



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
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 KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O'nun ("Banka") ve konsolidasyona tabi ortaklıkları'nın (Hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvene sağlayamamaktadır. Bu sebeple, bir bağımsız

Oranına uygun bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Eylül 2021 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 1,072,000 Bin TL'si geçmiş yıllarda, 400,000 Bin TL'si de cari dönemde ayrılan toplam 1,472,000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar Ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Grup'un 31 Aralık 2020 ve 30 Eylül 2020 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 18 Şubat 2021 tarihli bağımsız denetim raporunda yer alan konsolide finansal tabloların, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 852,000 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 finansal tabloların 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 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

4 Kasım 2021

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2021			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)		67.611.463	146.945.491	214.556.954	53.386.866	143.243.468	196.630.334
Cash and cash equivalents	V-I-1	15.710.154	74.807.591	90.517.745	14.925.286	81.577.857	96.503.143
Cash and Cash Balances at Central Bank	V-I-1	14.532.522	63.266.967	77.799.489	14.662.490	78.544.752	93.207.242
Banks	V-I-3	1.179.889	11.540.637	12.720.526	58.997	3.033.183	3.092.180
Receivables From Money Markets		5.149	0	5.149	206.589	0	206.589
Allowance for Expected Losses (-)	V-I-16	-7.406	-13	-7.419	-2.790	-78	-2.868
Financial assets at fair value through profit or loss	V-I-2	315.456	11.577.792	11.893.248	297.243	7.161.038	7.458.281
Public Debt Securities		111.098	11.382.587	11.493.685	110.576	7.000.000	7.110.576
Equity instruments		170.679	195.205	365.884	170.609	161.038	331.647
Other Financial Assets		33.679	0	33.679	16.058	0	16.058
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	45.321.697	59.133.031	104.454.728	31.026.129	52.901.796	83.927.925
Public Debt Securities		44.738.993	57.673.261	102.412.254	30.422.704	51.083.898	81.506.602
Equity instruments		14.731	4.802	19.533	14.131	4.028	18.159
Other Financial Assets		567.973	1.454.968	2.022.941	589.294	1.813.870	2.403.164
Derivative financial assets	V-I-2	6.264.156	1.427.077	7.691.233	7.138.208	1.602.777	8.740.985
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.264.156	1.427.077	7.691.233	7.138.208	1.602.777	8.740.985
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		374.733.177	171.337.820	546.070.997	343.944.228	142.525.708	486.469.936
Loans	V-I-5	345.954.628	151.361.986	497.316.614	315.239.878	125.612.148	440.852.026
Receivables From Leasing Transactions	V-I-10	1.212.375	2.513.897	3.726.272	903.110	2.367.900	3.271.010
Factoring Receivables		3.943.583	578.668	4.522.251	5.481.094	270.646	5.751.740
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 (-)		-21.966.549	-242.521	-22.209.070	-21.898.459	-253.633	-22.152.092
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.105.452	0	1.105.452	1.256.254	0	1.256.254
Held for Sale		1.105.452	0	1,105.452	1,256.254	0	1,256.254
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.931.738	3	1.931.741	1.883.825	3	1.883.828
Investments in Associates (Net)	V-I-7	1.546.539	3	1.546.542	1.495.974	3	1.495.977

