KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Consolidated Financial Statements

MERKEZİ KAYIT İSTANBUL

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
Türkiye İş Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye İş Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi 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 Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu (" BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS'') 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.g.4.6' da 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 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 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.

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 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	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) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		76.170.608	169.950.673	246.121.281	62.727.896	125.080.583	187.808.479
Cash and cash equivalents		17.030.293	123.386.619	140.416.912	10.540.314	85.930.760	96.471.074
Cash and Cash Balances at Central Bank	V-I-a	12.643.353	96.697.206	109.340.559	5.566.057	66.404.333	71.970.390
Banks	V-I-ç	2.549.851	26.691.427	29.241.278	2.815.653	19.533.980	22.349.633
Receivables From Money Markets		1.853.789	59.080	1.912.869	2.174.268	27.259	2.201.527
Allowance for Expected Losses (-)		-16.700	-61.094	-77.794	-15.664	-34.812	-50.476
Financial assets at fair value through profit or loss	V-I-b	3.314.468	6.427.272	9.741.740	3.745.650	3.054.356	6.800.006
Public Debt Securities		311.281	3.827.289	4.138.570	168.133	573.788	741.921
Equity instruments		607.277	317.215	924.492	1.345.669	261.922	1.607.591
Other Financial Assets		2.395.910	2.282.768	4.678.678	2.231.848	2.218.646	4.450.494
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	55.682.674	32.830.035	88.512.709	48.079.020	29.748.250	77.827.270
Public Debt Securities		53.278.310	27.908.684	81.186.994	46.408.231	25.355.465	71.763.696
Equity instruments		217.015	449.727	666.742	203.583	346.271	549.854
Other Financial Assets		2.187.349	4.471.624	6.658.973	1.467.206	4.046.514	5.513.720
Derivative financial assets	V-I-c-i	143.173	7.306.747	7.449.920	362.912	6.347.217	6.710.129
Derivative Financial Assets At Fair Value Through Profit Or Loss		143.173	7.306.747	7.449.920	362.912	6.347.217	6.710.129
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		294.429.273	209.349.662	503.778.935	263.081.358	183.553.540	446.634.898
Loans	V-I-e	263.791.378	206.289.255	470.080.633	236.661.521	178.069.783	414.731.304
Receivables From Leasing Transactions	V-I-ı	3.234.652	5.897.402	9.132.054	2.710.419	4.993.807	7.704.226
Factoring Receivables		3.838.495	1.096.153	4.934.648	3.485.758	1.158.428	4.644.186
Other Financial Assets Measured at Amortised Cost	V-I-f	42.325.312	4.901.362	47.226.674	38.170.955	7.433.648	45.604.603
Public Debt Securities		42.263.587	2.920.280	45.183.867	38.115.604	5.738.600	43.854.204
Other Financial Assets		61.725	1.981.082	2.042.807	55.351	1.695.048	1.750.399
Allowance for Expected Credit Losses (-)		-18.760.564	-8.834.510	-27.595.074	-17.947.295	-8.102.126	-26.049.421
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	882.676	15.112	897.788	1.287.465	15.143	1.302.608
Held for Sale		882.676	15.112	897.788	1.287.465	15.143	1.302.608
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		15.628.158	0	15.628.158	13.052.096	0	13.052.096
Investments in Associates (Net)	V-I-g	301.284	0	301.284	271.231	0	271.231

Associates Accounted for Using Equity Method		267.036	0	267.036	242.174	0	242.174
Unconsolidated Associates		34.248	0	34.248	29.057	0	29.057
Investments in Subsidiaries (Net)	V-I-ğ	15.320.543	0	15.320.543	12.775.982	0	12.775.982
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		15.320.543	0	15.320.543	12.775.982	0	12.775.982
