-11.307.951	-16.268.571
Net (Increase) Decrease in Other Assets		1.518.015	-1.539.803
Net Increase (Decrease) in Bank Deposits		-600.365	20.637
Net Increase (Decrease) in Other Deposits		3.770.343	1.980.263
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.564.385	-1.319.811
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		18.121.565	13.295.163
Net Cash Provided From Banking Operations		4.683.604	24.077
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.798.082	-4.941.128
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-113	-33.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-24.025
Cash Paid For Tangible And Intangible Asset Purchases		-103.486	-119.424
Cash Obtained from Tangible and Intangible Asset Sales		76.594	47.138
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-9.197.189	-8.929.537
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		9.512.930	5.993.967
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.771.410	-3.960.497
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.433.369	2.279.219
Other		-152.613	-194.469
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.144.184	9.492.371
Cash Obtained from Loans and Securities Issued		7.158.967	15.052.595
Cash Outflow Arised From Loans and Securities Issued		-4.601.718	-5.260.716
Equity Instruments Issued		0	0
Dividends paid		-299.226	-190.292
Payments of lease liabilities		-113.839	-109.216
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.511.142	1.709.135
Net Increase (Decrease) in Cash and Cash Equivalents		13.137.012	6.284.455
Cash and Cash Equivalents at Beginning of the Period		52.321.545	47.738.608
Cash and Cash Equivalents at End of the Period		65.458.557	54.023.063



Statement of changes in equity (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity		
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)								
Statement of changes in equity (IFRS 9 Impairment Model Applied)																			
CHANGES IN EQUITY ITEMS																			
Equity at beginning of period		4.500.000	39.250		1.087.620	3.466.783	-243.042		1.566.614	1.461.737	477.022		1.021.753	36.844.887	8.413.254		58.635.878	7.065.589	65.701.467
Adjustments Related to TMS 8																			0
Effect Of Corrections																			0
Effect Of Changes In Accounting Policy																			0
Adjusted Beginning Balance		4.500.000	39.250		1.087.620	3.466.783	-243.042		1.566.614	1.461.737	477.022		1.021.753	36.844.887	8.413.254		58.635.878	7.065.589	65.701.467
Total Comprehensive Income (Loss)						-555			-51.136	70.695	-1.682.507		-191.804		1.477.662		-377.645	25.318	-352.327
Capital Increase in Cash																			0
Capital Increase Through Internal Reserves																			0
Issued Capital Inflation Adjustment Difference																			0
Convertible Bonds																			0
Subordinated Debt																			0
Increase (decrease) through other changes, equity			269		-4.240	30.672	-115		1	153	4.210		-125	96.879	-35.874		91.830	-402.630	-310.800
Profit Distributions														6.996.390	-		13.508	-182.360	-168.852
Dividends Paid														6.982.882	-			-190.292	-190.292
Transfers To Reserves														6.982.882	6.982.882				0
Other														13.508	-		13.508	7.932	21.440
Equity at end of period		4.500.000	39.519	0	1.083.380	3.496.900	-243.157		1.515.479	1.532.585	-1.201.275		829.824	43.938.156	1.394.498	1.477.662	58.363.571	6.505.917	64.869.488
Statement of changes in equity (IFRS 9 Impairment Model Applied)																			
CHANGES IN EQUITY ITEMS																			
Equity at beginning of period		4.500.000	124.549		1.091.758	3.508.193	-303.280		1.444.996	2.066.912	1.285.771		1.285.388	44.064.828	8.378.887		67.448.002	7.413.718	74.861.720
Adjustments Related to TMS 8																			0
Effect Of Corrections																			0
Effect Of Changes In Accounting Policy																			0
Adjusted Beginning Balance		4.500.000	124.549		1.091.758	3.508.193	-303.280		1.444.996	2.066.912	1.285.771		1.285.388	44.064.828	8.378.887		67.448.002	7.413.718	74.861.720
Total Comprehensive Income (Loss)						-4.339			34.745	96.053	-2.492.716		414.666		1.882.931		-68.660	237.643	168.983
Capital Increase in Cash																			0
Capital Increase Through Internal Reserves																			0
Issued Capital Inflation Adjustment Difference																			0
Convertible Bonds																			0
Subordinated Debt																			0
Increase (decrease) through other changes, equity			-72		-7.019	-441			-6	43			-540	-275.846			-283.881	11.365	-272.516
Profit Distributions														7.288.035	-		-780.887	-291.447	-1.072.334
Dividends Paid														8.068.922	-		-661.415	-299.226	-960.641
Transfers To Reserves														7.273.183	7.273.183				0
Other														14.852	-134.324		-119.472	7.779	-111.693
Equity at end of period		4.500.000	124.477	0	1.084.739	3.503.413	-303.280		1.479.735	2.163.008	-1.206.945		1.700.054	51.352.323	34.119	1.882.931	66.314.574	7.371.279	73.685.853

Previous Period
01.01.2020 - 31.03.2020

Current Period
01.01.2021 - 31.03.2021