



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İŞ BANKASI A.Ş.
Bank Financial Report
Consolidated
2021 - 2. 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 ortaklıklarının (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 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, 30 Haziran 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 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 gerçeđe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülöklere 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 Bađımsız 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	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) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		71.636.731	154.849.486	226.486.217	62.727.896	125.080.583	187.808.479
Cash and cash equivalents		14.327.387	110.270.202	124.597.589	10.540.314	85.930.760	96.471.074
Cash and Cash Balances at Central Bank	V-I-a	9.427.167	84.048.691	93.475.858	5.566.057	66.404.333	71.970.390
Banks	V-I-ç	2.412.493	25.457.865	27.870.358	2.815.653	19.533.980	22.349.633
Receivables From Money Markets		2.502.280	813.734	3.316.014	2.174.268	27.259	2.201.527
Allowance for Expected Losses (-)		-14.553	-50.088	-64.641	-15.664	-34.812	-50.476
Financial assets at fair value through profit or loss	V-I-b	3.696.601	6.668.888	10.365.489	3.745.650	3.054.356	6.800.006
Public Debt Securities		365.825	4.068.424	4.434.249	168.133	573.788	741.921
Equity instruments		948.889	327.080	1.275.969	1.345.669	261.922	1.607.591
Other Financial Assets		2.381.887	2.273.384	4.655.271	2.231.848	2.218.646	4.450.494
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	53.544.914	30.604.469	84.149.383	48.079.020	29.748.250	77.827.270
Public Debt Securities		51.350.578	25.819.720	77.170.298	46.408.231	25.355.465	71.763.696
Equity instruments		218.474	437.367	655.841	203.583	346.271	549.854
Other Financial Assets		1.975.862	4.347.382	6.323.244	1.467.206	4.046.514	5.513.720
Derivative financial assets	V-I-c-i	67.829	7.305.927	7.373.756	362.912	6.347.217	6.710.129
Derivative Financial Assets At Fair Value Through Profit Or Loss		67.829	7.305.927	7.373.756	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)		280.485.642	205.615.184	486.100.826	263.081.358	183.553.540	446.634.898
Loans	V-I-e	253.464.368	202.901.919	456.366.287	236.661.521	178.069.783	414.731.304
Receivables From Leasing Transactions	V-I-i	3.113.661	5.786.507	8.900.168	2.710.419	4.993.807	7.704.226
Factoring Receivables		3.761.234	1.157.269	4.918.503	3.485.758	1.158.428	4.644.186
Other Financial Assets Measured at Amortised Cost	V-I-f	39.088.427	4.593.688	43.682.115	38.170.955	7.433.648	45.604.603
Public Debt Securities		39.032.142	2.648.152	41.680.294	38.115.604	5.738.600	43.854.204
Other Financial Assets		56.285	1.945.536	2.001.821	55.351	1.695.048	1.750.399
Allowance for Expected Credit Losses (-)		-18.942.048	-8.824.199	-27.766.247	-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	1.232.537	17.282	1.249.819	1.287.465	15.143	1.302.608
Held for Sale		1.232.537	17.282	1.249.819	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		14.898.540	0	14.898.540	13.052.096	0	13.052.096
Investments in Associates (Net)	V-I-g	292.062	0	292.062	271.231	0	271.231

Associates Accounted for Using Equity Method		258.883	0	258.883	242.174	0	242.174
Unconsolidated Associates		33.179	0	33.179	29.057	0	29.057
Investments in Subsidiaries (Net)	V-I-ğ	14.601.358	0	14.601.358	12.775.982	0	12.775.982
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		14.601.358	0	14.601.358	12.775.982	0	12.775.982
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	5.120	0	5.120	4.883	0	4.883
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		5.120	0	5.120	4.883	0	4.883
TANGIBLE ASSETS (Net)		8.086.164	182.850	8.269.014	7.928.442	171.512	8.099.954
INTANGIBLE ASSETS AND GOODWILL (Net)		1.688.881	124.154	1.813.035	1.540.236	113.752	1.653.988
