

TÜRKİYE İŞ BANKASI A.Ş. Bank Financial Report Unconsolidated 2021 - 3. 3 Monthly Notification

General Information About Financial Statements

Unconsolidated Financial Statement

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye İş Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye İş Bankası A.Ş.'nin ("Banka") 30 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

Şirketinin, bir bağımsız denetimde belirtilebilecek tüm önemli hususlara vakıf 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.g.4.6'da 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 2.875.000 Bin TL'si geçmiş yıllarda, 200.000 Bin TL'si ise cari dönemde ayrılan toplam 3.075.000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye İş Bankası A.Ş.'nin 30 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.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

5 Kasım 2021

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2021			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)		64.203.615	148.825.724	213.029.339	50.998.250	110.703.730	161.701.980
Cash and cash equivalents		12.837.401	114.162.532	126.999.933	5.987.913	80.941.630	86.929.543
Cash and Cash Balances at Central Bank	V-I-a	12.616.431	95.311.303	107.927.734	5.563.679	65.342.682	70.906.361
Banks	V-I-ç	224.147	18.895.072	19.119.219	427.313	15.622.248	16.049.561
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-3.177	-43.843	-47.020	-3.079	-23.300	-26.379
Financial assets at fair value through profit or loss	V-I-b	1.788.092	5.991.088	7.779.180	1.466.421	2.714.953	4.181.374
Public Debt Securities		310.868	3.787.409	4.098.277	167.674	566.315	733.989
Equity instruments		133.131	316.963	450.094	147.257	261.922	409.179
Other Financial Assets		1.344.093	1.886.716	3.230.809	1.151.490	1.886.716	3.038.206
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	49.471.614	22.512.398	71.984.012	43.348.436	22.182.510	65.530.946
Public Debt Securities		49.040.610	20.897.934	69.938.544	42.920.765	20.327.275	63.248.040
Equity instruments		80.176	326.303	406.479	76.843	269.119	345.962
Other Financial Assets		350.828	1.288.161	1.638.989	350.828	1.586.116	1.936.944
Derivative financial assets	V-I-c-i	106.508	6.159.706	6.266.214	195.480	4.864.637	5.060.117
Derivative Financial Assets At Fair Value Through Profit Or Loss		106.508	6.159.706	6.266.214	195.480	4.864.637	5.060.117
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		280.355.832	150.506.713	430.862.545	249.597.920	134.219.237	383.817.157
Loans	V-I-e	258.482.498	153.297.880	411.780.378	231.136.428	134.385.174	365.521.602
Receivables From Leasing Transactions	V-I-i	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-f	39.582.563	3.719.578	43.302.141	35.451.053	6.208.384	41.659.437
Public Debt Securities		39.520.838	2.249.595	41.770.433	35.395.702	5.029.387	40.425.089
Other Financial Assets		61.725	1.469.983	1.531.708	55.351	1.178.997	1.234.348
Allowance for Expected Credit Losses (-)		-17.709.229	-6.510.745	-24.219.974	-16.989.561	-6.374.321	-23.363.882
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	810.251	6.557	816.808	1.214.294	5.800	1.220.094
Held for Sale		810.251	6.557	816.808	1.214.294	5.800	1.220.094
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		27.177.825	3.153.029	30.330.854	23.387.451	2.614.932	26.002.383
Investments in Associates (Net)	V-I-g	296.018	0	296.018	266.305	0	266.305