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	6.331	0	6.331	4.883	0	4.883
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		6.331	0	6.331	4.883	0	4.883
TANGIBLE ASSETS (Net)		10.365.686	196.877	10.562.563	7.928.442	171.512	8.099.954
INTANGIBLE ASSETS AND GOODWILL (Net)		1.769.010	119.533	1.888.543	1.540.236	113.752	1.653.988
Goodwill		63.968	0	63.968	35.974	0	35.974
Other		1.705.042	119.533	1.824.575	1.504.262	113.752	1.618.014
INVESTMENT PROPERTY (Net)	V-I-j	3.628.191	0	3.628.191	3.649.631	0	3.649.631
CURRENT TAX ASSETS		64.614	3.887	68.501	46.085	2.838	48.923
DEFERRED TAX ASSET	V-I-k	2.170.332	1.596.351	3.766.683	2.324.870	1.347.866	3.672.736
OTHER ASSETS (Net)	V-I-m	47.764.151	9.534.162	57.298.313	43.766.791	8.462.159	52.228.950
TOTAL ASSETS		**452.872.699**	**390.766.257**	**843.638.956**	**399.404.870**	**318.747.393**	**718.152.263**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	167.040.322	288.526.021	455.566.343	133.332.439	248.360.954	381.693.393
LOANS RECEIVED	V-II-c	4.921.545	85.148.518	90.070.063	4.434.966	73.167.922	77.602.888
MONEY MARKET FUNDS		32.069.679	9.244.225	41.313.904	19.985.947	5.998.700	25.984.647
MARKETABLE SECURITIES (Net)	V-II-ç	8.402.316	33.655.130	42.057.446	7.134.909	32.364.397	39.499.306
Bills		5.568.081	453.641	6.021.722	5.095.133	0	5.095.133
Asset-backed Securities		879.509	0	879.509	377.032	0	377.032
Bonds		1.954.726	33.201.489	35.156.215	1.662.744	32.364.397	34.027.141
FUNDS		12.195	514.453	526.648	6.275	115.830	122.105
Borrower funds		12.195	514.453	526.648	6.275	115.830	122.105
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-b-f	1.595.533	3.175.308	4.770.841	1.514.236	7.340.198	8.854.434
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.595.533	3.175.308	4.770.841	1.514.236	7.340.198	8.854.434
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-e	938.073	181.567	1.119.640	756.372	162.368	918.740
PROVISIONS	V-II-g	23.143.348	5.274.581	28.417.929	20.036.922	3.990.144	24.027.066
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.855.510	2.185	1.857.695	1.618.739	2.192	1.620.931
Insurance Technical Reserves (Net)		11.649.937	4.511.773	16.161.710	9.987.925	3.382.651	13.370.576
Other provisions		9.637.901	760.623	10.398.524	8.430.258	605.301	9.035.559
CURRENT TAX LIABILITIES	V-II-ğ	1.063.869	22.480	1.086.349	2.836.995	14.987	2.851.982
DEFERRED TAX LIABILITY	V-II-ğ	76.884	1.867	78.751	138.027	6.404	144.431
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		2.293.418	26.477.604	28.771.022	2.286.510	22.139.611	24.426.121
Loans		0	0	0	0	0	0

Other Debt Instruments		2.293.418	26.477.604	28.771.022	2.286.510	22.139.611	24.426.121
OTHER LIABILITIES	V-II-d	59.218.074	7.414.735	66.632.809	50.970.159	6.195.271	57.165.430
EQUITY	V-II-h	83.905.132	-677.921	83.227.211	74.597.926	263.794	74.861.720
Issued capital		4.500.000	0	4.500.000	4.500.000	0	4.500.000
Capital Reserves		1.225.482	0	1.225.482	1.216.307	0	1.216.307
Equity Share Premiums		143.597	0	143.597	124.549	0	124.549
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.081.885	0	1.081.885	1.091.758	0	1.091.758
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		6.478.985	100	6.479.085	4.649.809	100	4.649.909
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4.986.495	-1.088.346	3.898.149	4.698.746	-60.675	4.638.071
Profit Reserves		51.347.702	4.619	51.352.321	44.060.209	4.619	44.064.828
Legal Reserves		5.829.240	1.930	5.831.170	5.335.033	1.930	5.336.963
Statutory Reserves		225.220	0	225.220	178.599	0	178.599
Extraordinary Reserves		45.293.242	2.689	45.295.931	38.546.577	2.689	38.549.266
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		6.956.049	361.452	7.317.501	8.153.556	225.331	8.378.887
Prior Years' Profit or Loss		15.467	225.331	240.798	1.586.175	137.270	1.723.445
Current Period Net Profit Or Loss		6.940.582	136.121	7.076.703	6.567.381	88.061	6.655.442
