



**KAMUYU AYDINLATMA PLATFORMU**

**TÜRKİYE İŞ BANKASI A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**2021 - 2. 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") 30 Haziran 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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

Olabilirliğine 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, 30 Haziran 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 30 Haziran 2021 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı 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

10 Ağustos 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 30.06.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		59.533.609	136.494.971	196.028.580	50.998.250	110.703.730	161.701.980
Cash and cash equivalents		9.558.403	102.942.852	112.501.255	5.987.913	80.941.630	86.929.543
Cash and Cash Balances at Central Bank	V-I-a	9.402.884	82.702.699	92.105.583	5.563.679	65.342.682	70.906.361
Banks	V-I-ç	157.741	20.273.515	20.431.256	427.313	15.622.248	16.049.561
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses ( - )		-2.222	-33.362	-35.584	-3.079	-23.300	-26.379
Financial assets at fair value through profit or loss	V-I-b	1.850.911	6.273.135	8.124.046	1.466.421	2.714.953	4.181.374
Public Debt Securities		364.088	4.060.037	4.424.125	167.674	566.315	733.989
Equity instruments		130.957	326.382	457.339	147.257	261.922	409.179
Other Financial Assets		1.355.866	1.886.716	3.242.582	1.151.490	1.886.716	3.038.206
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	48.072.808	21.356.109	69.428.917	43.348.436	22.182.510	65.530.946
Public Debt Securities		47.641.804	19.574.110	67.215.914	42.920.765	20.327.275	63.248.040
Equity instruments		80.176	335.698	415.874	76.843	269.119	345.962
Other Financial Assets		350.828	1.446.301	1.797.129	350.828	1.586.116	1.936.944
Derivative financial assets	V-I-c-i	51.487	5.922.875	5.974.362	195.480	4.864.637	5.060.117
Derivative Financial Assets At Fair Value Through Profit Or Loss		51.487	5.922.875	5.974.362	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)		265.359.192	146.505.014	411.864.206	249.597.920	134.219.237	383.817.157
Loans	V-I-e	246.716.447	149.717.530	396.433.977	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	36.514.271	3.410.449	39.924.720	35.451.053	6.208.384	41.659.437
Public Debt Securities		36.457.986	1.978.265	38.436.251	35.395.702	5.029.387	40.425.089
Other Financial Assets		56.285	1.432.184	1.488.469	55.351	1.178.997	1.234.348
Allowance for Expected Credit Losses ( - )		-17.871.526	-6.622.965	-24.494.491	-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	1.159.818	6.596	1.166.414	1.214.294	5.800	1.220.094
Held for Sale		1.159.818	6.596	1.166.414	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		25.749.929	3.099.683	28.849.612	23.387.451	2.614.932	26.002.383
Investments in Associates (Net)	V-I-g	286.789	0	286.789	266.305	0	266.305