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		296.018	0	296.018	266.305	0	266.305
Investments in Subsidiaries (Net)	V-I-ğ	26.881.807	3.153.029	30.034.836	23.121.146	2.614.932	25.736.078
Unconsolidated Financial Subsidiaries		11.613.304	3.153.029	14.766.333	10.389.989	2.614.932	13.004.921
Unconsolidated Non-Financial Subsidiaries		15.268.503	0	15.268.503	12.731.157	0	12.731.157
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		8.394.497	30.274	8.424.771	6.576.739	33.540	6.610.279
INTANGIBLE ASSETS AND GOODWILL (Net)		1.504.957	1.116	1.506.073	1.329.996	845	1.330.841
Goodwill		0	0	0	0	0	0
Other		1.504.957	1.116	1.506.073	1.329.996	845	1.330.841
INVESTMENT PROPERTY (Net)	V-I-j	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-k	1.794.008	1.566.617	3.360.625	2.093.900	1.326.594	3.420.494
OTHER ASSETS (Net)	V-I-m	6.127.913	5.777.938	11.905.851	5.046.647	4.752.557	9.799.204
TOTAL ASSETS		390.368.898	309.867.968	700.236.866	340.245.197	253.657.235	593.902.432
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	168.034.022	272.094.408	440.128.430	134.513.823	234.362.668	368.876.491
LOANS RECEIVED	V-II-c	2.515.412	43.278.372	45.793.784	2.113.127	38.318.218	40.431.345
MONEY MARKET FUNDS		31.405.748	8.046.023	39.451.771	17.958.135	5.038.402	22.996.537
MARKETABLE SECURITIES (Net)	V-II-ç	5.462.431	24.596.406	30.058.837	5.436.832	25.403.816	30.840.648
Bills		3.395.188	453.641	3.848.829	3.960.641	0	3.960.641
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.067.243	24.142.765	26.210.008	1.476.191	25.403.816	26.880.007
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-b-f	1.364.905	2.798.829	4.163.734	1.336.155	6.598.330	7.934.485
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.364.905	2.798.829	4.163.734	1.336.155	6.598.330	7.934.485
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-e	1.501.309	58.467	1.559.776	1.330.308	58.909	1.389.217
PROVISIONS	V-II-g	11.107.123	716.175	11.823.298	9.644.891	579.699	10.224.590
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.698.859	0	1.698.859	1.481.897	0	1.481.897
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		9.408.264	716.175	10.124.439	8.162.994	579.699	8.742.693
CURRENT TAX LIABILITIES	V-II-ğ	565.192	8.267	573.459	2.415.583	4.524	2.420.107
DEFERRED TAX LIABILITY	V-II-ğ	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		2.293.418	23.804.815	26.098.233	2.286.510	19.852.049	22.138.559
Loans		0	0	0	0	0	0

Other Debt Instruments		2.293.418	23.804.815	26.098.233	2.286.510	19.852.049	22.138.559
OTHER LIABILITIES	V-II-d	21.530.773	4.282.861	25.813.634	15.321.692	3.547.309	18.869.001
EQUITY	V-II-h	75.913.483	-1.141.573	74.771.910	67.900.540	-119.088	67.781.452
Issued capital		4.500.000	0	4.500.000	4.500.000	0	4.500.000
Capital Reserves		1.136.007	204	1.136.211	1.125.985	204	1.126.189
Equity Share Premiums		109.699	204	109.903	90.520	204	90.724
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.026.308	0	1.026.308	1.035.465	0	1.035.465
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		5.814.238	-617	5.813.621	4.233.464	-617	4.232.847
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		5.131.957	-1.141.160	3.990.797	4.880.015	-118.675	4.761.340
Profit Reserves		46.081.015	0	46.081.015	40.079.251	0	40.079.251
Legal Reserves		5.065.786	0	5.065.786	4.673.489	0	4.673.489
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		41.015.229	0	41.015.229	35.405.762	0	35.405.762
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		13.250.266	0	13.250.266	13.081.825	0	13.081.825
Prior Years' Profit or Loss		6.201.694	0	6.201.694	6.270.908	0	6.270.908
Current Period Net Profit Or Loss		7.048.572	0	7.048.572	6.810.917	0	6.810.917
Total equity and liabilities		321.693.816	378.543.050	700.236.866	260.257.596	333.644.836	593.902.432