Goodwill		63.968	0	63.968	35.974	0	35.974
Other		1.624.913	124.154	1.749.067	1.504.262	113.752	1.618.014
INVESTMENT PROPERTY (Net)	V-I-j	3.596.164	0	3.596.164	3.649.631	0	3.649.631
CURRENT TAX ASSETS		28.710	4.794	33.504	46.085	2.838	48.923
DEFERRED TAX ASSET	V-I-k	2.937.836	1.630.583	4.568.419	2.324.870	1.347.866	3.672.736
OTHER ASSETS (Net)	V-I-m	46.233.694	10.539.793	56.773.487	43.766.791	8.462.159	52.228.950
TOTAL ASSETS		430.824.899	372.964.126	803.789.025	399.404.870	318.747.393	718.152.263
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	157.290.433	273.948.643	431.239.076	133.332.439	248.360.954	381.693.393
LOANS RECEIVED	V-II-c	5.598.435	85.419.542	91.017.977	4.434.966	73.167.922	77.602.888
MONEY MARKET FUNDS		27.436.792	8.826.056	36.262.848	19.985.947	5.998.700	25.984.647
MARKETABLE SECURITIES (Net)	V-II-ç	8.251.707	32.296.936	40.548.643	7.134.909	32.364.397	39.499.306
Bills		5.445.424	0	5.445.424	5.095.133	0	5.095.133
Asset-backed Securities		852.104	0	852.104	377.032	0	377.032
Bonds		1.954.179	32.296.936	34.251.115	1.662.744	32.364.397	34.027.141
FUNDS		5.560	109.743	115.303	6.275	115.830	122.105
Borrower funds		5.560	109.743	115.303	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	2.100.236	3.489.058	5.589.294	1.514.236	7.340.198	8.854.434
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.100.236	3.489.058	5.589.294	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	930.891	170.801	1.101.692	756.372	162.368	918.740
PROVISIONS	V-II-g	21.804.530	4.920.815	26.725.345	20.036.922	3.990.144	24.027.066
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.797.674	3.058	1.800.732	1.618.739	2.192	1.620.931
Insurance Technical Reserves (Net)		11.324.137	4.201.416	15.525.553	9.987.925	3.382.651	13.370.576
Other provisions		8.682.719	716.341	9.399.060	8.430.258	605.301	9.035.559
CURRENT TAX LIABILITIES	V-II-ğ	1.200.610	20.844	1.221.454	2.836.995	14.987	2.851.982
DEFERRED TAX LIABILITY	V-II-ğ	62.280	2.811	65.091	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		2.293.181	25.887.122	28.180.303	2.286.510	22.139.611	24.426.121
Loans		0	0	0	0	0	0

Other Debt Instruments		2,293.181	25,887.122	28,180.303	2,286.510	22,139.611	24,426.121
OTHER LIABILITIES	V-II-d	55,533.565	8,074.290	63,607.855	50,970.159	6,195.271	57,165.430
EQUITY	V-II-h	78,380.938	-266.794	78,114.144	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		1,215.077	0	1,215.077	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		1,090.600	0	1,090.600	1,091.758	0	1,091.758
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4,690.789	100	4,690.889	4,649.809	100	4,649.909
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4,806.921	-656.511	4,150.410	4,698.746	-60.675	4,638.071
Profit Reserves		51,347.702	4.619	51,352.321	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		45,293.242	2,689	45,295.931	38,546.577	2,689	38,549.266
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		4,061.814	308.933	4,370.747	8,153.556	225.331	8,378.887
Prior Years' Profit or Loss		66.920	225.331	292.251	1,586.175	137.270	1,723.445
Current Period Net Profit Or Loss		3,994.894	83.602	4,078.496	6,567.381	88.061	6,655.442
Non-controlling Interests	V-II-i	7,758.635	76.065	7,834.700	7,319.299	94.419	7,413.718
Total equity and liabilities		360,889.158	442,899.867	803,789.025	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 30.06.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS	V-III	236.574.132	518.233.320	754.807.452	229.466.822	482.447.565	711.914.387
GUARANTIES AND WARRANTIES		42.468.809	110.625.870	153.094.679	40.128.375	82.758.032	122.886.407
Letters of Guarantee		41.948.117	59.083.222	101.031.339	39.563.027	48.508.183	88.071.210
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	31.498.416	35.394.312	4.416.349	24.324.692	28.741.041
Other Letters of Guarantee		37.388.114	27.011.399	64.399.513	34.458.969	23.647.724	58.106.693