Associates Accounted for Using Equity Method		585.323	0	585.323	530.191	0	530.191
Unconsolidated Associates		961.216	3	961.219	965.783	3	965.786
Investments in Subsidiaries (Net)	V-I-8	385.199	0	385.199	387.851	0	387.851
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		385.199	0	385.199	387.851	0	387.851
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-9	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		4.996.894	18.213	5.015.107	4.882.144	14.266	4.896.410
INTANGIBLE ASSETS AND GOODWILL (Net)		297.271	339	297.610	273.776	348	274.124
Goodwill		14.631	0	14.631	14.631	0	14.631
Other		282.640	339	282.979	259.145	348	259.493
INVESTMENT PROPERTY (Net)	V-I-12	809.554	0	809.554	502.143	0	502.143
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	901.398	0	901.398	1.234.832	0	1.234.832
OTHER ASSETS (Net)	V-I-15	8.217.058	2.939.735	11.156.793	8.005.234	10.937.422	18.942.656
TOTAL ASSETS		460.604.005	321.241.601	781.845.606	415.369.302	296.721.215	712.090.517
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	239.112.828	229.857.716	468.970.544	214.241.507	203.280.375	417.521.882
LOANS RECEIVED	V-II-3	2.325.148	60.986.187	63.311.335	2.450.296	49.238.699	51.688.995
MONEY MARKET FUNDS		74.581.356	23.403.966	97.985.322	79.758.688	21.553.517	101.312.205
MARKETABLE SECURITIES (Net)	V-II-3	10.706.127	37.911.829	48.617.956	11.262.156	34.892.367	46.154.523
Bills		5.262.364	442.940	5.705.304	5.960.553	2.188.163	8.148.716
Asset-backed Securities		0	0	0	0	0	0
Bonds		5.443.763	37.468.889	42.912.652	5.301.603	32.704.204	38.005.807
FUNDS		3.005	0	3.005	3.053	0	3.053
Borrower funds		0	0	0	0	0	0
Other		3.005	0	3.005	3.053	0	3.053
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	269.492	2.422.862	2.692.354	4.061.171	2.022.130	6.083.301
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		269.492	2.422.862	2.692.354	4.061.171	2.022.130	6.083.301
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		959	0	959	672	0	672
LEASE PAYABLES (Net)	V-II-5	951.235	0	951.235	978.735	0	978.735
PROVISIONS	V-II-7	3.280.128	81.293	3.361.421	2.980.102	70.295	3.050.397
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.532.141	8.926	1.541.067	1.555.683	5.534	1.561.217
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.747.987	72.367	1.820.354	1.424.419	64.761	1.489.180
CURRENT TAX LIABILITIES	V-II-8	800.143	2.523	802.666	950.476	4.329	954.805
DEFERRED TAX LIABILITY	V-II-8	0	48.772	48.772	103	57.525	57.628
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	V-II-10	6.251.641	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	18,322.490	5,571.303	23,893.793	13,798.644	3,874.792	17,673.436
EQUITY	V-II-11	47,901.585	1,913.346	49,814.931	45,408.347	1,743.740	47,152.087
Issued capital	V-II-11	3,905.622	0	3,905.622	3,905.622	0	3,905.622
Capital Reserves		6,337.416	0	6,337.416	6,265.527	0	6,265.527
Equity Share Premiums		6,303.367	0	6,303.367	6,303.347	0	6,303.347
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		34.049	0	34.049	-37.820	0	-37.820
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1,590.376	0	1,590.376	1,603.596	0	1,603.596
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-108.720	1,372.106	1,263.386	169.087	1,210.809	1,379.896
Profit Reserves		32,648.682	304.690	32,953.372	26,431.074	273.876	26,704.950
Legal Reserves		3,450.266	17.882	3,468.148	2,811.181	17.882	2,829.063
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		26,571.028	283.193	26,854.221	21,810.638	252.379	22,063.017
Other Profit Reserves		2,621.051	3.615	2,624.666	1,802.918	3.615	1,806.533
Profit or Loss		2,458.941	231.880	2,690.821	6,291.176	254.385	6,545.561
Prior Years' Profit or Loss		13.964	62.388	76.352	196.734	11.374	208.108
Current Period Net Profit Or Loss		2,444.977	169.492	2,614.469	6,094.442	243.011	6,337.453
Non-controlling Interests		1,069.268	4.670	1,073.938	742.265	4.670	746.935
Total equity and liabilities		404,506.137	377,339.469	781,845.606	382,295.411	329,795.106	712,090.517

