



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
2021 - 2. 3 Monthly Notification

General Information About 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 Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O'nun ("Banka") ve konsolidasyona tabi ortaklıkları'nın (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 güvene sağlayamamaktadır. Bu sebeple, bir bağımsız

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

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Haziran 2021 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 1,072,000 Bin TL'si geçmiş yıllarda, 400,000 Bin TL'si de cari dönemde ayrılan toplam 1,472,000 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide 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.

Diğer Husus

Grup'un 31 Aralık 2020 ve 30 Haziran 2020 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 18 Şubat 2021 tarihli bağımsız denetim raporunda yer alan konsolide finansal tabloların, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 852,000 TL'si geçmiş yıllarda ve 220,000 TL'si 2020 yılı içerisinde gider yazılan toplam 1,072,000 TL ve 10 Ağustos 2020 tarihli sınırlı denetim raporunda yer alan konsolide finansal tabloların tamamı geçmiş yıllarda gider yazılan toplam 852,000 TL tutarındaki serbest karşılıkları içermesi sebebiyle sırasıyla şartlı görüş ve şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yüklümlüklere 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

Damla Harman, SMMM

Sorumlu Denetçi

9 Ağustos 2021

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		53.963.399	143.156.705	197.120.104	53.386.866	143.243.468	196.630.334
Cash and cash equivalents	V-I-1	9.759.471	71.121.964	80.881.435	14.925.286	81.577.857	96.503.143
Cash and Cash Balances at Central Bank	V-I-1	8.577.930	57.600.788	66.178.718	14.662.490	78.544.752	93.207.242
Banks	V-I-3	1.178.467	13.521.202	14.699.669	58.997	3.033.183	3.092.180
Receivables From Money Markets		11.032	0	11.032	206.589	0	206.589
Allowance for Expected Losses (-)	V-I-16	-7.958	-26	-7.984	-2.790	-78	-2.868
Financial assets at fair value through profit or loss	V-I-2	316.601	11.037.678	11.354.279	297.243	7.161.038	7.458.281
Public Debt Securities		110.830	10.837.387	10.948.217	110.576	7.000.000	7.110.576
Equity instruments		170.588	200.291	370.879	170.609	161.038	331.647
Other Financial Assets		35.183	0	35.183	16.058	0	16.058
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	38.036.710	59.503.607	97.540.317	31.026.129	52.901.796	83.927.925
Public Debt Securities		37.449.417	57.592.860	95.042.277	30.422.704	51.083.898	81.506.602
Equity instruments		14.731	4.694	19.425	14.131	4.028	18.159
Other Financial Assets		572.562	1.906.053	2.478.615	589.294	1.813.870	2.403.164
Derivative financial assets	V-I-2	5.850.617	1.493.456	7.344.073	7.138.208	1.602.777	8.740.985
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.850.617	1.493.456	7.344.073	7.138.208	1.602.777	8.740.985
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		358.255.800	167.166.019	525.421.819	343.944.228	142.525.708	486.469.936
Loans	V-I-5	330.274.989	148.931.640	479.206.629	315.239.878	125.612.148	440.852.026
Receivables From Leasing Transactions	V-I-10	952.459	2.633.802	3.586.261	903.110	2.367.900	3.271.010
Factoring Receivables		3.934.707	192.371	4.127.078	5.481.094	270.646	5.751.740
Other Financial Assets Measured at Amortised Cost	V-I-6	44.998.301	15.665.447	60.663.748	44.218.605	14.528.647	58.747.252
Public Debt Securities		44.939.350	15.448.453	60.387.803	44.159.655	14.342.399	58.502.054
Other Financial Assets		58.951	216.994	275.945	58.950	186.248	245.198
Allowance for Expected Credit Losses (-)		-21.904.656	-257.241	-22.161.897	-21.898.459	-253.633	-22.152.092
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.165.543	0	1.165.543	1.256.254	0	1.256.254
Held for Sale		1.165.543	0	1,165.543	1,256.254	0	1,256.254
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.905.928	3	1.905.931	1.883.825	3	1.883.828
Investments in Associates (Net)	V-I-7	1.520.729	3	1.520.732	1.495.974	3	1.495.977