Bank Acceptances		73.300	11.939.840	12.013.140	84.800	8.965.543	9.050.343
Import Letter of Acceptance		0	402.942	402.942	0	387.585	387.585
Other Bank Acceptances		73.300	11.536.898	11.610.198	84.800	8.577.958	8.662.758
Letters of Credit		432.893	36.439.971	36.872.864	454.945	22.138.966	22.593.911
Documentary Letters of Credit		391.362	28.072.692	28.464.054	435.024	16.428.961	16.863.985
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		1.443	0	1.443	9.355	0	9.355
Other Guarantees		13.056	3.162.837	3.175.893	16.248	3.145.340	3.161.588
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		82.266.275	33.368.170	115.634.445	72.767.824	26.364.767	99.132.591
Irrevocable Commitments		80.353.903	19.780.036	100.133.939	71.400.021	14.882.602	86.282.623
Forward Asset Purchase Commitments		2.761.666	7.644.094	10.405.760	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		0	135.391	135.391	0	127.172	127.172
Loan Granting Commitments		27.654.669	1.156.010	28.810.679	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		3.141.225	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		4,157,018	10,844,541	15,001,559	3,699,973	9,423,585	13,123,558
Revocable Commitments		1,912,372	13,588,134	15,500,506	1,367,803	11,482,165	12,849,968
Revocable Loan Granting Commitments		1,847,372	13,588,134	15,435,506	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		111,839,048	374,239,280	486,078,328	116,570,623	373,324,766	489,895,389
Derivative Financial Instruments Held For Hedging		0	18,104,867	18,104,867	0	19,840,766	19,840,766
Fair Value Hedges		0	18,104,867	18,104,867	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		111,839,048	356,134,413	467,973,461	116,570,623	353,484,000	470,054,623
Forward Foreign Currency Buy or Sell Transactions		7,479,451	28,289,406	35,768,857	8,922,687	41,994,015	50,916,702
Forward Foreign Currency Buying Transactions		4,845,724	12,997,507	17,843,231	6,936,738	18,551,563	25,488,301
Forward Foreign Currency Sale Transactions		2,633,727	15,291,899	17,925,626	1,985,949	23,442,452	25,428,401
Currency and Interest Rate Swaps		96,029,069	287,530,276	383,559,345	101,415,909	273,410,206	374,826,115
Currency Swap Buy Transactions		7,330,220	98,331,066	105,661,286	6,088,408	96,398,304	102,486,712
Currency Swap Sell Transactions		87,645,061	33,325,882	120,970,943	93,752,701	29,719,050	123,471,751
Interest Rate Swap Buy Transactions		526,894	77,936,664	78,463,558	787,400	73,646,426	74,433,826
Interest Rate Swap Sell Transactions		526,894	77,936,664	78,463,558	787,400	73,646,426	74,433,826
Currency, Interest Rate and Securities Options		6,796,067	17,149,863	23,945,930	2,003,720	14,257,333	16,261,053
Currency Options Buy Transactions		4,015,223	4,955,515	8,970,738	1,023,470	3,069,627	4,093,097
Currency Options Sell Transactions		2,653,149	6,326,186	8,979,335	707,100	3,346,049	4,053,149
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		6,190	0	6,190	121,010	0	121,010
Securities Options Sell Transactions		121,505	0	121,505	152,140	1,625	153,765
Currency Futures		487,083	415,766	902,849	3,156,514	2,794,386	5,950,900
Currency Futures Buy Transactions		266,018	291,827	557,845	507,826	2,647,387	3,155,213
Currency Futures Sell Transactions		221,065	123,939	345,004	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		1,047,378	22,749,102	23,796,480	1,071,793	21,028,060	22,099,853
CUSTODY AND PLEDGES RECEIVED		791,458,224	1,062,121,373	1,853,579,597	728,033,002	906,245,389	1,634,278,391
ITEMS HELD IN CUSTODY		98,046,003	84,711,576	182,757,579	86,312,364	73,210,438	159,522,802
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		75,207,835	7,404,930	82,612,765	67,013,035	6,643,025	73,656,060
Cheques Received for Collection		19,104,785	44,666,061	63,770,846	15,972,224	37,840,329	53,812,553