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		215.421.449	336.444.456	551.865.905	168.755.052	278.884.858	447.639.910
GUARANTIES AND WARRANTIES	V-III-2	53.161.813	84.537.577	137.699.390	43.928.944	58.547.258	102.476.202
Letters of Guarantee	V-III-1	52.445.829	45.446.551	97.892.380	43.395.971	32.027.856	75.423.827
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		47.006.552	32.434.354	79.440.906	38.465.697	22.022.368	60.488.065
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		4.258	7.856.313	7.860.571	4.258	4.821.869	4.826.127
Letters of Credit		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		252.083	728.140	980.223	1.000	474.188	475.188
Other Guarantees		159.999	128.925	288.924	187.331	106.963	294.294
Other Collaterals		200.001	0	200.001	86.402	153.350	239.752
COMMITMENTS		84.149.026	48.449.010	132.598.036	72.066.613	42.415.370	114.481.983
Irrevocable Commitments	V-III-1	73.847.681	9.017.675	82.865.356	62.318.729	6.517.443	68.836.172
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		30.767.674	2.701	30.770.375	26.086.273	2.419	26.088.692
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	6.728.332	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		3,196.758	1,059.475	4,256.233	2,891.300	367.928	3,259.228
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		78,110.610	203,457.869	281,568.479	52,759.495	177,922.230	230,681.725
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		78,110.610	203,457.869	281,568.479	52,759.495	177,922.230	230,681.725
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		59,597.710	153,914.391	213,512.101	42,382.470	153,888.563	196,271.033
Currency Swap Buy Transactions		501.543	66,034.712	66,536.255	1,626.406	56,087.175	57,713.581
Currency Swap Sell Transactions		56,656.167	5,720.759	62,376.926	37,636.064	20,995.076	58,631.140
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		5,729,341.208	5,210,797.461	10,940,138.669	3,978,687.376	3,684,354.649	7,663,042.025
ITEMS HELD IN CUSTODY		83,983.766	30,480.853	114,464.619	73,978.380	28,612.031	102,590.411
Customer Fund and Portfolio Balances		4,915.409	0	4,915.409	4,274.226	0	4,274.226
Securities Held in Custody		52,266.451	9,757.756	62,024.207	47,305.937	8,853.001	56,158.938
Cheques Received for Collection		17,517.905	2,686.630	20,204.535	11,974.344	1,763.897	13,738.241
Commercial Notes Received for Collection		6,715.396	1,625.107	8,340.503	8,327.754	1,406.998	9,734.752
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		399.511	13,644.113	14,043.624	636.516	10,335.188	10,971.704
Custodians		2,166.942	2,766.892	4,933.834	1,457.451	6,252.649	7,710.100
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		5.944.762.657	5.547.241.917	11.492.004.574	4.147.442.428	3.963.239.507	8.110.681.935

