

BURGAN BANK A.Ş.
Bank Financial Report
Consolidated
2021 - 1. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	DRT 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

Burgan Bank Anonim Şirketi Genel Kurulu'na

Giriş

Burgan Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 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 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

İlişikteki konsolide finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmeler dikkate alınarak ihtiyatlılık prensibi dahilinde ayrılan ve tamamı geçmiş dönemlerde gider yazılan toplam 195,000 bin TL tutarındaki serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, Şartlı Sonucun Dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Burgan Bank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2021 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka ve konsolidasyona tabi bağlı ortaklıklarının 31 Aralık 2020 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ile 31 Mart 2020 tarihinde sona eren üç aylık ara hesap dönemine ait konsolide finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 2 Mart 2021 tarihli bağımsız denetçi raporunda ve 22 Mayıs 2020 tarihli sınırlı denetim raporunda sırasıyla şartlı görüş verilmiş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci 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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 6 Mayıs 2021

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 31.03.2021			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)		1.802.076	4.359.408	6.161.484	1.289.975	3.541.865	4.831.840
Cash and cash equivalents		437.179	4.032.659	4.469.838	393.578	3.162.408	3.555.986
Cash and Cash Balances at Central Bank	I-a	247.998	3.548.811	3.796.809	236.800	3.033.781	3.270.581
Banks	I-c	42.902	483.848	526.750	25.244	128.627	153.871
Receivables From Money Markets		146.308	0	146.308	131.550	0	131.550
Allowance for Expected Losses (-)		-29	0	-29	-16	0	-16
Financial assets at fair value through profit or loss	I-b	1.876	112.377	114.253	606	82.251	82.857
Public Debt Securities		731	10.894	11.625	606	32.178	32.784
Equity instruments		1.145	0	1.145	0	0	0
Other Financial Assets		0	101.483	101.483	0	50.073	50.073
Financial Assets at Fair Value Through Other Comprehensive Income	I-d	257.040	38.396	295.436	262.892	154.018	416.910
Public Debt Securities		249.366	27.291	276.657	255.218	144.122	399.340
Equity instruments		7.674	11.105	18.779	7.674	9.896	17.570
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	I-l	1.105.981	175.976	1.281.957	632.899	143.188	776.087
Derivative Financial Assets At Fair Value Through Profit Or Loss		282.031	160.785	442.816	146.782	138.880	285.662
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		823.950	15.191	839.141	486.117	4.308	490.425
FINANCIAL ASSETS AT AMORTISED COST (Net)		7.788.578	11.865.705	19.654.283	7.781.438	12.004.232	19.785.670
Loans	I-e-f	7.980.418	9.541.903	17.522.321	7.828.034	9.765.845	17.593.879
Receivables From Leasing Transactions	I-k	740.407	2.546.458	3.286.865	745.171	2.463.519	3.208.690
Factoring Receivables	I-e	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-g	0	542.312	542.312	0	510.403	510.403
Public Debt Securities		0	542.312	542.312	0	510.403	510.403
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	I-e-f	-932.247	-764.968	-1.697.215	-791.767	-735.535	-1.527.302
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	695.453	0	695.453	613.988	0	613.988
Held for Sale		695.453	0	695.453	613.988	0	613.988
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	I-h	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	I-i	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-j	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)		599.163	0	599.163	573.200	0	573.200
INTANGIBLE ASSETS AND GOODWILL (Net)		42.399	0	42.399	43.623	0	43.623
Goodwill		0	0	0	0	0	0
Other		42.399	0	42.399	43.623	0	43.623
INVESTMENT PROPERTY (Net)	I-m	0	0	0	0	0	0
CURRENT TAX ASSETS		22.133	0	22.133	27.373	0	27.373
DEFERRED TAX ASSET	I-n	84.982	0	84.982	118.760	0	118.760
OTHER ASSETS (Net)	I-p	294.609	137.153	431.762	262.847	219.728	482.575
TOTAL ASSETS		11.329.393	16.362.266	27.691.659	10.711.204	15.765.825	26.477.029
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	5.124.287	10.017.705	15.141.992	4.026.297	9.821.151	13.847.448
LOANS RECEIVED	II-c	455.994	5.212.303	5.668.297	495.281	6.163.571	6.658.852
MONEY MARKET FUNDS		39.272	131.125	170.397	34.605	238.918	273.523
MARKETABLE SECURITIES (Net)	II-d	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
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	II-b	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	II-g	135.198	168.788	303.986	232.139	263.416	495.555
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		75.762	128.367	204.129	175.740	224.843	400.583
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		59.436	40.421	99.857	56.399	38.573	94.972
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-f	84.092	162	84.254	76.331	771	77.102
PROVISIONS	II-h	261.682	12.044	273.726	282.462	61.324	343.786
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		36.148	0	36.148	41.997	0	41.997
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		225.534	12.044	237.578	240.465	61.324	301.789
CURRENT TAX LIABILITIES	II-i	35.386	0	35.386	57.463	0	57.463
DEFERRED TAX LIABILITY	II-i	635	0	635	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-j	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	II-k	0	2.499.783	2.499.783	0	2.228.521	2.228.521
Loans		0	2.499.783	2.499.783	0	2.228.521	2.228.521