Off-Balance Sheet Items (TFRS 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 (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS	V-III	239.175.350	452.148.873	691.324.223	216.016.443	398.524.226	614.540.669
GUARANTIES AND WARRANTIES		43.668.131	111.565.999	155.234.130	39.746.728	79.828.486	119.575.214
Letters of Guarantee		43.455.871	62.967.731	106.423.602	39.206.983	48.225.907	87.432.890
Guarantees Subject to State Tender Law		788.354	580.093	1.368.447	687.709	535.767	1.223.476
Guarantees Given for Foreign Trade Operations		3.883.676	35.046.918	38.930.594	4.416.349	24.422.710	28.839.059
Other Letters of Guarantee		38.783.841	27.340.720	66.124.561	34.102.925	23.267.430	57.370.355
Bank Acceptances		44.100	12.390.081	12.434.181	84.800	9.374.903	9.459.703
Import Letter of Acceptance		0	324.472	324.472	0	216.670	216.670
Other Bank Acceptances		44.100	12.065.609	12.109.709	84.800	9.158.233	9.243.033
Letters of Credit		168.160	33.187.118	33.355.278	454.945	19.082.336	19.537.281
Documentary Letters of Credit		158.435	23.990.067	24.148.502	435.024	13.372.331	13.807.355
Other Letters of Credit		9.725	9.197.051	9.206.776	19.921	5.710.005	5.729.926
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	3.021.069	3.021.069	0	3.145.340	3.145.340
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		88.194.870	27.711.198	115.906.068	70.648.692	20.505.458	91.154.150
Irrevocable Commitments		86.313.080	21.728.294	108.041.374	69.830.795	14.234.226	84.065.021
Forward Asset Purchase Commitments		6.543.054	9.953.203	16.496.257	2.240.523	4.198.612	6.439.135
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		29.947.229	1.148.019	31.095.248	24.688.380	1.009.054	25.697.434
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.162.097	0	3.162.097	2.641.068	0	2.641.068
Tax and Fund Liabilities Arised from Export Commitments		29.317	0	29.317	26.068	0	26.068
Commitments for Credit Card Limits		44.194.815	0	44.194.815	37.915.127	0	37.915.127
Commitments for Credit Cards and Banking Services Promotions		205.827	0	205.827	179.370	0	179.370
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		2.230.741	10.627.072	12.857.813	2.140.259	9.026.560	11.166.819
Revocable Commitments		1.881.790	5.982.904	7.864.694	817.897	6.271.232	7.089.129
Revocable Loan Granting Commitments		1.816.790	5.982.904	7.799.694	752.897	6.271.232	7.024.129
Other Revocable Commitments		65.000	0	65.000	65.000	0	65.000
DERIVATIVE FINANCIAL INSTRUMENTS		107.312.349	312.871.676	420.184.025	105.621.023	298.190.282	403.811.305
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		107.312.349	312.871.676	420.184.025	105.621.023	298.190.282	403.811.305
Forward Foreign Currency Buy or Sell Transactions		8.404.875	24.558.378	32.963.253	6.312.076	28.172.122	34.484.198
Forward Foreign Currency Buying Transactions		4.661.381	11.843.997	16.505.378	4.782.648	12.591.821	17.374.469
Forward Foreign Currency Sale Transactions		3.743.494	12.714.381	16.457.875	1.529.428	15.580.301	17.109.729
Currency and Interest Rate Swaps		93.242.268	261.225.595	354.467.863	95.665.431	237.078.233	332.743.664
Currency Swap Buy Transactions		4.722.760	97.854.239	102.576.999	4.334.346	87.338.121	91.672.467
Currency Swap Sell Transactions		87.946.508	26.889.964	114.836.472	89.556.285	22.896.516	112.452.801
Interest Rate Swap Buy Transactions		286.500	68.240.696	68.527.196	887.400	63.421.798	64.309.198
Interest Rate Swap Sell Transactions		286.500	68.240.696	68.527.196	887.400	63.421.798	64.309.198
Currency, Interest Rate and Securities Options		5.665.206	12.835.201	18.500.407	1.523.960	14.050.208	15.574.168
Currency Options Buy Transactions		3.549.969	2.860.602	6.410.571	951.985	2.936.454	3.888.439
Currency Options Sell Transactions		2.115.237	4.215.999	6.331.236	571.975	3.273.722	3.845.697
Interest Rate Options Buy Transactions		0	2.879.300	2.879.300	0	3.920.016	3.920.016
Interest Rate Options Sell Transactions		0	2.879.300	2.879.300	0	3.920.016	3.920.016
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	2.119.556	1.949.448	4.069.004
Currency Futures Buy Transactions		0	0	0	1.521	1.948.141	1.949.662
Currency Futures Sell Transactions		0	0	0	2.118.035	1.307	2.119.342
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	14.252.502	14.252.502	0	16.940.271	16.940.271
CUSTODY AND PLEDGES RECEIVED		708.090.077	664.248.132	1.372.338.209	616.280.990	563.097.495	1.179.378.485
ITEMS HELD IN CUSTODY		55.552.781	82.421.920	137.974.701	43.881.000	70.901.615	114.782.615
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		32.713.120	4.272.637	36.985.757	25.350.314	4.451.310	29.801.624
Cheques Received for Collection		19.437.467	46.095.652	65.533.119	15.218.680	37.822.146	53.040.826
Commercial Notes Received for Collection		2.892.800	17.882.033	20.774.833	2.858.449	17.207.412	20.065.861
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		509.394	14.171.598	14.680.992	453.557	11.420.747	11.874.304
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		652.537.296	581.826.212	1.234.363.508	572.399.990	492.195.880	1.064.595.870
Securities		51.784.711	240.159	52.024.870	45.877.542	156.869	46.034.411
Guarantee Notes		2.543.602	22.380.918	24.924.520	2.669.349	19.101.121	21.770.470
Commodity		135.622.366	44.106.124	179.728.490	109.623.146	31.574.919	141.198.065
Warrant		0	0	0	0	0	0
Real Estate		381.365.623	392.983.316	774.348.939	344.351.988	340.246.167	684.598.155
Other Pledged Items		81.220.994	122.115.695	203.336.689	69.877.965	101.116.804	170.994.769