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	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	49.680.789	33.987.371	18.468.222	12.463.481
Interest Income on Loans	V-IV-1	37.059.740	26.864.696	13.378.828	9.620.021
Interest Income on Reserve Deposits		620.443	89.803	256.211	55.552
Interest Income on Banks	V-IV-1	22.256	84.587	7.446	18.794
Interest Income on Money Market Placements		3.495	1.117	462	367
Interest Income on Marketable Securities Portfolio	V-IV-1	11.729.116	6.731.921	4.739.437	2.688.938
Financial Assets At Fair Value Through Profit Loss		138.979	267.831	59.147	212.819
Financial Assets At Fair Value Through Other Comprehensive Income		5.728.443	2.855.268	2.302.075	1.152.429
Financial Assets Measured at Amortised Cost		5.861.694	3.608.822	2.378.215	1.323.690
Finance Leasing Interest Income		230.884	196.956	82.499	73.532
Other Interest Income		14.855	18.291	3.339	6.277
INTEREST EXPENSES (-)	V-IV-2	-38.566.441	-17.837.385	-13.570.342	-6.937.189
Interest Expenses on Deposits	V-IV-2	-22.964.775	-10.277.438	-7.912.374	-4.173.064
Interest Expenses on Funds Borrowed	V-IV-2	-1.211.095	-1.153.349	-421.009	-353.354
Interest Expenses on Money Market Funds		-9.950.806	-2.614.951	-3.683.976	-1.040.712
Interest Expenses on Securities Issued	V-IV-2	-4.248.572	-3.405.224	-1.503.629	-1.185.356
Lease Interest Expenses		-108.420	-108.140	-40.326	-31.322
Other Interest Expense		-82.773	-278.283	-9.028	-153.381
NET INTEREST INCOME OR EXPENSE		11.114.348	16.149.986	4.897.880	5.526.292
NET FEE AND COMMISSION INCOME OR EXPENSES		2.814.231	2.355.865	1.101.971	750.952
Fees and Commissions Received		3.811.959	2.956.576	1.493.983	947.585
From Noncash Loans		696.022	554.095	246.232	191.659
Other		3.115.937	2.402.481	1.247.751	755.926
Fees and Commissions Paid (-)		-997.728	-600.711	-392.012	-196.633
Paid for Noncash Loans		-8.020	-5.344	-4.039	-1.027
Other		-989.708	-595.367	-387.973	-195.606
DIVIDEND INCOME		22.995	17.459	207	172
TRADING INCOME OR LOSS (Net)	V-IV-3	-3.718.659	-2.373.182	-1.842.868	-1.606.526
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	627.391	1.440.546	73.244	706.848
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-4.941.123	-1.184.079	-2.104.976	-148.135
Foreign Exchange Gains or Losses	V-IV-3	595.073	-2.629.649	188.864	-2.165.239
OTHER OPERATING INCOME	V-IV-4	6.733.542	5.968.548	1.486.827	1.564.095
GROSS PROFIT FROM OPERATING ACTIVITIES		16.966.457	22.118.676	5.644.017	6.234.985
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-6.473.399	-9.057.680	-1.966.156	-2.689.386
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-411.045	-57.588	921	20.579
PERSONNEL EXPENSES (-)		-2.863.487	-2.605.791	-998.547	-855.986
OTHER OPERATING EXPENSES (-)	V-IV-6	-3.892.500	-3.664.886	-1.400.213	-1.213.055
NET OPERATING INCOME (LOSS)		3.326.026	6.732.731	1.280.022	1.497.137
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		68.039	46.596	26.880	18.639
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	3.394.065	6.779.327	1.306.902	1.515.776
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-682.093	-1.238.520	-349.570	-198.436
Current Tax Provision	V-IV-10	-291.961	-1.329.413	-70.572	443.652
Expense Effect of Deferred Tax	V-IV-10	-2.489.953	-1.536.086	-846.361	-909.318
Income Effect of Deferred Tax	V-IV-10	2.099.821	1.626.979	567.363	267.230
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	2.711.972	5.540.807	957.332	1.317.340
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	2.711.972	5.540.807	957.332	1.317.340
Profit (Loss) Attributable to Group		2.614.469	5.490.542	919.756	1.298.278
Profit (loss), attributable to non-controlling interests		97.503	50.265	37.576	19.062
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXIV	0,69440000	1,68180000	0,24510000	0,32430000



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 - 30.09.2021	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)		2.711.972	5.540.807		
OTHER COMPREHENSIVE INCOME		-130.491	-424.361		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-13.981	-13.284		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	-9.728		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-89	-1.368		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-14.673	-3.477		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		781	1.289		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-116.510	-411.077		
Exchange Differences on Translation		61.803	249.682		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-345.247	-633.337		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		98.025	-137.510		
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		68.909	110.088		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.581.481	5.116.446		