Associates Accounted for Using Equity Method		559.513	0	559.513	530.191	0	530.191
Unconsolidated Associates		961.216	3	961.219	965.783	3	965.786
Investments in Subsidiaries (Net)	V-I-8	385.199	0	385.199	387.851	0	387.851
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		385.199	0	385.199	387.851	0	387.851
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-9	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)		5,069.687	16.310	5,085.997	4,882.144	14.266	4,896.410
INTANGIBLE ASSETS AND GOODWILL (Net)		294.885	356	295.241	273.776	348	274.124
Goodwill		14.631	0	14.631	14.631	0	14.631
Other		280.254	356	280.610	259.145	348	259.493
INVESTMENT PROPERTY (Net)	V-I-12	659.593	0	659.593	502.143	0	502.143
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	1,180.745	0	1,180.745	1,234.832	0	1,234.832
OTHER ASSETS (Net)	V-I-15	7,256.403	2,303.640	9,560.043	8,005.234	10,937.422	18,942.656
TOTAL ASSETS		429,751.983	312,643.033	742,395.016	415,369.302	296,721.215	712,090.517
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	219,672.219	215,708.088	435,380.307	214,241.507	203,280.375	417,521.882
LOANS RECEIVED	V-II-3	2,151.738	62,428.969	64,580.707	2,450.296	49,238.699	51,688.995
MONEY MARKET FUNDS		75,151.683	23,021.850	98,173.533	79,758.688	21,553.517	101,312.205
MARKETABLE SECURITIES (Net)	V-II-3	11,782.224	33,275.410	45,057.634	11,262.156	34,892.367	46,154.523
Bills		6,389.810	358.625	6,748.435	5,960.553	2,188.163	8,148.716
Asset-backed Securities		0	0	0	0	0	0
Bonds		5,392.414	32,916.785	38,309.199	5,301.603	32,704.204	38,005.807
FUNDS		3,005	0	3,005	3,053	0	3,053
Borrower funds		0	0	0	0	0	0
Other		3,005	0	3,005	3,053	0	3,053
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	275.674	2,213.045	2,488.719	4,061.171	2,022.130	6,083.301
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		275.674	2,213.045	2,488.719	4,061.171	2,022.130	6,083.301
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		231	0	231	672	0	672
LEASE PAYABLES (Net)	V-II-5	890.689	0	890.689	978.735	0	978.735
PROVISIONS	V-II-7	3,212.386	63.805	3,276.191	2,980.102	70.295	3,050.397
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1,459.533	7.527	1,467.060	1,555.683	5.534	1,561.217
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1,752.853	56.278	1,809.131	1,424.419	64.761	1,489.180
CURRENT TAX LIABILITIES	V-II-8	707.050	2.482	709.532	950.476	4.329	954.805
DEFERRED TAX LIABILITY	V-II-8	0	63.407	63.407	103	57.525	57.628
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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	V-II-10	6,400.216	14,758.929	21,159.145	6,401.461	13,057.337	19,458.798
Loans		0	0	0	0	0	0

Other Debt Instruments		6.400.216	14.758.929	21.159.145	6.401.461	13.057.337	19.458.798
OTHER LIABILITIES	V-II-4	15.766.443	5.941.351	21.707.794	13.798.644	3.874.792	17.673.436
EQUITY	V-II-11	46.973.528	1.930.594	48.904.122	45.408.347	1.743.740	47.152.087
Issued capital	V-II-11	3.905.622	0	3.905.622	3.905.622	0	3.905.622
Capital Reserves		6.337.205	0	6.337.205	6.265.527	0	6.265.527
Equity Share Premiums		6.303.346	0	6.303.346	6.303.347	0	6.303.347
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		33.859	0	33.859	-37.820	0	-37.820
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.589.584	0	1.589.584	1.603.596	0	1.603.596
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-120.409	1.432.680	1.312.271	169.087	1.210.809	1.379.896
Profit Reserves		32.613.263	304.842	32.918.105	26.431.074	273.876	26.704.950
Legal Reserves		3.444.538	17.882	3.462.420	2.811.181	17.882	2.829.063
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		26.541.337	283.345	26.824.682	21.810.638	252.379	22.063.017
Other Profit Reserves		2.621.051	3.615	2.624.666	1.802.918	3.615	1.806.533
Profit or Loss		1.618.207	188.402	1.806.609	6.291.176	254.385	6.545.561
Prior Years' Profit or Loss		49.508	62.388	111.896	196.734	11.374	208.108
Current Period Net Profit Or Loss		1.568.699	126.014	1.694.713	6.094.442	243.011	6.337.453
Non-controlling Interests		1.030.056	4.670	1.034.726	742.265	4.670	746.935
Total equity and liabilities		382.987.086	359.407.930	742.395.016	382.295.411	329.795.106	712.090.517