Non-controlling Interests	V-II-ı	8.410.419	44.254	8.454.673	7.319.299	94.419	7.413.718
Total equity and liabilities		**384.680.388**	**458.958.568**	**843.638.956**	**318.031.683**	**400.120.580**	**718.152.263**

Off-Balance Sheet Items (TFRS 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 (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS	V-III	252.017.805	539.876.787	791.894.592	229.466.822	482.447.565	711.914.387
GUARANTIES AND WARRANTIES		44.099.918	115.127.816	159.227.734	40.128.375	82.758.032	122.886.407
Letters of Guarantee		43.735.224	63.269.730	107.004.954	39.563.027	48.508.183	88.071.210
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	34.938.100	38.821.776	4.416.349	24.324.692	28.741.041
Other Letters of Guarantee		39.063.194	27.751.537	66.814.731	34.458.969	23.647.724	58.106.693
Bank Acceptances		44.100	11.591.385	11.635.485	84.800	8.965.543	9.050.343
Import Letter of Acceptance		0	437.582	437.582	0	387.585	387.585
Other Bank Acceptances		44.100	11.153.803	11.197.903	84.800	8.577.958	8.662.758
Letters of Credit		310.546	37.245.632	37.556.178	454.945	22.138.966	22.593.911
Documentary Letters of Credit		300.821	28.048.581	28.349.402	435.024	16.428.961	16.863.985
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	9.355	0	9.355
Other Guarantees		10.048	3.021.069	3.031.117	16.248	3.145.340	3.161.588
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		90.794.915	36.271.143	127.066.058	72.767.824	26.364.767	99.132.591
Irrevocable Commitments		88.370.981	22.965.864	111.336.845	71.400.021	14.882.602	86.282.623
Forward Asset Purchase Commitments		6.530.819	10.606.274	17.137.093	2.250.035	4.322.672	6.572.707
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	114.138	114.138	0	127.172	127.172
Loan Granting Commitments		29.947.229	1.148.119	31.095.348	24.688.380	1.009.173	25.697.553
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.162.097	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		4.300.877	11.097.333	15.398.210	3.699.973	9.423.585	13.123.558
Revocable Commitments		2.423.934	13.305.279	15.729.213	1.367.803	11.482.165	12.849.968
Revocable Loan Granting Commitments		2.358.934	13.305.279	15.664.213	1.302.803	11.482.165	12.784.968
Other Revocable Commitments		65.000	0	65.000	65.000	0	65.000
DERIVATIVE FINANCIAL INSTRUMENTS		117.122.972	388.477.828	505.600.800	116.570.623	373.324.766	489.895.389
Derivative Financial Instruments Held For Hedging		0	18.323.690	18.323.690	0	19.840.766	19.840.766
Fair Value Hedges		0	18.323.690	18.323.690	0	19.840.766	19.840.766
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		117.122.972	370.154.138	487.277.110	116.570.623	353.484.000	470.054.623
Forward Foreign Currency Buy or Sell Transactions		10.659.296	33.836.499	44.495.795	8.922.687	41.994.015	50.916.702
Forward Foreign Currency Buying Transactions		6.779.114	15.366.179	22.145.293	6.936.738	18.551.563	25.488.301
Forward Foreign Currency Sale Transactions		3.880.182	18.470.320	22.350.502	1.985.949	23.442.452	25.428.401
Currency and Interest Rate Swaps		99.815.863	303.760.253	403.576.116	101.415.909	273.410.206	374.826.115
Currency Swap Buy Transactions		7.371.928	109.001.307	116.373.235	6.088.408	96.398.304	102.486.712
Currency Swap Sell Transactions		91.585.379	36.715.784	128.301.163	93.752.701	29.719.050	123.471.751
Interest Rate Swap Buy Transactions		429.278	79.021.581	79.450.859	787.400	73.646.426	74.433.826
Interest Rate Swap Sell Transactions		429.278	79.021.581	79.450.859	787.400	73.646.426	74.433.826
Currency, Interest Rate and Securities Options		5.817.854	13.213.792	19.031.646	2.003.720	14.257.333	16.261.053
Currency Options Buy Transactions		3.596.531	3.050.787	6.647.318	1.023.470	3.069.627	4.093.097
Currency Options Sell Transactions		2.163.539	4.404.405	6.567.944	707.100	3.346.049	4.053.149
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		4.807	0	4.807	121.010	0	121.010
