



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
2021 - 3. 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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O'nun ("Banka") 30 Eylül 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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

denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Eylül 2021 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka 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 olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Vakıflar Bankası T.A.O'nun 30 Eylül 2021 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz 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.

Diğer Husus

Banka'nın 31 Aralık 2020 ve 30 Eylül 2020 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide olmayan finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 9 Şubat 2021 tarihli bağımsız denetim raporunda yer alan konsolide olmayan finansal tabloların, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 852,000 Bin TL'si geçmiş yıllarda ve 220,000 Bin TL'si 2020 yılı içerisinde gider yazılan toplam 1,072,000 Bin TL ve 9 Kasım 2020 tarihli sınırlı denetim raporunda yer alan konsolide olmayan finansal tabloların ise tamamı geçmiş yıllarda gider yazılan toplam 852,000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle sırasıyla şartlı görüş ve şartlı sonuç bildirilmiştir.

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

Damla Harman, SMMM

Sorumlu Denetçi

İstanbul, 4 Kasım 2021

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2021			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)		67.404.241	143.121.716	210.525.957	53.167.158	139.285.845	192.453.003
Cash and cash equivalents	V-I-1	15.645.332	74.653.460	90.298.792	14.847.059	81.111.670	95.958.729
Cash and Cash Balances at Central Bank	V-I-1	14.532.318	63.255.599	77.787.917	14.662.009	78.526.777	93.188.786
Banks	V-I-3	1.120.380	11.397.861	12.518.241	26	2.584.893	2.584.919
Receivables From Money Markets		0	0	0	187.753	0	187.753
Allowance for Expected Losses (-)	V-I-16	-7.366	0	-7.366	-2.729	0	-2.729
Financial assets at fair value through profit or loss	V-I-2	169.483	11.577.792	11.747.275	169.893	7.161.038	7.330.931
Public Debt Securities		0	11.382.587	11.382.587	0	7.000.000	7.000.000
Equity instruments		169.483	195.205	364.688	169.482	161.038	330.520
Other Financial Assets		0	0	0	411	0	411
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	45.306.966	55.463.387	100.770.353	31.011.998	49.420.202	80.432.200
Public Debt Securities		44.738.993	55.458.585	100.197.578	30.422.704	49.416.174	79.838.878
Equity instruments		0	4.802	4.802	0	4.028	4.028
Other Financial Assets		567.973	0	567.973	589.294	0	589.294
Derivative financial assets	V-I-2	6.282.460	1.427.077	7.709.537	7.138.208	1.592.935	8.731.143
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.282.460	1.427.077	7.709.537	7.138.208	1.592.935	8.731.143
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		371.972.172	164.321.851	536.294.023	340.947.234	135.693.100	476.640.334
Loans	V-I-5	347.978.691	147.250.091	495.228.782	318.277.715	121.209.701	439.487.416
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	45.589.140	17.125.790	62.714.930	44.218.605	14.528.647	58.747.252
Public Debt Securities		45.530.190	16.903.769	62.433.959	44.159.655	14.342.399	58.502.054
Other Financial Assets		58.950	222.021	280.971	58.950	186.248	245.198
Allowance for Expected Credit Losses (-)		-21.595.659	-54.030	-21.649.689	-21.549.086	-45.248	-21.594.334
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.105.232	0	1.105.232	1.256.254	0	1.256.254
Held for Sale		1.105.232	0	1,105.232	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		4.452.923	1.052.004	5.504.927	4.110.226	935.314	5.045.540
Investments in Associates (Net)	V-I-7	1.254.491	0	1.254.491	1.394.406	0	1.394.406