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-e	272.183	1.079.868	1.352.051	237.666	587.056	824.722
EQUITY	II-l	2.178.885	-17.733	2.161.152	1.689.140	-19.083	1.670.057
Issued capital		1.890.000	0	1.890.000	1.535.000	0	1.535.000
Capital Reserves		-2.490	0	-2.490	-736	0	-736
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2.490	0	-2.490	-736	0	-736
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		17.956	0	17.956	17.956	0	17.956
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		98.404	-17.733	80.671	12.438	-19.083	-6.645
Profit Reserves		124.482	0	124.482	398.179	0	398.179
Legal Reserves		25.728	0	25.728	24.839	0	24.839
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		98.754	0	98.754	373.340	0	373.340
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		50.533	0	50.533	-273.697	0	-273.697
Prior Years' Profit or Loss		0	0	0	-6.283	0	-6.283
Current Period Net Profit Or Loss		50.533	0	50.533	-267.414	0	-267.414
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		8.587.614	19.104.045	27.691.659	7.131.384	19.345.645	26.477.029

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		6.043.298	39.368.089	45.411.387	5.569.605	38.682.730	44.252.335
GUARANTIES AND WARRANTIES	III-a-2-3	1.067.872	4.785.193	5.853.065	992.145	4.179.622	5.171.767
Letters of Guarantee		1.067.872	1.557.704	2.625.576	992.145	1.562.036	2.554.181
Guarantees Subject to State Tender Law		14.917	402	15.319	14.924	358	15.282
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		1.052.955	1.557.302	2.610.257	977.221	1.561.678	2.538.899
Bank Acceptances		0	185.467	185.467	0	171.038	171.038
Import Letter of Acceptance		0	185.467	185.467	0	171.038	171.038
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	1.414.071	1.414.071	0	1.117.312	1.117.312
Documentary Letters of Credit		0	1.414.071	1.414.071	0	1.117.312	1.117.312
Other Letters of Credit		0	0	0	0	0	0
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	1.627.951	1.627.951	0	1.329.236	1.329.236
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-a-1	785.421	1.148.536	1.933.957	824.940	1.300.616	2.125.556
Irrevocable Commitments		785.421	1.148.536	1.933.957	824.940	1.300.616	2.125.556
Forward Asset Purchase Commitments		503.018	929.015	1.432.033	555.391	1.163.870	1.719.261
Time Deposit Purchase and Sales Commitments		0	219.521	219.521	0	136.746	136.746
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		200.431	0	200.431	196.854	0	196.854
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		81.972	0	81.972	72.695	0	72.695
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		0	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		4.190.005	33.434.360	37.624.365	3.752.520	33.202.492	36.955.012
Derivative Financial Instruments Held For Hedging		1.115.705	7.975.320	9.091.025	907.234	6.946.783	7.854.017
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		1.115.705	7.975.320	9.091.025	907.234	6.946.783	7.854.017
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		3.074.300	25.459.040	28.533.340	2.845.286	26.255.709	29.100.995
Forward Foreign Currency Buy or Sell Transactions		46.427	320.723	367.150	24.096	164.866	188.962
Forward Foreign Currency Buying Transactions		11.697	173.570	185.267	16.564	79.529	96.093
Forward Foreign Currency Sale Transactions		34.730	147.153	181.883	7.532	85.337	92.869
Currency and Interest Rate Swaps		1.723.709	22.295.315	24.019.024	2.470.994	24.957.971	27.428.965
Currency Swap Buy Transactions		305.212	8.437.951	8.743.163	175.511	10.006.154	10.181.665
Currency Swap Sell Transactions		1.418.497	7.255.002	8.673.499	2.295.483	8.128.375	10.423.858
Interest Rate Swap Buy Transactions		0	3.301.181	3.301.181	0	3.411.721	3.411.721
Interest Rate Swap Sell Transactions		0	3.301.181	3.301.181	0	3.411.721	3.411.721
Currency, Interest Rate and Securities Options		620.315	2.136.183	2.756.498	350.196	1.132.872	1.483.068
Currency Options Buy Transactions		150.282	1.235.245	1.385.527	165.033	561.256	726.289
Currency Options Sell Transactions		470.033	900.938	1.370.971	185.163	571.616	756.779
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		683.849	706.819	1.390.668	0	0	0
Currency Futures Buy Transactions		395.948	311.510	707.458	0	0	0
Currency Futures Sell Transactions		287.901	395.309	683.210	0	0	0
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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		114.529.773	164.575.133	279.104.906	78.343.108	153.836.559	232.179.667
ITEMS HELD IN CUSTODY		5.215.262	2.857.790	8.073.052	5.749.144	2.522.930	8.272.074
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		3.847.870	1.085.496	4.933.366	4.596.545	1.037.420	5.633.965
Cheques Received for Collection		1.095.376	138.817	1.234.193	1.116.771	130.300	1.247.071
Commercial Notes Received for Collection		12.130	9.079	21.209	10.304	12.978	23.282
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		259.886	1.624.398	1.884.284	25.524	1.342.232	1.367.756
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		109.094.335	161.717.343	270.811.678	72.373.788	151.313.629	223.687.417
Securities		259.079	0	259.079	286.197	0	286.197
Guarantee Notes		21.704.282	25.891.838	47.596.120	21.605.410	23.723.645	45.329.055
Commodity		3.710.169	3.798.946	7.509.115	3.365.837	3.444.097	6.809.934
Warrant		0	0	0	0	0	0
Real Estate		74.057.318	57.492.003	131.549.321	37.700.884	52.755.839	90.456.723
Other Pledged Items		9.363.487	74.534.556	83.898.043	9.415.460	71.390.048	80.805.508