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		947.265.427	1.116.397.005	2.063.662.432	832.297.433	961.621.721	1.793.919.154

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	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 (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-a	41.595.571	31.082.825	15.215.057	10.928.368
Interest Income on Loans		30.815.743	23.511.723	11.075.041	8.152.867
Interest Income on Reserve Deposits		575.968	33.664	253.476	23.539
Interest Income on Banks		99.645	90.218	24.693	22.802
Interest Income on Money Market Placements		85	612	0	204
Interest Income on Marketable Securities Portfolio		10.076.214	7.425.245	3.855.706	2.721.821
Financial Assets At Fair Value Through Profit Loss		74.579	18.698	31.961	6.269
Financial Assets At Fair Value Through Other Comprehensive Income		6.083.588	4.434.433	2.318.634	1.666.723
Financial Assets Measured at Amortised Cost		3.918.047	2.972.114	1.505.111	1.048.829
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		27.916	21.363	6.141	7.135
INTEREST EXPENSES (-)	V-IV-b	-21.673.310	-12.363.995	-8.014.572	-4.072.947
Interest Expenses on Deposits		-13.343.456	-6.613.379	-4.990.037	-2.026.547
Interest Expenses on Funds Borrowed		-1.022.345	-1.130.496	-351.759	-339.326
Interest Expenses on Money Market Funds		-3.606.722	-902.001	-1.480.984	-405.097
Interest Expenses on Securities Issued		-3.294.125	-3.006.043	-1.096.738	-1.011.622
Lease Interest Expenses		-185.090	-178.077	-64.776	-57.952
Other Interest Expense		-221.572	-533.999	-30.278	-232.403
NET INTEREST INCOME OR EXPENSE		19.922.261	18.718.830	7.200.485	6.855.421
NET FEE AND COMMISSION INCOME OR EXPENSES		5.280.458	4.077.764	1.985.564	1.496.322
Fees and Commissions Received		6.630.730	4.891.964	2.523.983	1.780.480
From Noncash Loans		914.020	801.786	308.547	276.236
Other		5.716.710	4.090.178	2.215.436	1.504.244
Fees and Commissions Paid (-)		-1.350.272	-814.200	-538.419	-284.158
Paid for Noncash Loans		-1.150	-1.152	-328	-416
Other		-1.349.122	-813.048	-538.091	-283.742
DIVIDEND INCOME		19.129	25.527	852	707
TRADING INCOME OR LOSS (Net)	V-IV-c	-7.791.129	-1.701.640	-2.961.094	-346.980
Gains (Losses) Arising from Capital Markets Transactions		130.266	247.409	17.517	85.588
Gains (Losses) Arising From Derivative Financial Transactions		-4.791.158	-1.312.612	-3.038.107	1.810.138
Foreign Exchange Gains or Losses		-3.130.237	-636.437	59.496	-2.242.706
OTHER OPERATING INCOME	V-IV-ç	3.393.145	1.925.846	1.123.347	562.118
GROSS PROFIT FROM OPERATING ACTIVITIES		20.823.864	23.046.327	7.349.154	8.567.588
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-5.716.686	-7.593.482	-1.048.823	-2.668.538
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-853.841	-2.661.025	-286.087	-1.630.144
PERSONNEL EXPENSES (-)		-4.283.743	-4.012.082	-1.357.531	-1.139.554
OTHER OPERATING EXPENSES (-)	V-IV-e	-6.550.865	-4.779.929	-2.439.828	-1.631.428
NET OPERATING INCOME (LOSS)		3.418.729	3.999.809	2.216.885	1.497.924
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		4.009.430	2.326.401	1.466.010	1.210.205
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		7.428.159	6.326.210	3.682.895	2.708.129
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-379.587	-1.142.071	-683.478	-559.125
Current Tax Provision		-87.841	-1.615.965	-33.552	267.632
Expense Effect of Deferred Tax		-1.796.685	-942.680	-150.620	-895.013
Income Effect of Deferred Tax		1.504.939	1.416.574	-499.306	68.256
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		7.048.572	5.184.139	2.999.417	2.149.004
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-g	7.048.572	5.184.139	2.999.417	2.149.004
Profit (Loss) Attributable to Group		7.048.572	5.184.139	2.999.417	2.149.004
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar/Zarar (1 TL nominal değerli beher pay için TL olarak)		1,56634933	1,15203089	0,66653711	0,47755644

