

ICBC TURKEY BANK A.Ş. Bank Financial Report Consolidated 2021 - 2. 3 Monthly Notification

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30.06.2021 Consolidated Financials and Footnes

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

ICBC Turkey Bank A.Ş. Genel Kurulu'na

Giriş

ICBC Turkey Bank A.Ş.'nin, ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, 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 fakışilerin 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 bildirmekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, ICBC Turkey Bank A.Ş.'nin 30 Haziran 2021 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Grup'un 31 Aralık 2020 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ile 30 Haziran 2020 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup, 24 Şubat 2021 tarihli bağımsız denetçi raporunda ve 6 Ağustos 2020 tarihli [sınırlı](#) denetçi raporunda sırasıyla olumlu görüş verilmiş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlölüklerle 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**

Müjde Aslan, SMMM

Sorumlu Denetçi

İstanbul, 4 Ağustos 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 30.06.2021			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)		1.837.767	11.707.009	13.544.776	1.315.692	9.340.398	10.656.090
Cash and cash equivalents	(5.I.1)	1.137.660	6.079.202	7.216.862	618.882	4.647.341	5.266.223
Cash and Cash Balances at Central Bank	(5.I.3)	173.995	3.952.519	4.126.514	113.485	3.047.428	3.160.913
Banks		132.279	2.127.952	2.260.231	2.592	1.604.376	1.606.968
Receivables From Money Markets		833.374	0	833.374	504.390	0	504.390
Allowance for Expected Losses (-)		-1.988	-1.269	-3.257	-1.585	-4.463	-6.048
Financial assets at fair value through profit or loss		29.032	18.313	47.345	21.923	14.282	36.205
Public Debt Securities		0	0	0	0	0	0
Equity instruments		67	18.313	18.380	77	14.282	14.359
Other Financial Assets	(5.I.4)	28.965	0	28.965	21.846	0	21.846
Financial Assets at Fair Value Through Other Comprehensive Income		670.619	5.586.809	6.257.428	674.573	4.677.593	5.352.166
Public Debt Securities		670.619	162.224	832.843	674.573	178.864	853.437
Equity instruments		0	0	0	0	0	0
Other Financial Assets	(5.I.2)	0	5.424.585	5.424.585	0	4.498.729	4.498.729
Derivative financial assets		456	22.685	23.141	314	1.182	1.496
Derivative Financial Assets At Fair Value Through Profit Or Loss		456	22.685	23.141	314	1.182	1.496
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.I.5)	2.879.770	11.963.151	14.842.921	3.341.509	10.780.839	14.122.348
Loans	(5.I.10)	1.933.507	8.685.361	10.618.868	2.622.721	7.432.590	10.055.311
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables	(5.I.6)	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		999.663	3.622.688	4.622.351	781.293	3.609.776	4.391.069
Public Debt Securities		999.663	2.799.278	3.798.941	781.293	2.415.287	3.196.580
Other Financial Assets		0	823.410	823.410	0	1.194.489	1.194.489
Allowance for Expected Credit Losses (-)	(5.I.14)	-53.400	-344.898	-398.298	-62.505	-261.527	-324.032
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(5.I.7)	0	0	0	0	0	0
Investments in Associates (Net)		0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates	(5.I.8)	0	0	0	0	0	0
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries	(5.I.9)	0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		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)		110.250	0	110.250	113.423	0	113.423
INTANGIBLE ASSETS AND GOODWILL (Net)		10.467	0	10.467	7.839	0	7.839
Goodwill		0	0	0	0	0	0
Other	(5.I.12)	10.467	0	10.467	7.839	0	7.839
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS	(5.I.13)	24	0	24	19	0	19
DEFERRED TAX ASSET	(5.I.15)	144.574	0	144.574	116.269	0	116.269
OTHER ASSETS (Net)		95.995	3.756	99.751	72.764	92.431	165.195
TOTAL ASSETS		5.078.847	23.673.916	28.752.763	4.967.515	20.213.668	25.181.183
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	2.243.139	13.089.662	15.332.801	1.783.716	9.854.981	11.638.697
LOANS RECEIVED	(5.II.4)	674.931	7.092.884	7.767.815	639.192	7.452.646	8.091.838
MONEY MARKET FUNDS	(5.II.2)	24.353	274.264	298.617	550.633	147.067	697.700
MARKETABLE SECURITIES (Net)		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		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(5.II.3)	32	15.237	15.269	293	89.662	89.955
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		32	15.237	15.269	293	89.662	89.955
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)	(5.II.6)	69.629	0	69.629	72.700	0	72.700
PROVISIONS	(5.II.8)	181.048	73.283	254.331	144.829	59.169	203.998
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		33.049	0	33.049	27.024	0	27.024
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		147.999	73.283	221.282	117.805	59.169	176.974
CURRENT TAX LIABILITIES	(5.II.9)	58.828	0	58.828	69.246	0	69.246
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.10)	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	(5.II.11)	0	2.611.975	2.611.975	0	2.202.640	2.202.640
Loans		0	2.611.975	2.611.975	0	2.202.640	2.202.640