Commercial Notes Received for Collection		3,235,466	19,692,867	22,928,333	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		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		693,412,221	977,409,797	1,670,822,018	641,720,638	833,034,951	1,474,755,589
Securities		48,229,379	93,298,125	141,527,504	47,823,113	78,780,877	126,603,990
Guarantee Notes		13,318,995	35,725,351	49,044,346	11,883,928	28,867,329	40,751,257
Commodity		152,085,953	65,174,170	217,260,123	131,913,263	53,111,124	185,024,387
Warrant		0	0	0	0	0	0
Real Estate		374,496,335	500,762,337	875,258,672	352,717,245	432,859,911	785,577,156
Other Pledged Items		105,281,559	282,449,814	387,731,373	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		1.028.032.356	1.580.354.693	2.608.387.049	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 - 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 (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-a	30.066.695	22.669.412	15.942.265	11.319.063
Interest Income on Loans		21.426.950	16.668.289	11.268.014	8.321.226
Interest Income on Reserve Deposits		322.863	10.125	204.748	10.125
Interest Income on Banks		346.328	234.650	195.209	102.310
Interest Income on Money Market Placements		233.262	40.597	113.879	16.999
Interest Income on Marketable Securities Portfolio		7.012.560	5.293.883	3.785.806	2.661.151
Financial Assets At Fair Value Through Profit Loss		61.441	34.684	31.113	11.827
Financial Assets At Fair Value Through Other Comprehensive Income		4.305.274	3.168.385	2.336.343	1.608.649
Financial Assets Measured at Amortised Cost		2.645.845	2.090.814	1.418.350	1.040.675
Finance Leasing Interest Income		382.607	249.042	201.657	126.600
Other Interest Income		342.125	172.826	172.952	80.652
INTEREST EXPENSES (-)	V-IV-b	-14.740.237	-9.127.652	-7.930.585	-4.338.080
Interest Expenses on Deposits		-8.316.116	-4.571.723	-4.469.232	-2.053.560
Interest Expenses on Funds Borrowed		-1.122.356	-1.262.359	-601.815	-606.242
Interest Expenses on Money Market Funds		-2.277.290	-518.641	-1.292.899	-318.112
Interest Expenses on Securities Issued		-2.747.965	-2.395.491	-1.419.758	-1.191.453
Lease Interest Expenses		-75.723	-75.705	-38.942	-37.922
Other Interest Expense		-200.787	-303.733	-107.939	-130.791
NET INTEREST INCOME OR EXPENSE		15.326.458	13.541.760	8.011.680	6.980.983
NET FEE AND COMMISSION INCOME OR EXPENSES		2.947.640	2.214.770	1.540.098	987.446
Fees and Commissions Received		4.527.829	3.338.046	2.380.751	1.491.159
From Noncash Loans		620.054	547.388	325.150	284.403
Other		3.907.775	2.790.658	2.055.601	1.206.756
Fees and Commissions Paid (-)		-1.580.189	-1.123.276	-840.653	-503.713
Paid for Noncash Loans		-5.757	-2.412	-3.036	-1.254
Other		-1.574.432	-1.120.864	-837.617	-502.459
DIVIDEND INCOME		59.128	27.606	37.402	26.691
TRADING INCOME OR LOSS (Net)	V-IV-c	-3.264.754	-289.198	-2.305.304	149.673
Gains (Losses) Arising from Capital Markets Transactions		535.699	466.392	386.224	424.860
Gains (Losses) Arising From Derivative Financial Transactions		-1.181.029	-2.769.507	-8.570.376	-2.725.353
Foreign Exchange Gains or Losses		-2.619.424	2.013.917	5.878.848	2.450.166
OTHER OPERATING INCOME	V-IV-ç	7.390.794	5.589.863	3.416.865	2.635.834
GROSS PROFIT FROM OPERATING ACTIVITIES		22.459.266	21.084.801	10.700.741	10.780.627
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-5.293.047	-5.490.372	-2.296.393	-2.725.853
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-714.693	-1.140.150	-263.961	-671.171
PERSONNEL EXPENSES (-)		-3.585.007	-3.417.363	-1.812.732	-1.519.355
OTHER OPERATING EXPENSES (-)	V-IV-e	-9.298.562	-6.900.897	-4.806.374	-3.445.889
NET OPERATING INCOME (LOSS)		3.567.957	4.136.019	1.521.281	2.418.359
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.477.196	390.167	838.144	63.249
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.045.153	4.526.186	2.359.425	2.481.608
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-237.780	-980.745	187.985	-560.473