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		1,254,491	0	1,254,491	1,394,406	0	1,394,406
Investments in Subsidiaries (Net)	V-I-8	3,198,432	1,052,004	4,250,436	2,715,820	935,314	3,651,134
Unconsolidated Financial Subsidiaries		2,822,812	1,052,004	3,874,816	2,337,548	935,314	3,272,862
Unconsolidated Non-Financial Subsidiaries		375,620	0	375,620	378,272	0	378,272
Jointly Controlled Partnerships (Joint Ventures) (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)		4,925,386	17,286	4,942,672	4,812,482	13,120	4,825,602
INTANGIBLE ASSETS AND GOODWILL (Net)		276,237	0	276,237	255,263	0	255,263
Goodwill		0	0	0	0	0	0
Other		276,237	0	276,237	255,263	0	255,263
INVESTMENT PROPERTY (Net)	V-I-12	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	790,895	0	790,895	1,125,282	0	1,125,282
OTHER ASSETS (Net)	V-I-15	6,850,985	2,434,822	9,285,807	6,740,911	10,554,929	17,295,840
TOTAL ASSETS		457,778,071	310,947,679	768,725,750	412,414,810	286,482,308	698,897,118
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	239,930,386	225,782,188	465,712,574	215,145,544	198,897,999	414,043,543
LOANS RECEIVED	V-II-3	633,492	57,778,032	58,411,524	796,230	46,190,568	46,986,798
MONEY MARKET FUNDS		74,333,233	21,513,023	95,846,256	79,728,673	19,322,791	99,051,464
MARKETABLE SECURITIES (Net)	V-II-3	10,427,500	38,113,703	48,541,203	10,451,852	35,061,115	45,512,967
Bills		4,983,737	442,940	5,426,677	5,150,249	2,188,163	7,338,412
Asset-backed Securities		0	0	0	0	0	0
Bonds		5,443,763	37,670,763	43,114,526	5,301,603	32,872,952	38,174,555
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	269,492	2,417,021	2,686,513	4,063,184	2,022,130	6,085,314
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		269,492	2,417,021	2,686,513	4,063,184	2,022,130	6,085,314
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-5	947,018	0	947,018	974,793	0	974,793
PROVISIONS	V-II-7	3,259,894	11,721	3,271,615	2,960,665	11,742	2,972,407
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1,515,744	0	1,515,744	1,540,264	0	1,540,264
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1,744,150	11,721	1,755,871	1,420,401	11,742	1,432,143
CURRENT TAX LIABILITIES	V-II-8	747,032	2,523	749,555	898,173	4,329	902,502
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	0	0
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	6,251,641	15,139,672	21,391,313	6,401,461	13,057,337	19,458,798
Loans		0	0	0	0	0	0

Other Debt Instruments		6,251.641	15,139.672	21,391.313	6,401.461	13,057.337	19,458.798
OTHER LIABILITIES	V-II-4	17,293.124	5,370.009	22,663.133	12,681.408	3,739.413	16,420.821
EQUITY	V-II-11	47,500.269	1,001.772	48,502.041	45,541.699	942.959	46,484.658
Issued capital	V-II-11	3,905.622	0	3,905.622	3,905.622	0	3,905.622
Capital Reserves		6,724.454	277.804	7,002.258	6,552.489	246.990	6,799.479
Equity Share Premiums		6,303.277	0	6,303.277	6,303.277	0	6,303.277
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		421.177	277.804	698.981	249.212	246.990	496.202
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3,073.334	-4.573	3,068.761	3,188.339	-4.066	3,184.273
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-47.061	728.541	681.480	229.202	700.035	929.237
Profit Reserves		31,666.047	0	31,666.047	25,754.720	0	25,754.720
Legal Reserves		3,345.238	0	3,345.238	2,742.381	0	2,742.381
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		25,700.550	0	25,700.550	21,210.213	0	21,210.213
Other Profit Reserves		2,620.259	0	2,620.259	1,802.126	0	1,802.126
Profit or Loss		2,177.873	0	2,177.873	5,911.327	0	5,911.327
Prior Years' Profit or Loss		0	0	0	900.871	0	900.871
Current Period Net Profit Or Loss		2,177.873	0	2,177.873	5,010.456	0	5,010.456
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		401,596.086	367,129.664	768,725.750	379,646.735	319,250.383	698,897.118