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.5)	214.291	545.059	759.350	327.516	369.077	696.593
EQUITY	(5.II.12)	1.591.670	-7.522	1.584.148	1.424.193	-6.377	1.417.816
Issued capital		860.000	0	860.000	860.000	0	860.000
Capital Reserves		-587	0	-587	-587	0	-587
Equity Share Premiums		-587	0	-587	-587	0	-587
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		18.428	0	18.428	18.248	0	18.248
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-8.436	-7.522	-15.958	1.834	-6.377	-4.543
Profit Reserves		491.598	0	491.598	402.700	0	402.700
Legal Reserves		26.983	0	26.983	22.538	0	22.538
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		406.552	0	406.552	322.099	0	322.099
Other Profit Reserves		58.063	0	58.063	58.063	0	58.063
Profit or Loss		230.667	0	230.667	141.998	0	141.998
Prior Years' Profit or Loss		56.635	0	56.635	51.067	0	51.067
Current Period Net Profit Or Loss		174.032	0	174.032	90.931	0	90.931
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		5.057.921	23.694.842	28.752.763	5.012.318	20.168.865	25.181.183

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.154.676	14.583.434	15.738.110	1.045.835	14.679.666	15.725.501
GUARANTIES AND WARRANTIES	(5.III.1)	873.528	6.920.534	7.794.062	899.364	8.512.185	9.411.549
Letters of Guarantee		873.528	3.089.427	3.962.955	873.917	2.429.013	3.302.930
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		873.528	3.089.427	3.962.955	873.917	2.429.013	3.302.930
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	486.608	486.608	25.447	439.924	465.371
Documentary Letters of Credit		0	361.860	361.860	25.447	201.616	227.063
Other Letters of Credit		0	124.748	124.748	0	238.308	238.308
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	3.344.499	3.344.499	0	5.643.248	5.643.248
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.1)	158.095	109.116	267.211	130.428	45.000	175.428
Irrevocable Commitments		158.095	109.116	267.211	130.428	45.000	175.428
Forward Asset Purchase Commitments		36.569	109.116	145.685	8.886	45.000	53.886
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		30.050	0	30.050	29.704	0	29.704
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.874	0	5.874	6.294	0	6.294
Tax and Fund Liabilities Arised from Export Commitments		3	0	3	3	0	3
Commitments for Credit Card Limits		85.321	0	85.321	85.095	0	85.095
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		278	0	278	446	0	446
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		123.053	7.553.784	7.676.837	16.043	6.122.481	6.138.524
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		123.053	7.553.784	7.676.837	16.043	6.122.481	6.138.524
Forward Foreign Currency Buy or Sell Transactions		9.338	30.367	39.705	9.844	27.516	37.360
Forward Foreign Currency Buying Transactions		3.142	16.741	19.883	7.132	11.708	18.840
Forward Foreign Currency Sale Transactions		6.196	13.626	19.822	2.712	15.808	18.520
Currency and Interest Rate Swaps		1.790	7.390.784	7.392.574	6.199	6.080.240	6.086.439
Currency Swap Buy Transactions		0	3.700.955	3.700.955	0	3.000.604	3.000.604
Currency Swap Sell Transactions		1.790	3.689.829	3.691.619	6.199	3.079.636	3.085.835
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		111.925	132.633	244.558	0	14.725	14.725
Currency Options Buy Transactions		55.975	66.304	122.279	0	7.341	7.341
Currency Options Sell Transactions		55.950	66.329	122.279	0	7.384	7.384
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	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		18.050.183	117.606.417	135.656.600	18.199.177	91.152.523	109.351.700
ITEMS HELD IN CUSTODY		7.922.005	63.454.447	71.376.452	7.896.731	38.703.770	46.600.501
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.490.330	29.530	1.519.860	1.474.262	23.099	1.497.361
Cheques Received for Collection		30.801	41.077	71.878	49.343	23.103	72.446
Commercial Notes Received for Collection		4.993	18.830	23.823	2.507	9.148	11.655
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		6.393.082	63.356.914	69.749.996	6.369.985	38.648.016	45.018.001
Custodians		2.799	8.096	10.895	634	404	1.038
PLEDGED ITEMS		10.128.178	54.151.970	64.280.148	10.302.446	52.448.753	62.751.199
Securities		20.938	0	20.938	14.573	0	14.573
Guarantee Notes		921	87	1.008	921	440	1.361
Commodity		37.626	63.685	101.311	43.956	69.335	113.291
Warrant		0	0	0	0	0	0
Real Estate		2.744.623	36.836.898	39.581.521	2.865.716	36.879.643	39.745.359
Other Pledged Items		7.324.070	17.251.300	24.575.370	7.377.280	15.499.335	22.876.615