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		286.789	0	286.789	266.305	0	266.305
Investments in Subsidiaries (Net)	V-I-ğ	25.463.140	3.099.683	28.562.823	23.121.146	2.614.932	25.736.078
Unconsolidated Financial Subsidiaries		10.914.933	3.099.683	14.014.616	10.389.989	2.614.932	13.004.921
Unconsolidated Non-Financial Subsidiaries		14.548.207	0	14.548.207	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)		6.714.908	33.446	6.748.354	6.576.739	33.540	6.610.279
INTANGIBLE ASSETS AND GOODWILL (Net)		1.429.504	1.138	1.430.642	1.329.996	845	1.330.841
Goodwill		0	0	0	0	0	0
Other		1.429.504	1.138	1.430.642	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	2.514.069	1.601.403	4.115.472	2.093.900	1.326.594	3.420.494
OTHER ASSETS (Net)	V-I-m	5.477.548	5.937.947	11.415.495	5.046.647	4.752.557	9.799.204
<b>TOTAL ASSETS</b>		<b>367.938.577</b>	<b>293.680.198</b>	<b>661.618.775</b>	<b>340.245.197</b>	<b>253.657.235</b>	<b>593.902.432</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	V-II-a	158.334.701	257.270.788	415.605.489	134.513.823	234.362.668	368.876.491
LOANS RECEIVED	V-II-c	2.673.241	44.226.281	46.899.522	2.113.127	38.318.218	40.431.345
MONEY MARKET FUNDS		25.746.880	7.533.442	33.280.322	17.958.135	5.038.402	22.996.537
MARKETABLE SECURITIES (Net)	V-II-ç	5.151.695	23.355.030	28.506.725	5.436.832	25.403.816	30.840.648
Bills		3.085.035	0	3.085.035	3.960.641	0	3.960.641
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.066.660	23.355.030	25.421.690	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	1.681.156	3.023.865	4.705.021	1.336.155	6.598.330	7.934.485
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.681.156	3.023.865	4.705.021	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	1.492.893	63.811	1.556.704	1.330.308	58.909	1.389.217
PROVISIONS	V-II-g	10.119.450	670.554	10.790.004	9.644.891	579.699	10.224.590
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.642.509	0	1.642.509	1.481.897	0	1.481.897
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		8.476.941	670.554	9.147.495	8.162.994	579.699	8.742.693
CURRENT TAX LIABILITIES	V-II-ğ	536.219	5.659	541.878	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		2.293.181	23.205.527	25.498.708	2.286.510	19.852.049	22.138.559
Loans		0	0	0	0	0	0