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		188.537.414	306.677.605	495.215.019	168.755.052	278.884.858	447.639.910
GUARANTIES AND WARRANTIES	V-III-2	48.487.090	77.861.051	126.348.141	43.928.944	58.547.258	102.476.202
Letters of Guarantee	V-III-1	47.640.216	41.043.888	88.684.104	43.395.971	32.027.856	75.423.827
Guarantees Subject to State Tender Law		2.600.266	12.359.011	14.959.277	2.594.448	10.005.488	12.599.936
Guarantees Given for Foreign Trade Operations		2.436.344	0	2.436.344	2.335.826	0	2.335.826
Other Letters of Guarantee		42.603.606	28.684.877	71.288.483	38.465.697	22.022.368	60.488.065
Bank Acceptances		4.258	7.000.715	7.004.973	4.258	5.111.534	5.115.792
Import Letter of Acceptance		0	308.243	308.243	0	289.665	289.665
Other Bank Acceptances		4.258	6.692.472	6.696.730	4.258	4.821.869	4.826.127
Letters of Credit		289.813	29.031.341	29.321.154	253.982	20.667.442	20.921.424
Documentary Letters of Credit		289.813	29.031.341	29.321.154	253.982	20.667.442	20.921.424
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	6.903	6.903	0	5.925	5.925
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		217.440	647.939	865.379	1.000	474.188	475.188
Other Guarantees		160.362	130.265	290.627	187.331	106.963	294.294
Other Collaterals		175.001	0	175.001	86.402	153.350	239.752
COMMITMENTS		75.615.378	44.808.250	120.423.628	72.066.613	42.415.370	114.481.983
Irrevocable Commitments	V-III-1	66.216.770	3.972.830	70.189.600	62.318.729	6.517.443	68.836.172
Forward Asset Purchase Commitments	V-III-1	2.208.438	3.594.885	5.803.323	5.695.753	6.147.096	11.842.849
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		3.150	0	3.150	3.150	0	3.150
Loan Granting Commitments		28.159.369	2.733	28.162.102	26.086.273	2.419	26.088.692
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	6.350.623	0	6.350.623	5.723.932	0	5.723.932
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	25.830.100	0	25.830.100	21.320.698	0	21.320.698
Commitments for Credit Cards and Banking Services Promotions		616.550	0	616.550	597.623	0	597.623
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		3,048.540	375.212	3,423.752	2,891.300	367.928	3,259.228
Revocable Commitments		9,398.608	40,835.420	50,234.028	9,747.884	35,897.927	45,645.811
Revocable Loan Granting Commitments		9,398.608	40,835.420	50,234.028	9,747.884	35,897.927	45,645.811
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		64,434.946	184,008.304	248,443.250	52,759.495	177,922.230	230,681.725
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		64,434.946	184,008.304	248,443.250	52,759.495	177,922.230	230,681.725
Forward Foreign Currency Buy or Sell Transactions		4,772.668	5,013.019	9,785.687	1,523.642	1,550.002	3,073.644
Forward Foreign Currency Buying Transactions		2,394.766	2,506.611	4,901.377	864.639	681.888	1,546.527
Forward Foreign Currency Sale Transactions		2,377.902	2,506.408	4,884.310	659.003	868.114	1,527.117
Currency and Interest Rate Swaps		47,987.319	136,793.749	184,781.068	42,382.470	153,888.563	196,271.033
Currency Swap Buy Transactions		241.893	49,755.622	49,997.515	1,626.406	56,087.175	57,713.581
Currency Swap Sell Transactions		45,015.426	4,776.197	49,791.623	37,636.064	20,995.076	58,631.140
Interest Rate Swap Buy Transactions		1,365.000	41,130.965	42,495.965	1,560.000	38,403.156	39,963.156
Interest Rate Swap Sell Transactions		1,365.000	41,130.965	42,495.965	1,560.000	38,403.156	39,963.156
Currency, Interest Rate and Securities Options		3,264.555	4,188.262	7,452.817	247.144	919.172	1,166.316
Currency Options Buy Transactions		1,699.707	1,998.864	3,698.571	143.814	430.420	574.234
Currency Options Sell Transactions		1,564.848	2,189.398	3,754.246	103.330	488.752	592.082
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	195.835	186.250	382.085
Currency Futures Buy Transactions		0	0	0	0	186.250	186.250
Currency Futures Sell Transactions		0	0	0	195.835	0	195.835
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		8,410.404	38,013.274	46,423.678	8,410.404	21,378.243	29,788.647
CUSTODY AND PLEDGES RECEIVED		5,174,319.362	4,743,729.604	9,918,048.966	3,978,687.376	3,684,354.649	7,663,042.025
ITEMS HELD IN CUSTODY		80,324.209	35,574.645	115,898.854	73,978.380	28,612.031	102,590.411
Customer Fund and Portfolio Balances		4,878.489	0	4,878.489	4,274.226	0	4,274.226
Securities Held in Custody		52,081.521	9,473.223	61,554.744	47,305.937	8,853.001	56,158.938
Cheques Received for Collection		14,901.395	2,178.369	17,079.764	11,974.344	1,763.897	13,738.241
Commercial Notes Received for Collection		5,948.257	1,603.271	7,551.528	8,327.754	1,406.998	9,734.752
Other Assets Received for Collection		2,152	347	2,499	2,152	298	2,450
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		593.986	12,713.137	13,307.123	636.516	10,335.188	10,971.704
Custodians		1,918.409	9,606.298	11,524.707	1,457.451	6,252.649	7,710.100
PLEDGED ITEMS		811,243.194	311,448.813	1,122,692.007	775,302.799	312,599.654	1,087,902.453
Securities		215.273	112.796	328.069	321.148	200.660	521.808
Guarantee Notes		1,127.207	5,302.387	6,429.594	1,153.894	4,085.645	5,239.539
Commodity		120,199.039	3,974.744	124,173.783	111,710.308	3,495.630	115,205.938
Warrant		0	0	0	0	0	0
Real Estate		550,628.654	259,195.356	809,824.010	529,461.764	262,692.582	792,154.346
Other Pledged Items		138,603.632	42,705.007	181,308.639	132,138.333	41,983.730	174,122.063