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		213.944.286	334.371.599	548.315.885	167.330.382	277.152.578	444.482.960
GUARANTIES AND WARRANTIES	V-III-2	52.299.730	83.701.944	136.001.674	43.404.211	57.831.826	101.236.037
Letters of Guarantee	V-III-1	52.195.829	45.339.058	97.534.887	43.145.971	31.937.954	75.083.925
Guarantees Subject to State Tender Law		2.743.495	13.012.197	15.755.692	2.594.448	10.005.488	12.599.936
Guarantees Given for Foreign Trade Operations		2.695.782	0	2.695.782	2.335.826	0	2.335.826
Other Letters of Guarantee		46.756.552	32.326.861	79.083.413	38.215.697	21.932.466	60.148.163
Bank Acceptances		4.258	8.276.881	8.281.139	4.258	5.111.534	5.115.792
Import Letter of Acceptance		0	420.568	420.568	0	289.665	289.665
Other Bank Acceptances	V-III-4	4.258	7.856.313	7.860.571	4.258	4.821.869	4.826.127
Letters of Credit	V-III-4	99.643	29.950.018	30.049.661	253.982	20.667.442	20.921.424
Documentary Letters of Credit		99.643	29.950.018	30.049.661	253.982	20.667.442	20.921.424
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	7.062	7.062	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		0	0	0	0	0	0
Other Guarantees		0	128.925	128.925	0	106.963	106.963
Other Collaterals		0	0	0	0	2.008	2.008
COMMITMENTS		83.040.706	47.386.834	130.427.540	71.111.618	42.045.023	113.156.641
Irrevocable Commitments	V-III-1	72.739.361	7.955.499	80.694.860	61.363.734	6.147.096	67.510.830
Forward Asset Purchase Commitments	V-III-1	3.201.435	7.955.499	11.156.934	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	V-III-1	30.767.674	0	30.767.674	26.086.273	0	26.086.273
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	6.728.332	0	6.728.332	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	29.160.261	0	29.160.261	21.320.698	0	21.320.698
Commitments for Credit Cards and Banking Services Promotions		790.071	0	790.071	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		2,088.438	0	2,088.438	1,936.305	0	1,936.305
Revocable Commitments		10,301.345	39,431.335	49,732.680	9,747.884	35,897.927	45,645.811
Revocable Loan Granting Commitments		10,301.345	39,431.335	49,732.680	9,747.884	35,897.927	45,645.811
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		78,603.850	203,282.821	281,886.671	52,814.553	177,275.729	230,090.282
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		78,603.850	203,282.821	281,886.671	52,814.553	177,275.729	230,090.282
Forward Foreign Currency Buy or Sell Transactions		7,969.787	7,618.867	15,588.654	1,523.642	1,550.002	3,073.644
Forward Foreign Currency Buying Transactions		3,997.625	3,809.464	7,807.089	864.639	681.888	1,546.527
Forward Foreign Currency Sale Transactions		3,972.162	3,809.403	7,781.565	659.003	868.114	1,527.117
Currency and Interest Rate Swaps		60,090.950	153,739.343	213,830.293	42,437.528	153,242.062	195,679.590
Currency Swap Buy Transactions		994.783	65,713.550	66,708.333	1,681.464	55,734.413	57,415.877
Currency Swap Sell Transactions		56,656.167	5,866.873	62,523.040	37,636.064	20,701.337	58,337.401
Interest Rate Swap Buy Transactions		1,220.000	41,079.460	42,299.460	1,560.000	38,403.156	39,963.156
Interest Rate Swap Sell Transactions		1,220.000	41,079.460	42,299.460	1,560.000	38,403.156	39,963.156
Currency, Interest Rate and Securities Options		2,132.709	3,327.131	5,459.840	247.144	919.172	1,166.316
Currency Options Buy Transactions		745.222	1,976.041	2,721.263	143.814	430.420	574.234
Currency Options Sell Transactions		1,387.487	1,351.090	2,738.577	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	38,597.480	47,007.884	8,410.404	21,378.243	29,788.647
CUSTODY AND PLEDGES RECEIVED		5,715,144.950	5,198,615.659	10,913,760.609	3,965,223.799	3,674,944.874	7,640,168.673
ITEMS HELD IN CUSTODY		69,787.508	18,299.051	88,086.559	60,514.803	19,202.256	79,717.059
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		50,327.532	9,757.756	60,085.288	46,735.132	8,853.001	55,588.133
Cheques Received for Collection		15,780.410	2,467.031	18,247.441	10,884.832	1,621.141	12,505.973
Commercial Notes Received for Collection		1,535.565	924.374	2,459.939	1,449.460	425.459	1,874.919
Other Assets Received for Collection		2,152	355	2,507	2,152	298	2,450
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	2,382.643	2,382.952	309	2,049.708	2,050.017
Custodians		2,141.540	2,766.892	4,908.432	1,442.918	6,252.649	7,695.567
PLEDGED ITEMS		953,025.033	302,199.935	1,255,224.968	775,302.799	312,599.654	1,087,902.453
Securities		242.318	205.308	447.626	321.148	200.660	521.808
Guarantee Notes		1,023.865	5,036.033	6,059.898	1,153.894	4,085.645	5,239.539
Commodity		123,927.043	4,008.007	127,935.050	111,710.308	3,495.630	115,205.938
Warrant		0	0	0	0	0	0
Real Estate		687,281.175	247,819.297	935,100.472	529,461.764	262,692.582	792,154.346
Other Pledged Items		140,060.529	44,988.035	185,048.564	132,138.333	41,983.730	174,122.063