Securities Options Sell Transactions		52.977	0	52.977	152.140	1.625	153.765
Currency Futures		212.474	1.223.452	1.435.926	3.156.514	2.794.386	5.950.900
Currency Futures Buy Transactions		110.190	731.015	841.205	507.826	2.647.387	3.155.213
Currency Futures Sell Transactions		102.284	492.437	594.721	2.648.688	146.999	2.795.687
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		617.485	18.120.142	18.737.627	1.071.793	21.028.060	22.099.853
CUSTODY AND PLEDGES RECEIVED		823.797.837	1.075.189.997	1.898.987.834	728.033.002	906.245.389	1.634.278.391
ITEMS HELD IN CUSTODY		97.156.814	85.368.376	182.525.190	86.312.364	73.210.438	159.522.802
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		73.084.280	7.042.282	80.126.562	67.013.035	6.643.025	73.656.060
Cheques Received for Collection		20.661.353	46.154.327	66.815.680	15.972.224	37.840.329	53.812.553
Commercial Notes Received for Collection		2.901.787	18.000.169	20.901.956	2.873.548	17.306.337	20.179.885
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		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		726.641.023	989.821.621	1.716.462.644	641.720.638	833.034.951	1.474.755.589
Securities		54.292.051	94.295.750	148.587.801	47.823.113	78.780.877	126.603.990
Guarantee Notes		14.044.142	37.921.415	51.965.557	11.883.928	28.867.329	40.751.257
Commodity		158.176.223	69.579.325	227.755.548	131.913.263	53.111.124	185.024.387
Warrant		0	0	0	0	0	0
Real Estate		390.226.158	501.590.448	891.816.606	352.717.245	432.859.911	785.577.156
Other Pledged Items		109.902.449	286.434.683	396.337.132	97.383.089	239.415.710	336.798.799

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.075.815.642**	**1.615.066.784**	**2.690.882.426**	**957.499.824**	**1.388.692.954**	**2.346.192.778**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	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	47.359.447	35.026.893	17.292.752	12.357.481
Interest Income on Loans		33.418.776	25.549.432	11.991.826	8.881.143
Interest Income on Reserve Deposits		576.664	33.696	253.801	23.571
Interest Income on Banks		507.595	342.069	161.267	107.419
Interest Income on Money Market Placements		331.479	72.151	98.217	31.554
Interest Income on Marketable Securities Portfolio		11.425.757	8.393.766	4.413.197	3.099.883
Financial Assets At Fair Value Through Profit Loss		101.069	52.902	39.628	18.218
Financial Assets At Fair Value Through Other Comprehensive Income		6.963.901	5.074.657	2.658.627	1.906.272
Financial Assets Measured at Amortised Cost		4.360.787	3.266.207	1.714.942	1.175.393
Finance Leasing Interest Income		593.585	385.876	210.978	136.834
Other Interest Income		505.591	249.903	163.466	77.077
INTEREST EXPENSES (-)	V-IV-b	-23.317.842	-13.588.837	-8.577.605	-4.461.185
Interest Expenses on Deposits		-13.301.011	-6.597.743	-4.984.895	-2.026.020
Interest Expenses on Funds Borrowed		-1.729.705	-1.814.461	-607.349	-552.102
Interest Expenses on Money Market Funds		-3.807.465	-942.553	-1.530.175	-423.912
Interest Expenses on Securities Issued		-4.128.884	-3.584.963	-1.380.919	-1.189.472
Lease Interest Expenses		-118.460	-112.354	-42.737	-36.649
Other Interest Expense		-232.317	-536.763	-31.530	-233.030
NET INTEREST INCOME OR EXPENSE		24.041.605	21.438.056	8.715.147	7.896.296
NET FEE AND COMMISSION INCOME OR EXPENSES		4.637.455	3.544.850	1.689.815	1.330.080
Fees and Commissions Received		7.165.370	5.271.784	2.637.541	1.933.738
From Noncash Loans		937.869	832.571	317.815	285.183
Other		6.227.501	4.439.213	2.319.726	1.648.555
Fees and Commissions Paid (-)		-2.527.915	-1.726.934	-947.726	-603.658
Paid for Noncash Loans		-8.637	-3.889	-2.880	-1.477
Other		-2.519.278	-1.723.045	-944.846	-602.181
DIVIDEND INCOME		62.543	30.432	3.415	2.826
TRADING INCOME OR LOSS (Net)	V-IV-c	-5.876.057	286.740	-2.611.303	575.938
Gains (Losses) Arising from Capital Markets Transactions		709.255	754.002	173.556	287.610