Depositories Receiving Pledged Items		469.389	158.523	627.912	517.352	141.407	658.759
ACCEPTED BILL, GUARANTIES AND WARRANTEES		4.282.751.959	4.396.706.146	8.679.458.105	3.129.406.197	3.343.142.964	6.472.549.161
TOTAL OFF-BALANCE SHEET ACCOUNTS		5.362.856.776	5.050.407.209	10.413.263.985	4.147.442.428	3.963.239.507	8.110.681.935

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
Statement of Profit or Loss (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	31.212.567	21.523.890	16.541.348	11.069.144
Interest Income on Loans	V-IV-1	23.680.912	17.244.675	12.343.620	8.863.470
Interest Income on Reserve Deposits		364.232	34.251	226.096	16.995
Interest Income on Banks	V-IV-1	14.810	65.793	6.202	14.882
Interest Income on Money Market Placements		3.033	750	710	271
Interest Income on Marketable Securities Portfolio	V-IV-1	6.989.679	4.042.983	3.884.864	2.115.509
Financial Assets At Fair Value Through Profit Loss		79.832	55.012	47.605	20.669
Financial Assets At Fair Value Through Other Comprehensive Income		3.426.368	1.702.839	1.896.612	953.657
Financial Assets Measured at Amortised Cost		3.483.479	2.285.132	1.940.647	1.141.183
Finance Leasing Interest Income		148.385	123.424	77.096	61.655
Other Interest Income		11.516	12.014	2.760	-3.638
INTEREST EXPENSES (-)	V-IV-2	-24.996.099	-10.900.196	-13.180.751	-5.526.588
Interest Expenses on Deposits	V-IV-2	-15.052.401	-6.104.374	-7.745.198	-3.121.734
Interest Expenses on Funds Borrowed	V-IV-2	-790.086	-799.995	-441.866	-381.045
Interest Expenses on Money Market Funds		-6.266.830	-1.574.239	-3.532.384	-857.999
Interest Expenses on Securities Issued	V-IV-2	-2.744.943	-2.219.868	-1.413.508	-1.080.207
Lease Interest Expenses		-68.094	-76.818	-36.325	-37.460
Other Interest Expense		-73.745	-124.902	-11.470	-48.143
NET INTEREST INCOME OR EXPENSE		6.216.468	10.623.694	3.360.597	5.542.556
NET FEE AND COMMISSION INCOME OR EXPENSES		1.712.260	1.604.913	982.062	804.518
Fees and Commissions Received		2.317.976	2.008.991	1.308.618	983.265
From Noncash Loans		449.790	362.436	231.082	182.110
Other		1.868.186	1.646.555	1.077.536	801.155
Fees and Commissions Paid (-)		-605.716	-404.078	-326.556	-178.747
Paid for Noncash Loans		-3.981	-4.317	-2.215	-2.771
Other		-601.735	-399.761	-324.341	-175.976
DIVIDEND INCOME		22.788	17.287	7.024	16.898
TRADING INCOME OR LOSS (Net)	V-IV-3	-1.875.791	-766.656	-1.405.762	-186.821
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	554.147	733.698	154.228	580.993
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-2.836.147	-1.035.944	-1.793.425	-774.960
Foreign Exchange Gains or Losses	V-IV-3	406.209	-464.410	233.435	7.146
OTHER OPERATING INCOME	V-IV-4	5.270.937	5.295.242	1.572.571	1.891.339
GROSS PROFIT FROM OPERATING ACTIVITIES		11.346.662	16.774.480	4.516.492	8.068.490
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-4.507.243	-6.368.294	-1.453.202	-3.218.864
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-411.966	-78.167	-4.044	-3.232
PERSONNEL EXPENSES (-)		-1.864.940	-1.749.805	-899.374	-887.346
OTHER OPERATING EXPENSES (-)	V-IV-6	-2.516.509	-3.342.620	-1.327.184	-973.996
NET OPERATING INCOME (LOSS)		2.046.004	5.235.594	832.688	2.985.052
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		41.159	27.957	21.502	14.571
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	2.087.163	5.263.551	854.190	2.999.623
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-332.523	-1.040.084	-48.432	-579.592
Current Tax Provision	V-IV-10	-221.389	-1.773.065	-190.299	-1.624.293
Expense Effect of Deferred Tax	V-IV-10	-1.643.592	-626.768	-277.738	-172.217
Income Effect of Deferred Tax	V-IV-10	1.532.458	1.359.749	419.605	1.216.918
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	1.754.640	4.223.467	805.758	2.420.031
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-11	1.754.640	4.223.467	805.758	2.420.031
Profit (Loss) Attributable to Group		1.694.713	4.192.264	772.710	2.425.909
Profit (loss), attributable to non-controlling interests		59.927	31.203	33.048	-5.878
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXIV	0,44930000	1,35750000	0,20630000	0,63610000