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		220.176	0	220.176	220.176	0	220.176
TOTAL OFF-BALANCE SHEET ACCOUNTS		120.573.071	203.943.222	324.516.293	83.912.713	192.519.289	276.432.002

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 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	IV-a	566.187	466.852
Interest Income on Loans		383.111	305.391
Interest Income on Reserve Deposits		6.355	0
Interest Income on Banks		9.146	8.694
Interest Income on Money Market Placements		8.970	10.212
Interest Income on Marketable Securities Portfolio		20.029	10.487
Financial Assets At Fair Value Through Profit Loss		913	517
Financial Assets At Fair Value Through Other Comprehensive Income		10.380	6.615
Financial Assets Measured at Amortised Cost		8.736	3.355
Finance Leasing Interest Income		61.709	61.306
Other Interest Income	IV-k	76.867	70.762
INTEREST EXPENSES (-)	IV-b	-419.498	-270.441
Interest Expenses on Deposits		-221.535	-120.937
Interest Expenses on Funds Borrowed		-77.011	-81.349
Interest Expenses on Money Market Funds		-1.227	-2.180
Interest Expenses on Securities Issued		0	0
Lease Interest Expenses		-2.919	-2.432
Other Interest Expense	IV-k	-116.806	-63.543
NET INTEREST INCOME OR EXPENSE		146.689	196.411
NET FEE AND COMMISSION INCOME OR EXPENSES		7.413	9.623
Fees and Commissions Received		13.557	12.844
From Noncash Loans		8.525	6.969
Other	IV-k	5.032	5.875
Fees and Commissions Paid (-)		-6.144	-3.221
Paid for Noncash Loans		-26	-40
Other	IV-k	-6.118	-3.181
DIVIDEND INCOME		12	0
TRADING INCOME OR LOSS (Net)	IV-c	64.193	19.153
Gains (Losses) Arising from Capital Markets Transactions		8.764	9.747
Gains (Losses) Arising From Derivative Financial Transactions		120.999	-1.496
Foreign Exchange Gains or Losses		-65.570	10.902
OTHER OPERATING INCOME	IV-d	40.922	13.663
GROSS PROFIT FROM OPERATING ACTIVITIES		259.229	238.850
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-61.490	-91.698
OTHER ALLOWANCE EXPENSES (-)	IV-e	-900	0
PERSONNEL EXPENSES (-)		-62.753	-58.624
OTHER OPERATING EXPENSES (-)	IV-f	-70.968	-72.817
NET OPERATING INCOME (LOSS)		63.118	15.711
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	63.118	15.711
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-h	-12.585	-3.315
Current Tax Provision		0	-6.308
Expense Effect of Deferred Tax		-143.602	-34.767
Income Effect of Deferred Tax		131.017	37.760
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-i	50.533	12.396
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-j	50.533	12.396
Profit (Loss) Attributable to Group		50.533	12.396
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