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	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		4.269.980	3.504.907
Interest Received		48.576.779	28.050.565
Interest Paid		-38.170.554	-17.885.669
Dividends received		22.995	17.459
Fees and Commissions Received		3.996.682	3.586.403
Other Gains		355.777	312.659
Collections from Previously Written Off Loans and Other Receivables		2.640.704	3.790.905
Cash Payments to Personnel and Service Suppliers		-2.865.255	-2.647.225
Taxes Paid		-2.673.706	-2.374.022
Other		-7.613.442	-9.346.168
Changes in Operating Assets and Liabilities Subject to Banking Operations		796.961	37.390.210
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.399.453	-7.541.437
Net (Increase) Decrease in Due From Banks		-4.460.611	-7.472.720
Net (Increase) Decrease in Loans		-63.898.154	-130.258.789
Net (Increase) Decrease in Other Assets		9.774.391	-10.072.786
Net Increase (Decrease) in Bank Deposits		-2.414.631	2.316.867
Net Increase (Decrease) in Other Deposits		53.041.900	140.849.210
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		10.436.075	7.718.455
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.717.444	41.851.410
Net Cash Provided From Banking Operations		5.066.941	40.895.117
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-19.343.097	-63.784.736
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-48.556
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	700
Cash Paid For Tangible And Intangible Asset Purchases		-1.770.591	-1.768.004
Cash Obtained from Tangible and Intangible Asset Sales		1.275.244	371.516
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-32.256.326	-73.712.229
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		11.964.790	17.584.717
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		-43.273	-49.551
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.743.657	19.650.068
Cash Obtained from Loans and Securities Issued		13.513.786	28.276.135
Cash Outflow Arised From Loans and Securities Issued		-9.488.172	-15.336.922
Equity Instruments Issued		0	7.000.000
Dividends paid		-603	0
Payments of lease liabilities		-281.354	-289.145
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		90.768	190.164
Net Increase (Decrease) in Cash and Cash Equivalents		-10.441.731	-3.049.387
Cash and Cash Equivalents at Beginning of the Period		55.596.047	29.986.852
Cash and Cash Equivalents at End of the Period		45.154.316	26.937.465



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		2.500.000	723.962	0	115.979	693.898	-105.972	697.496	407.474	879.787	-43.358	23.631.390	3.180.500	0	32.681.156	871.134	33.552.290
		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	723.962	0	115.979	693.898	-105.972	697.496	407.474	879.787	-43.358	23.631.390	3.180.500	0	32.681.156	871.134	33.552.290
		0	0	0	0	-10.204	-740	-1.091	249.682	-523.249	-137.510	0	0	5.490.542	5.067.430	49.016	5.116.446
		1.405.622	5.579.424	0	0	0	0	0	0	0	0	0	0	0	6.985.046	0	6.985.046
		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	-158.472	0	0	0	0	0	0	207.606	-107.701	0	-58.567	-193.700	-252.267
		0	0	0	0	0	0	0	0	0	0	2.864.691	-	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	2.864.691	2.864.691	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	2.864.691	2.864.691	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3.905.622	6.303.386	0	-42.493	683.694	-106.712	696.405	657.156	356.538	-180.868	26.703.687	208.108	5.490.542	44.675.065	726.450	45.401.515
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		3.905.622	6.303.347	0	-37.820	888.033	-181.150	896.713	525.776	1.038.528	-184.408	26.704.950	6.545.561	0	46.405.152	746.935	47.152.087
		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	6.303.347	0	-37.820	888.033	-181.150	896.713	525.776	1.038.528	-184.408	26.704.950	6.545.561	0	46.405.152	746.935	47.152.087
		0	0	0	0	0	-35	-13.911	61.803	-276.338	98.025	0	0	2.614.469	2.484.013	97.468	2.581.481
		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	20	0	71.869	0	0	0	0	0	0	1.029.624	-	0	-142.705	230.138	87.433
		0	0	0	0	726	0	0	0	0	0	5.218.798	5.224.991	0	-5.467	-603	-6.070
		0	0	0	0	0	0	0	0	0	0	0	-6.265	0	-6.265	-603	-6.868
		0	0	0	0	726	0	0	0	0	0	5.215.447	5.215.375	0	798	0	798
		0	0	0	0	0	0	0	0	0	0	3.351	-3.351	0	0	0	0
		3.905.622	6.303.367	0	34.049	888.759	-181.185	882.802	587.579	762.190	-86.383	32.953.372	76.352	2.614.469	48.740.993	1.073.938	49.814.931

Previous Period
01.01.2020 - 30.09.2020

Current Period
01.01.2021 - 30.09.2021