Gains (Losses) Arising From Derivative Financial Transactions		-4.061.784	-802.927	-2.880.755	1.966.580
Foreign Exchange Gains or Losses		-2.523.528	335.665	95.896	-1.678.252
OTHER OPERATING INCOME	V-IV-ç	11.575.385	8.411.312	4.184.591	2.821.449
GROSS PROFIT FROM OPERATING ACTIVITIES		34.440.931	33.711.390	11.981.665	12.626.589
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-6.488.384	-8.496.712	-1.195.337	-3.006.340
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-1.029.158	-2.856.329	-314.465	-1.716.179
PERSONNEL EXPENSES (-)		-5.275.002	-4.834.347	-1.689.995	-1.416.984
OTHER OPERATING EXPENSES (-)	V-IV-e	-14.354.531	-10.870.069	-5.055.969	-3.969.172
NET OPERATING INCOME (LOSS)		7.293.856	6.653.933	3.725.899	2.517.914
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		2.197.989	1.017.495	720.793	627.328
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		9.491.845	7.671.428	4.446.692	3.145.242
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-1.264.305	-1.786.166	-1.026.525	-805.421
Current Tax Provision		-1.171.524	-2.369.606	-313.696	17.558
Expense Effect of Deferred Tax		-2.270.772	-1.441.353	-248.681	-1.063.184
Income Effect of Deferred Tax		2.177.991	2.024.793	-464.148	240.205
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		8.227.540	5.885.262	3.420.167	2.339.821
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	V-IV-f	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-g	8.227.540	5.885.262	3.420.167	2.339.821
Profit (Loss) Attributable to Group		7.076.703	5.147.638	2.998.207	2.050.225
Profit (loss), attributable to non-controlling interests		1.150.837	737.624	421.960	289.596
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)		1,57260067	1,14391956	0,66626822	0,45560556

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)		8.227.540	5.885.262		
OTHER COMPREHENSIVE INCOME		1.251.795	-25.087		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.036.099	-141.139		
Gains (Losses) on Revaluation of Property, Plant and Equipment		2.151.990	-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		55.081	-133.853		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-170.972	810		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-784.304	116.052		
Exchange Differences on Translation		316.200	586.020		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.178.432	-943.453		
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		659.595	320.981		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		418.333	152.504		
TOTAL COMPREHENSIVE INCOME (LOSS)		9.479.335	5.860.175		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	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		11.866.360	24.941.065
Interest Received		43.235.902	31.820.030
Interest Paid		-21.795.373	-12.951.252
Dividends received		335.669	246.785
Fees and Commissions Received		7.165.370	5.271.784
Other Gains		4.764.814	5.889.146
Collections from Previously Written Off Loans and Other Receivables		2.248.671	1.236.244
Cash Payments to Personnel and Service Suppliers		-9.188.097	-8.557.061
Taxes Paid		-3.489.888	-3.529.515
Other		-11.410.708	5.514.904
Changes in Operating Assets and Liabilities Subject to Banking Operations		34.962.928	7.318.639
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.631.408	-1.066.418
Net (Increase) Decrease in Due From Banks		-5.236.596	-493.679
Net (Increase) Decrease in Loans		-31.474.600	-41.254.683
Net (Increase) Decrease in Other Assets		-339.683	-10.249.364
Net Increase (Decrease) in Bank Deposits		-1.196.230	-995.591
Net Increase (Decrease) in Other Deposits		52.040.759	39.297.393
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		699.749	-6.818.524
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		24.100.937	28.899.505
Net Cash Provided From Banking Operations		46.829.288	32.259.704
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-7.288.329	-17.604.886