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 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		50.533	12.396
OTHER COMPREHENSIVE INCOME		87.316	5.451
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
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		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		87.316	5.451
Exchange Differences on Translation			-192
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-13.136	-3.668
Income (Loss) Related with Cash Flow Hedges		122.280	10.903
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-21.828	-1.592
TOTAL COMPREHENSIVE INCOME (LOSS)		137.849	17.847

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 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
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		103.093	378.095
Interest Received		649.177	551.520
Interest Paid		-425.053	-225.669
Dividends received		12	
Fees and Commissions Received		2.369	11.700
Other Gains		0	
Collections from Previously Written Off Loans and Other Receivables		162.060	70.316
Cash Payments to Personnel and Service Suppliers		-62.753	-64.240
Taxes Paid		-5.314	-5.270
Other		-217.405	39.738
Changes in Operating Assets and Liabilities Subject to Banking Operations		-592.955	719.915
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-33.368	-20.964
Net (Increase) Decrease in Due From Banks		-843.411	486.090
Net (Increase) Decrease in Loans		-53.316	-1.756.746
Net (Increase) Decrease in Other Assets		-294.548	-752.361
Net Increase (Decrease) in Bank Deposits		111.058	-144.111
Net Increase (Decrease) in Other Deposits		1.183.566	1.470.367
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		14.780	0
Net Increase (Decrease) in Funds Borrowed		-728.598	1.325.960
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		50.882	111.680
Net Cash Provided From Banking Operations		-489.862	1.098.010
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		129.144	148.817
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.204	-3.955
Cash Obtained from Tangible and Intangible Asset Sales		55.362	20.389
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.744	-54.129
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		121.474	186.512
Cash Paid for Purchase of Financial Assets At Amortised Cost		-200.038	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		165.294	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		355.000	0
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		355.000	0
Dividends paid		0	0
Payments of lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		72.374	34.553
Net Increase (Decrease) in Cash and Cash Equivalents		66.656	1.281.380
Cash and Cash Equivalents at Beginning of the Period		2.157.969	2.365.411
Cash and Cash Equivalents at End of the Period		2.224.625	3.646.791



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 - 31.03.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period	II-I	1.535.000	0	0	-736	20.713	-5.096	0 0	5.749	-2.396	-32.138 0	259.625	138.554	0	1.919.275	0	1.919.275	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Adjusted Beginning Balance		1.535.000	0	0	-736	20.713	-5.096	0 0	5.749	-2.396	-32.138 0	259.625	138.554	0	1.919.275	0	1.919.275	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	-192	-2.861	8.504 0	0	0	12.396	17.847	0	17.847	
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	138.554	-138.554	0	0	0	0	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	138.554	-138.554	0	0	0	0	
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Equity at end of period		1.535.000	0	0	-736	20.713	-5.096	0 0	5.557	-5.257	-23.634 0	398.179	0	12.396	1.937.122	0	1.937.122	
Current Period 01.01.2021 - 31.03.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period	II-I	1.535.000	0	0	-736	23.452	-5.496	0 0	0	3.592	-10.237 0	398.179	-273.697	0	1.670.057	0	1.670.057	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Adjusted Beginning Balance		1.535.000	0	0	-736	23.452	-5.496	0 0	0	3.592	-10.237 0	398.179	-273.697	0	1.670.057	0	1.670.057	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	-10.509	97.825 0	0	0	50.533	137.849	0	137.849	
	Capital Increase in Cash		355.000	0	0	0	0	0	0 0	0	0	0 0	0	0	0	355.000	0	355.000	
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity		0	0	0	-1.754	0	0	0 0	0	0	0 0	0	0	0	-1.754	0	-1.754	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	-273.697	273.697	0	0	0	0	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	-273.697	273.697	0	0	0	0	
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Equity at end of period		1.890.000	0	0	-2.490	23.452	-5.496	0 0	0	-6.917	87.588 0	124.482	0	50.533	2.161.152	0	2.161.152	