Other Debt Instruments		2,293.181	23,205.527	25,498.708	2,286.510	19,852.049	22,138.559
OTHER LIABILITIES	V-II-d	19,343.115	4,324.183	23,667.298	15,321.692	3,547.309	18,869.001
EQUITY	V-II-h	71,275.086	-707.982	70,567.104	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		1,124.956	204	1,125.160	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		1,034.371	0	1,034.371	1,035.465	0	1,035.465
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4,275.494	-617	4,274.877	4,233.464	-617	4,232.847
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4,957.077	-707.569	4,249.508	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		10,336.544	0	10,336.544	13,081.825	0	13,081.825
Prior Years' Profit or Loss		6,287.389	0	6,287.389	6,270.908	0	6,270.908
Current Period Net Profit Or Loss		4,049.155	0	4,049.155	6,810.917	0	6,810.917
<b>Total equity and liabilities</b>		<b>298,647.617</b>	<b>362,971.158</b>	<b>661,618.775</b>	<b>260,257.596</b>	<b>333,644.836</b>	<b>593,902.432</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS	V-III	221.811.791	427.619.717	649.431.508	216.016.443	398.524.226	614.540.669
GUARANTIES AND WARRANTIES		42.000.664	105.999.702	148.000.366	39.746.728	79.828.486	119.575.214
Letters of Guarantee		41.689.513	58.810.742	100.500.255	39.206.983	48.225.907	87.432.890
Guarantees Subject to State Tender Law		664.107	573.407	1.237.514	687.709	535.767	1.223.476
Guarantees Given for Foreign Trade Operations		3.895.896	31.607.879	35.503.775	4.416.349	24.422.710	28.839.059
Other Letters of Guarantee		37.129.510	26.629.456	63.758.966	34.102.925	23.267.430	57.370.355
Bank Acceptances		73.300	12.608.653	12.681.953	84.800	9.374.903	9.459.703
Import Letter of Acceptance		0	282.020	282.020	0	216.670	216.670
Other Bank Acceptances		73.300	12.326.633	12.399.933	84.800	9.158.233	9.243.033
Letters of Credit		237.851	31.417.470	31.655.321	454.945	19.082.336	19.537.281
Documentary Letters of Credit		196.320	23.050.191	23.246.511	435.024	13.372.331	13.807.355
Other Letters of Credit		41.531	8.367.279	8.408.810	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	3.162.837	3.162.837	0	3.145.340	3.145.340
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		79.835.339	25.720.417	105.555.756	70.648.692	20.505.458	91.154.150
Irrevocable Commitments		78.424.754	18.532.226	96.956.980	69.830.795	14.234.226	84.065.021
Forward Asset Purchase Commitments		2.724.521	6.834.420	9.558.941	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		27.654.669	1.155.872	28.810.541	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		3.141.225	0	3.141.225	2.641.068	0	2.641.068
Tax and Fund Liabilities Arised from Export Commitments		28.923	0	28.923	26.068	0	26.068
Commitments for Credit Card Limits		42.408.457	0	42.408.457	37.915.127	0	37.915.127
Commitments for Credit Cards and Banking Services Promotions		201.945	0	201.945	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		2,265.014	10,541.934	12,806.948	2,140.259	9,026.560	11,166.819
Revocable Commitments		1,410.585	7,188.191	8,598.776	817.897	6,271.232	7,089.129
Revocable Loan Granting Commitments		1,345.585	7,188.191	8,533.776	752.897	6,271.232	7,024.129
Other Revocable Commitments		65.000	0	65.000	65.000	0	65.000
DERIVATIVE FINANCIAL INSTRUMENTS		99,975.788	295,899.598	395,875.386	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		99,975.788	295,899.598	395,875.386	105,621.023	298,190.282	403,811.305
Forward Foreign Currency Buy or Sell Transactions		5,029.361	19,858.468	24,887.829	6,312.076	28,172.122	34,484.198
Forward Foreign Currency Buying Transactions		2,749.793	9,688.854	12,438.647	4,782.648	12,591.821	17,374.469
Forward Foreign Currency Sale Transactions		2,279.568	10,169.614	12,449.182	1,529.428	15,580.301	17,109.729
Currency and Interest Rate Swaps		88,499.090	242,666.936	331,166.026	95,665.431	237,078.233	332,743.664
Currency Swap Buy Transactions		4,755.619	85,790.617	90,546.236	4,334.346	87,338.121	91,672.467
Currency Swap Sell Transactions		83,004.571	22,869.857	105,874.428	89,556.285	22,896.516	112,452.801
Interest Rate Swap Buy Transactions		369.450	67,003.231	67,372.681	887.400	63,421.798	64,309.198
Interest Rate Swap Sell Transactions		369.450	67,003.231	67,372.681	887.400	63,421.798	64,309.198
Currency, Interest Rate and Securities Options		6,445.234	16,621.685	23,066.919	1,523.960	14,050.208	15,574.168
Currency Options Buy Transactions		3,863.109	4,741.294	8,604.403	951.985	2,936.454	3,888.439
Currency Options Sell Transactions		2,582.125	6,012.229	8,594.354	571.975	3,273.722	3,845.697
Interest Rate Options Buy Transactions		0	2,934.081	2,934.081	0	3,920.016	3,920.016
Interest Rate Options Sell Transactions		0	2,934.081	2,934.081	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		2.103	2.244	4.347	2,119.556	1,949.448	4,069.004
Currency Futures Buy Transactions		0	2.244	2.244	1,521	1,948.141	1,949.662
Currency Futures Sell Transactions		2.103	0	2.103	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	16,750.265	16,750.265	0	16,940.271	16,940.271
CUSTODY AND PLEDGES RECEIVED		668,767.127	652,115.723	1,320,882.850	616,280.990	563,097.495	1,179,378.485
ITEMS HELD IN CUSTODY		48,460.066	81,541.844	130,001.910	43,881.000	70,901.615	114,782.615
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		26,633.991	4,399.263	31,033.254	25,350.314	4,451.310	29,801.624
Cheques Received for Collection		18,101.560	44,618.674	62,720.234	15,218.680	37,822.146	53,040.826
Commercial Notes Received for Collection		3,226.598	19,576.189	22,802.787	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		497.917	12,947.718	13,445.635	453.557	11,420.747	11,874.304
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		620,307.061	570,573.879	1,190,880.940	572,399.990	492,195.880	1,064,595.870
Securities		46,678.859	229.935	46,908.794	45,877.542	156.869	46,034.411
Guarantee Notes		2,584.341	22,111.944	24,696.285	2,669.349	19,101.121	21,770.470
Commodity		129,561.117	39,191.789	168,752.906	109,623.146	31,574.919	141,198.065
Warrant		0	0	0	0	0	0
Real Estate		365,662.548	387,926.373	753,588.921	344,351.988	340,246.167	684,598.155
Other Pledged Items		75,820.196	121,113.838	196,934.034	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
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>890.578.918</b>	<b>1.079.735.440</b>	<b>1.970.314.358</b>	<b>832.297.433</b>	<b>961.621.721</b>	<b>1.793.919.154</b>