Current Tax Provision		-857.828	-2.387.164	-491.272	-2.165.734
Expense Effect of Deferred Tax		-2.022.091	-378.169	903.445	565.498
Income Effect of Deferred Tax		2.642.139	1.784.588	-224.188	1.039.763
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		4.807.373	3.545.441	2.547.410	1.921.135
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 (+/-)	V-IV-f	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	4.807.373	3.545.441	2.547.410	1.921.135
Profit (Loss) Attributable to Group		4.078.496	3.097.413	2.195.565	1.619.751
Profit (loss), attributable to non-controlling interests		728.877	448.028	351.845	301.384
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>		0,90633244	0,68831400	0,48790333	0,35994467



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)		4.807.373	3.545.441		
OTHER COMPREHENSIVE INCOME		-471.509	1.274.205		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		41.467	-582		
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		54.012	2.102		
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		-512.976	1.274.787		
Exchange Differences on Translation		306.372	478.312		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.766.674	985.810		
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		598.159	31.940		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		349.167	-221.275		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.335.864	4.819.646		

Statement of Cash Flow (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
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		8.331.581	16.661.599
Interest Received		27.329.439	19.601.197
Interest Paid		-13.829.106	-8.944.391
Dividends received		313.791	243.959
Fees and Commissions Received		4.527.829	3.338.046
Other Gains		2.943.604	3.773.292
Collections from Previously Written Off Loans and Other Receivables		1.267.727	894.222
Cash Payments to Personnel and Service Suppliers		-6.336.571	-6.239.733
Taxes Paid		-2.902.083	-1.507.226
Other		-4.983.049	5.502.233
Changes in Operating Assets and Liabilities Subject to Banking Operations		22.697.527	-1.069.796
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.094.963	-815.040
Net (Increase) Decrease in Due From Banks		-95.418	-7.428.424
Net (Increase) Decrease in Loans		-18.039.998	-29.074.473
Net (Increase) Decrease in Other Assets		-501.213	-5.735.998
Net Increase (Decrease) in Bank Deposits		-1.130.349	-16.311
Net Increase (Decrease) in Other Deposits		28.156.341	23.765.058
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.449.315	-3.941.413
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		15.953.812	22.176.805
Net Cash Provided From Banking Operations		31.029.108	15.591.803
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		55.429	-13.682.271
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		-292.288	-267.483
Cash Obtained from Tangible and Intangible Asset Sales		155.259	101.703
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-19.342.334	-18.867.001
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		16.322.498	12.748.528
Cash Paid for Purchase of Financial Assets At Amortised Cost		-8.033.541	-10.677.101
Cash Obtained from Sale of Financial Assets At Amortised Cost		11.566.116	3.691.457
Other		-320.168	-354.849
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-6.346.899	-421.041
Cash Obtained from Loans and Securities Issued		11.637.948	20.337.755
Cash Outflow Arised From Loans and Securities Issued		-16.662.456	-20.348.727
Equity Instruments Issued		0	0
Dividends paid		-1.094.965	-190.292
Payments of lease liabilities		-227.426	-219.777
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		105.595	268.779
Net Increase (Decrease) in Cash and Cash Equivalents		24.843.233	1.757.270
Cash and Cash Equivalents at Beginning of the Period		52.321.545	47.738.608
Cash and Cash Equivalents at End of the Period		77.164.778	49.495.878