Depositories Receiving Pledged Items		490.103	143.255	633.358	517.352	141.407	658.759
ACCEPTED BILL, GUARANTIES AND WARRANTEES		4.692.332.409	4.878.116.673	9.570.449.082	3.129.406.197	3.343.142.964	6.472.549.161
TOTAL OFF-BALANCE SHEET ACCOUNTS		5.929.089.236	5.532.987.258	11.462.076.494	4.132.554.181	3.952.097.452	8.084.651.633

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	48.922.498	33.442.027	18.216.371	12.271.795
Interest Income on Loans	V-IV-1	36.621.848	26.640.667	13.237.668	9.539.849
Interest Income on Reserve Deposits		620.443	89.803	256.211	55.552
Interest Income on Banks	V-IV-1	13.277	37.321	3.930	3.907
Interest Income on Money Market Placements		1.719	0	0	0
Interest Income on Marketable Securities Portfolio	V-IV-1	11.659.588	6.666.581	4.717.402	2.668.874
Financial Assets At Fair Value Through Profit Loss		120.283	246.131	53.495	209.978
Financial Assets At Fair Value Through Other Comprehensive Income		5.677.611	2.811.628	2.285.692	1.135.206
Financial Assets Measured at Amortised Cost		5.861.694	3.608.822	2.378.215	1.323.690
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		5.623	7.655	1.160	3.613
INTEREST EXPENSES (-)	V-IV-2	-38.354.233	-17.665.422	-13.506.584	-6.870.246
Interest Expenses on Deposits	V-IV-2	-23.072.203	-10.284.106	-7.955.808	-4.162.257
Interest Expenses on Funds Borrowed	V-IV-2	-987.463	-999.380	-346.501	-303.886
Interest Expenses on Money Market Funds		-9.921.935	-2.607.231	-3.673.813	-1.035.000
Interest Expenses on Securities Issued	V-IV-2	-4.185.123	-3.394.904	-1.481.289	-1.184.582
Lease Interest Expenses		-107.904	-107.415	-40.142	-31.144
Other Interest Expense		-79.605	-272.386	-9.031	-153.377
NET INTEREST INCOME OR EXPENSE		10.568.265	15.776.605	4.709.787	5.401.549
NET FEE AND COMMISSION INCOME OR EXPENSES		3.092.370	2.630.080	1.163.792	865.573
Fees and Commissions Received		4.056.771	3.213.549	1.543.486	1.057.200
From Noncash Loans		697.411	555.478	246.743	191.949
Other		3.359.360	2.658.071	1.296.743	865.251
Fees and Commissions Paid (-)		-964.401	-583.469	-379.694	-191.627
Paid for Noncash Loans		-193	-392	-63	-92
Other		-964.208	-583.077	-379.631	-191.535
DIVIDEND INCOME		120.452	167.668	207	172
TRADING INCOME OR LOSS (Net)	V-IV-3	-3.813.615	-2.576.953	-1.845.984	-1.717.155
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	623.636	1.435.880	71.748	706.275
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-4.926.478	-1.179.956	-2.086.905	-144.173
Foreign Exchange Gains or Losses	V-IV-3	489.227	-2.832.877	169.173	-2.279.257
OTHER OPERATING INCOME	V-IV-4	6.276.341	4.392.188	1.351.356	1.401.191
GROSS PROFIT FROM OPERATING ACTIVITIES		16.243.813	20.389.588	5.379.158	5.951.330
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-6.422.946	-8.937.694	-1.954.354	-2.657.067
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-404.441	-31.414	-1.800	20.916
PERSONNEL EXPENSES (-)		-2.771.590	-2.491.400	-965.884	-829.159
OTHER OPERATING EXPENSES (-)	V-IV-6	-3.890.256	-3.446.004	-1.382.919	-1.218.597
NET OPERATING INCOME (LOSS)		2.754.580	5.483.076	1.074.201	1.267.423
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	2.754.580	5.483.076	1.074.201	1.267.423
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-576.707	-1.141.660	-306.791	-167.394
Current Tax Provision	V-IV-10	-180.152	-1.233.444	-19.822	470.882
Expense Effect of Deferred Tax	V-IV-10	-2.489.665	-1.523.729	-848.950	-903.189
Income Effect of Deferred Tax	V-IV-10	2.093.110	1.615.513	561.981	264.913
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	2.177.873	4.341.416	767.410	1.100.029
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	2.177.873	4.341.416	767.410	1.100.029
Profit (Loss) Attributable to Group		2.177.873	4.341.416	767.410	1.100.029
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXIV	0,55760000	1,36950000	0,19650000	0,28170000