## 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 - 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	V-IV-a	26.380.514	20.154.457	14.014.612	10.053.558
Interest Income on Loans		19.740.702	15.358.856	10.365.150	7.659.954
Interest Income on Reserve Deposits		322.492	10.125	204.476	10.125
Interest Income on Banks		74.952	67.416	50.822	12.232
Interest Income on Money Market Placements		85	408	79	104
Interest Income on Marketable Securities Portfolio		6.220.508	4.703.424	3.387.863	2.363.797
Financial Assets At Fair Value Through Profit Loss		42.618	12.429	30.060	7.496
Financial Assets At Fair Value Through Other Comprehensive Income		3.764.954	2.767.710	2.058.345	1.398.838
Financial Assets Measured at Amortised Cost		2.412.936	1.923.285	1.299.458	957.463
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		21.775	14.228	6.222	7.346
INTEREST EXPENSES (-)	V-IV-b	-13.658.738	-8.291.048	-7.350.973	-3.945.779
Interest Expenses on Deposits		-8.353.419	-4.586.832	-4.488.427	-2.053.487
Interest Expenses on Funds Borrowed		-670.586	-791.170	-355.489	-387.859
Interest Expenses on Money Market Funds		-2.125.738	-496.904	-1.203.246	-306.313
Interest Expenses on Securities Issued		-2.197.387	-1.994.421	-1.137.883	-1.008.010
Lease Interest Expenses		-120.314	-120.125	-61.064	-60.069
Other Interest Expense		-191.294	-301.596	-104.864	-130.041
NET INTEREST INCOME OR EXPENSE		12.721.776	11.863.409	6.663.639	6.107.779
NET FEE AND COMMISSION INCOME OR EXPENSES		3.294.894	2.581.442	1.740.924	1.135.787
Fees and Commissions Received		4.106.747	3.111.484	2.192.867	1.347.948
From Noncash Loans		605.473	525.550	316.968	276.968
Other		3.501.274	2.585.934	1.875.899	1.070.980
Fees and Commissions Paid (-)		-811.853	-530.042	-451.943	-212.161
Paid for Noncash Loans		-822	-736	-467	-415
Other		-811.031	-529.306	-451.476	-211.746
DIVIDEND INCOME		18.277	24.820	10.664	17.964
TRADING INCOME OR LOSS (Net)	V-IV-c	-4.830.035	-1.354.660	-2.979.092	-416.255
Gains (Losses) Arising from Capital Markets Transactions		112.749	161.821	105.037	180.093
Gains (Losses) Arising From Derivative Financial Transactions		-1.753.051	-3.122.750	-8.621.308	-2.817.482
Foreign Exchange Gains or Losses		-3.189.733	1.606.269	5.537.179	2.221.134
OTHER OPERATING INCOME	V-IV-ç	2.269.798	1.363.728	958.233	560.174
GROSS PROFIT FROM OPERATING ACTIVITIES		13.474.710	14.478.739	6.394.368	7.405.449
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-4.667.863	-4.924.944	-2.007.538	-2.449.633
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-567.754	-1.030.881	-210.509	-625.954
PERSONNEL EXPENSES (-)		-2.926.212	-2.872.528	-1.466.973	-1.244.923
OTHER OPERATING EXPENSES (-)	V-IV-e	-4.111.037	-3.148.501	-2.254.979	-1.669.791
NET OPERATING INCOME (LOSS)		1.201.844	2.501.885	454.369	1.415.148
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		2.543.420	1.116.196	1.270.959	499.445
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.745.264	3.618.081	1.725.328	1.914.593
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	303.891	-582.946	470.127	-335.579
Current Tax Provision		-54.289	-1.883.597	-32.539	-1.816.551
Expense Effect of Deferred Tax		-1.646.065	-47.667	977.065	587.453
Income Effect of Deferred Tax		2.004.245	1.348.318	-474.399	893.519
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		4.049.155	3.035.135	2.195.455	1.579.014
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-g	4.049.155	3.035.135	2.195.455	1.579.014
Profit (Loss) Attributable to Group		4.049.155	3.035.135	2.195.455	1.579.014
Profit (loss), attributable to non-controlling interests		0	0	0	0
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar/Zarar (1 TL nominal değerli beher pay için TL olarak)</i>		0,89981222	0,67447444	0,48787889	0,35089200