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)		7.048.572	5.184.139		
OTHER COMPREHENSIVE INCOME		810.231	102.654		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.580.774	-98.412		
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.630.372	-8.096		
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		113.439	-91.126		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-163.037	810		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-770.543	201.066		
Exchange Differences on Translation		296.417	562.250		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.050.244	-766.251		
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		588.385	292.517		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		394.899	112.550		
TOTAL COMPREHENSIVE INCOME (LOSS)		7.858.803	5.286.793		

Statement of Cash Flow (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
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		6.250.793	19.734.022
Interest Received		38.607.202	28.741.626
Interest Paid		-19.751.384	-11.145.218
Dividends received		820.806	542.333
Fees and Commissions Received		6.628.951	4.901.899
Other Gains		527.442	573.375
Collections from Previously Written Off Loans and Other Receivables		2.104.541	1.235.928
Cash Payments to Personnel and Service Suppliers		-7.716.897	-7.339.085
Taxes Paid		-2.502.691	-2.982.618
Other		-12.467.177	5.205.782
Changes in Operating Assets and Liabilities Subject to Banking Operations		35.081.198	8.601.033
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.282.614	-537.363
Net (Increase) Decrease in Due From Banks		-4.257.600	-1.364.004
Net (Increase) Decrease in Loans		-27.923.146	-39.220.220
Net (Increase) Decrease in Other Assets		-732.204	-2.744.119
Net Increase (Decrease) in Bank Deposits		-1.376.995	-1.231.390
Net Increase (Decrease) in Other Deposits		51.104.330	36.247.090
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-530.975	-4.659.355
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		22.080.402	22.110.394
Net Cash Provided From Banking Operations		41.331.991	28.335.055
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.476.746	-15.481.514
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-70.877	-480.822
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-235.721	-322.649
Cash Obtained from Tangible and Intangible Asset Sales		106.128	170.029
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-19.676.896	-17.963.240
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		14.438.587	10.913.144
Cash Paid for Purchase of Financial Assets At Amortised Cost		-12.762.996	-12.537.324
Cash Obtained from Sale of Financial Assets At Amortised Cost		13.133.827	5.149.906
Other		-408.798	-410.558
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-7.900.669	-950.204
Cash Obtained from Loans and Securities Issued		5.779.713	19.582.762
Cash Outflow Arised From Loans and Securities Issued		-12.475.034	-20.158.650
Equity Instruments Issued		0	0
Dividends paid		-795.739	0
Payments of lease liabilities		-409.609	-374.316
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.620.799	1.232.468
Net Increase (Decrease) in Cash and Cash Equivalents		29.575.375	13.135.805
Cash and Cash Equivalents at Beginning of the Period		45.361.908	41.877.301
Cash and Cash Equivalents at End of the Period		74.937.283	55.013.106



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	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 OtherAccumulated 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)						
Previous Period 01.01.2020 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		4.500.000	5.814	1.038.013	2.734.864	-226.266	1.861.706	930.843	395.484	1.649.632	34.007.790	11.975.585				58.873.465
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		4.500.000	5.814	1.038.013	2.734.864	-226.266	1.861.706	930.843	395.484	1.649.632	34.007.790	11.975.585				58.873.465
	Total Comprehensive Income (Loss)					-7.286		-91.126	562.250	-653.701	292.517			5.184.139			5.286.793
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves																
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			82.699	-8.253								512.238				586.684
	Profit Distributions											6.071.461	-6.071.461				
	Dividends Paid																
Transfers To Reserves											6.071.461	-6.071.461					
Other																	
Equity at end of period		4.500.000	88.513	1.029.760	2.727.578	-226.266	1.770.580	1.493.093	-258.217	1.942.149	40.079.251	6.416.362	5.184.139			64.746.942	
Current Period 01.01.2021 - 30.09.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		4.500.000	90.724	1.035.465	2.719.532	-284.097	1.797.412	1.518.568	1.133.556	2.109.216	40.079.251	13.081.825				67.781.452
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		4.500.000	90.724	1.035.465	2.719.532	-284.097	1.797.412	1.518.568	1.133.556	2.109.216	40.079.251	13.081.825				67.781.452
	Total Comprehensive Income (Loss)					1.467.335		113.439	296.417	-1.655.345	588.385			7.048.572			7.858.803
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves																
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			19.179	-9.157								-82.628				-72.606
	Profit Distributions											6.001.764	-6.797.503				-795.739
	Dividends Paid												-661.415				-661.415
	Transfers To Reserves											6.001.764	-6.001.764				
	Other												-134.324				-134.324
	Equity at end of period		4.500.000	109.903	1.026.308	4.186.867	-284.097	1.910.851	1.814.985	-521.789	2.697.601	46.081.015	6.201.694	7.048.572			74.771.910