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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		1.754.640	4.223.467		
OTHER COMPREHENSIVE INCOME		-81.654	510.773		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-14.029	-3.736		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	9.021		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-275	-1.450		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-14.572	-3.475		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		818	-7.832		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-67.625	514.509		
Exchange Differences on Translation		54.625	61.279		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-275.366	611.869		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		97.601	-31.049		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		55.515	-127.590		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.672.986	4.734.240		

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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020
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		4.056.268	5.470.111
Interest Received		30.904.852	17.163.089
Interest Paid		-23.923.086	-11.081.200
Dividends received		22.788	17.287
Fees and Commissions Received		2.368.733	2.527.842
Other Gains		267.784	341.928
Collections from Previously Written Off Loans and Other Receivables		2.011.556	2.210.432
Cash Payments to Personnel and Service Suppliers		-2.010.765	-1.806.330
Taxes Paid		-706.131	-802.190
Other		-4.879.463	-3.100.747
Changes in Operating Assets and Liabilities Subject to Banking Operations		-8.388.921	497.563
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.855.715	-5.783.989
Net (Increase) Decrease in Due From Banks		-728.044	-236.264
Net (Increase) Decrease in Loans		-45.147.949	-90.711.477
Net (Increase) Decrease in Other Assets		10.709.133	-767.330
Net Increase (Decrease) in Bank Deposits		-5.330.369	963.697
Net Increase (Decrease) in Other Deposits		22.294.090	83.251.876
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		12.852.612	2.374.052
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		817.321	11.406.998
Net Cash Provided From Banking Operations		-4.332.653	5.967.674
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-11.928.658	-18.806.678
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-254.380
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	700
Cash Paid For Tangible And Intangible Asset Purchases		-1.236.567	-1.260.342
Cash Obtained from Tangible and Intangible Asset Sales		1.041.298	63.626
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-19.353.454	-29.521.793
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		5.658.303	12.839.699
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-7.230.533
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.996.426	6.578.646
Other		-34.664	-22.301
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		32.349	14.405.375
Cash Obtained from Loans and Securities Issued		6.622.558	20.001.435
Cash Outflow Arised From Loans and Securities Issued		-6.407.381	-12.399.725
Equity Instruments Issued		0	7.000.000
Dividends paid		-603	0
Payments of lease liabilities		-182.225	-196.335
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-114.997	974
Net Increase (Decrease) in Cash and Cash Equivalents		-16.343.959	1.567.345
Cash and Cash Equivalents at Beginning of the Period		55.596.047	29.986.852
Cash and Cash Equivalents at End of the Period		39.252.088	31.554.197