## 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 - 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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		4.049.155	3.035.135		
OTHER COMPREHENSIVE INCOME		-469.802	1.297.414		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		42.030	20.526		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-13.939	-2.982		
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		54.575	23.210		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.394	298		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-511.832	1.276.888		
Exchange Differences on Translation		289.838	242.327		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.697.545	982.161		
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		560.487	275.565		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		335.388	-223.165		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>3.579.353</b>	<b>4.332.549</b>		

## 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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020
<b>Statement of Cash Flow (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		3.567.711	14.576.837
Interest Received		24.340.502	17.957.602
Interest Paid		-12.673.463	-7.873.966
Dividends received		804.117	541.625
Fees and Commissions Received		4.102.951	3.105.144
Other Gains		393.592	350.817
Collections from Previously Written Off Loans and Other Receivables		1.153.332	893.977
Cash Payments to Personnel and Service Suppliers		-5.331.295	-5.398.378
Taxes Paid		-2.388.852	-1.022.003
Other		-6.833.173	6.022.019
Changes in Operating Assets and Liabilities Subject to Banking Operations		24.722.296	-2.854.488
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.573.081	-141.606
Net (Increase) Decrease in Due From Banks		942.103	-9.191.149
Net (Increase) Decrease in Loans		-12.718.263	-29.074.396
Net (Increase) Decrease in Other Assets		-1.011.375	-884.174
Net Increase (Decrease) in Bank Deposits		-1.336.681	97.968
Net Increase (Decrease) in Other Deposits		27.464.497	21.065.505
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		970.542	-1.988.449
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		13.984.554	17.261.813
Net Cash Provided From Banking Operations		28.290.007	11.722.349
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		341.220	-11.871.881
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		-191.183	-251.291
Cash Obtained from Tangible and Intangible Asset Sales		74.812	70.922
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-12.559.982	-13.115.106
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		10.293.509	8.281.196
Cash Paid for Purchase of Financial Assets At Amortised Cost		-8.016.260	-9.614.937
Cash Obtained from Sale of Financial Assets At Amortised Cost		11.059.837	3.328.977
Other		-248.636	-304.910
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-7.923.261	851.184
Cash Obtained from Loans and Securities Issued		4.094.535	15.267.688
Cash Outflow Arised From Loans and Securities Issued		-10.964.303	-14.163.833
Equity Instruments Issued		0	0
Dividends paid		-795.739	0
Payments of lease liabilities		-257.754	-252.671
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		48.666	379.968
Net Increase (Decrease) in Cash and Cash Equivalents		20.756.632	1.081.620
Cash and Cash Equivalents at Beginning of the Period		45.361.908	41.877.301
Cash and Cash Equivalents at End of the Period		66.118.540	42.958.921