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-5.113	-33.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-24.025
Cash Paid For Tangible And Intangible Asset Purchases		-457.338	-338.219
Cash Obtained from Tangible and Intangible Asset Sales		233.761	249.272
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-31.902.680	-25.686.290
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		24.469.274	16.803.532
Cash Paid for Purchase of Financial Assets At Amortised Cost		-12.796.746	-13.639.094
Cash Obtained from Sale of Financial Assets At Amortised Cost		13.680.630	5.549.623
Other		-510.117	-486.185
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-6.317.745	-2.002.136
Cash Obtained from Loans and Securities Issued		15.621.859	25.851.739
Cash Outflow Arised From Loans and Securities Issued		-20.481.832	-27.336.214
Equity Instruments Issued		0	0
Dividends paid		-1.094.965	-190.292
Payments of lease liabilities		-362.807	-327.369
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.838.187	1.139.542
Net Increase (Decrease) in Cash and Cash Equivalents		35.061.401	13.792.224
Cash and Cash Equivalents at Beginning of the Period		52.321.545	47.738.608
Cash and Cash Equivalents at End of the Period		87.382.946	61.530.832

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 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**	**39.250**		**1.087.620**	**3.466.783**	**-243.042**	**1.566.614**	**1.461.737**	**477.022**	**1.021.753**	**36.844.887**	**8.413.254**		**58.635.878**	**7.065.589**	**65.701.467**
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		4.500.000	39.250		1.087.620	3.466.783	-243.042	1.566.614	1.461.737	477.022	1.021.753	36.844.887	8.413.254		58.635.878	7.065.589	65.701.467
	Total Comprehensive Income (Loss)						-7.286		-133.849	586.340	-743.940	321.934			5.147.638	5.170.837	689.338	5.860.175
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves																	0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			83.107		-1.626	55.362	-852	3	-3.446	9.708	-238	199.769	463.200		804.987	-632.085	172.902
	Profit Distributions												7.018.709	-7.004.767		13.942	-182.794	-168.852
	Dividends Paid																-190.292	-190.292
	Transfers To Reserves												7.004.767	-7.004.767				0
	Other												13.942			13.942	7.498	21.440
	Equity at end of period		**4.500.000**	**122.357**	**0**	**1.085.994**	**3.514.859**	**-243.894**	**1.432.768**	**2.044.631**	**-257.210**	**1.343.449**	**44.063.365**	**1.871.687**	**5.147.638**	**64.625.644**	**6.940.048**	**71.565.692**
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**	**124.549**		**1.091.758**	**3.508.193**	**-303.280**	**1.444.996**	**2.066.912**	**1.285.771**	**1.285.388**	**44.064.828**	**8.378.887**		**67.448.002**	**7.413.718**	**74.861.720**
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		4.500.000	124.549		1.091.758	3.508.193	-303.280	1.444.996	2.066.912	1.285.771	1.285.388	44.064.828	8.378.887		67.448.002	7.413.718	74.861.720
	Total Comprehensive Income (Loss)						1.774.571		55.081	316.159	-1.715.220	659.089			7.076.703	8.166.383	1.312.952	9.479.335
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves																	0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			19.048		-9.873	-481		5	50			-542	-69.167		-60.960	19.450	-41.510
	Profit Distributions												7.288.035	-8.068.922		-780.887	-291.447	-1.072.334
	Dividends Paid													-661.415		-661.415	-299.226	-960.641
	Transfers To Reserves												7.273.183	-7.273.183				0
	Other												14.852	-134.324		-119.472	7.779	-111.693
	Equity at end of period		**4.500.000**	**143.597**	**0**	**1.081.885**	**5.282.283**	**-303.280**	**1.500.082**	**2.383.121**	**-429.449**	**1.944.477**	**51.352.321**	**240.798**	**7.076.703**	**74.772.538**	**8.454.673**	**83.227.211**