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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		2.177.873	4.341.416		
OTHER COMPREHENSIVE INCOME		-363.269	-1.168.002		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-115.512	-730.071		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	-11.034		
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		-121.565	-690.927		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		6.053	-28.110		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-247.757	-437.931		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-309.948	-550.292		
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		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		62.191	112.361		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.814.604	3.173.414		

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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020
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		3.880.340	3.686.070
Interest Received		47.852.473	27.518.003
Interest Paid		-37.988.755	-17.717.664
Dividends received		120.452	167.668
Fees and Commissions Received		4.241.494	3.843.376
Other Gains		164.635	282.596
Collections from Previously Written Off Loans and Other Receivables		2.558.525	3.760.190
Cash Payments to Personnel and Service Suppliers		-2.771.651	-2.614.106
Taxes Paid		-2.630.694	-2.296.782
Other		-7.666.139	-9.257.211
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.170.701	36.274.778
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.382.176	-7.434.079
Net (Increase) Decrease in Due From Banks		-4.460.611	-7.490.100
Net (Increase) Decrease in Loans		-63.525.049	-130.276.018
Net (Increase) Decrease in Other Assets		9.556.260	-9.786.879
Net Increase (Decrease) in Bank Deposits		-2.382.885	2.316.916
Net Increase (Decrease) in Other Deposits		53.235.505	140.445.599
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		10.267.640	6.958.985
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.862.017	41.540.354
Net Cash Provided From Banking Operations		5.051.041	39.960.848
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-18.998.394	-63.326.840
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-280.066	-256.117
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	700
Cash Paid For Tangible And Intangible Asset Purchases		-1.396.757	-1.668.168
Cash Obtained from Tangible and Intangible Asset Sales		1.275.227	368.671
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-31.999.565	-73.075.764
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		11.957.133	17.515.545
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.261.761	-10.987.874
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.748.820	4.824.545
Other		-41.425	-48.378
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.741.642	20.001.603
Cash Obtained from Loans and Securities Issued		13.513.786	27.937.104
Cash Outflow Arised From Loans and Securities Issued		-9.486.573	-14.650.212
Equity Instruments Issued		0	7.000.000
Dividends paid		0	0
Payments of lease liabilities		-285.571	-285.289
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		89.507	174.137
Net Increase (Decrease) in Cash and Cash Equivalents		-10.116.204	-3.190.252
Cash and Cash Equivalents at Beginning of the Period		55.051.595	29.765.174
Cash and Cash Equivalents at End of the Period		44.935.391	26.574.922



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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 (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		2.500.000	723.918	0	389.695	653.324	-106.165	2.240.754	80.727	789.300	0	22.952.429	2.802.291	0	33.026.273	0	33.026.273
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		2.500.000	723.918	0	389.695	653.324	-106.165	2.240.754	80.727	789.300	0	22.952.429	2.802.291	0	33.026.273	0	33.026.273
		0	0	0	0	-9.930	0	-720.141	0	-437.931	0	0	0	4.341.416	3.173.414	0	3.173.414
		1.405.622	5.579.359	0	0	0	0	0	0	0	0	0	0	0	6.984.981	0	6.984.981
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	100.573	0	0	0	0	0	0	72.815	828.056	0	1.001.444	0	1.001.444
		0	0	0	0	0	0	0	0	0	0	2.729.476	-	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	2.729.476	2.729.476	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	2.729.476	2.729.476	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3.905.622	6.303.277	0	490.268	643.394	-106.165	1.520.613	80.727	351.369	0	25.754.720	900.871	4.341.416	44.186.112	0	44.186.112
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		3.905.622	6.303.277	0	496.202	848.320	-180.215	2.516.168	80.727	848.510	0	25.754.720	5.911.327	0	46.484.658	0	46.484.658
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3.905.622	6.303.277	0	496.202	848.320	-180.215	2.516.168	80.727	848.510	0	25.754.720	5.911.327	0	46.484.658	0	46.484.658
		0	0	0	0	0	0	-115.512	0	-247.757	0	0	0	2.177.873	1.814.604	0	1.814.604
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	202.779	0	0	0	0	0	0	818.133	-818.133	0	202.779	0	202.779
		0	0	0	0	0	0	0	0	0	0	5.093.194	-	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	5.093.194	5.093.194	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	5.093.194	5.093.194	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3.905.622	6.303.277	0	698.981	848.320	-180.215	2.400.656	80.727	600.753	0	31.666.047	0	2.177.873	48.502.041	0	48.502.041

Previous Period
01.01.2020 - 30.09.2020

Current Period
01.01.2021 - 30.09.2021