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		19.204.859	132.189.851	151.394.710	19.245.012	105.832.189	125.077.201

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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(5.IV.1)	734.211	542.646	368.714	268.462
Interest Income on Loans		404.072	294.895	201.850	150.606
Interest Income on Reserve Deposits		11.514	0	6.497	0
Interest Income on Banks		7.287	32.861	3.995	12.363
Interest Income on Money Market Placements		46.036	1.338	29.147	808
Interest Income on Marketable Securities Portfolio		261.976	175.161	125.783	85.522
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		70.694	49.680	32.070	19.408
Financial Assets Measured at Amortised Cost		191.282	125.481	93.713	66.114
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		3.326	38.391	1.442	19.163
INTEREST EXPENSES (-)	(5.IV.2)	-413.587	-324.329	-200.964	-173.168
Interest Expenses on Deposits		-272.878	-171.858	-133.689	-91.094
Interest Expenses on Funds Borrowed		-127.499	-127.286	-62.237	-67.338
Interest Expenses on Money Market Funds		-6.503	-2.376	-1.687	-1.196
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-5.703	-6.674	-2.785	-3.205
Other Interest Expense		-1.004	-16.135	-566	-10.335
NET INTEREST INCOME OR EXPENSE		320.624	218.317	167.750	95.294
NET FEE AND COMMISSION INCOME OR EXPENSES		125.233	67.633	75.142	43.700
Fees and Commissions Received		133.749	73.952	79.630	46.708
From Noncash Loans		15.325	9.176	6.310	5.015
Other		118.424	64.776	73.320	41.693
Fees and Commissions Paid (-)		-8.516	-6.319	-4.488	-3.008
Paid for Noncash Loans		-19	-12	-10	-6
Other		-8.497	-6.307	-4.478	-3.002
DIVIDEND INCOME	(5.IV.3)	201	90	201	90
TRADING INCOME OR LOSS (Net)	(5.IV.4)	90.649	52.998	27.900	21.882
Gains (Losses) Arising from Capital Markets Transactions		14.814	10.311	5.638	5.850
Gains (Losses) Arising From Derivative Financial Transactions		67.193	-24.606	-46.489	-35.885
Foreign Exchange Gains or Losses		8.642	67.293	68.751	51.917
OTHER OPERATING INCOME	(5.IV.5)	52.059	123.705	10.197	15.098
GROSS PROFIT FROM OPERATING ACTIVITIES		588.766	462.743	281.190	176.064
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-79.749	-105.064	-34.542	-49.245
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-1.300	-2.574	-636	1.496
PERSONNEL EXPENSES (-)		-159.039	-135.053	-76.004	-65.952
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-150.639	-94.442	-82.478	-49.117
NET OPERATING INCOME (LOSS)		198.039	125.610	87.530	13.246
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.8)	198.039	125.610	87.530	13.246
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-24.007	-27.410	-14.823	-10.650
Current Tax Provision		-48.493	-78.620	-42.511	-44.702
Expense Effect of Deferred Tax		-24.549	-2.535	-262	-2.257
Income Effect of Deferred Tax		49.035	53.745	27.950	36.309
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	174.032	98.200	72.707	2.596
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	(5.IV.8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(5.IV.9)	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	(5.IV.11)	174.032	98.200	72.707	2.596
Profit (Loss) Attributable to Group		174.032	98.200	72.707	2.596
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)		0,02020000	0,01140000	0,00850000	0,00030000

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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		174.032	98.200	72.707	2.596
OTHER COMPREHENSIVE INCOME		-11.235	5.434	-20.486	40.740
Other Comprehensive Income that will not be Reclassified to Profit or Loss		180	0	180	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		180	0	180	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-11.415	5.434	-20.666	40.740
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-15.233	8.386	-27.193	51.895
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		3.818	-2.952	6.527	-11.155
TOTAL COMPREHENSIVE INCOME (LOSS)		162.797	103.634	52.221	43.336

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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020
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		370.256	436.026
Interest Received		605.189	553.136
Interest Paid		-332.001	-288.028
Dividends received		201	90
Fees and Commissions Received		127.382	111.283
Other Gains		76.051	171.924
Collections from Previously Written Off Loans and Other Receivables		4.414	119.710
Cash Payments to Personnel and Service Suppliers		-153.014	-132.535
Taxes Paid		-59.701	-52.708
Other		101.735	-46.846
Changes in Operating Assets and Liabilities Subject to Banking Operations		232.931	3.370.389
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-11.151	-4.583
Net (Increase) Decrease in Due From Banks		-686.348	-810.355
Net (Increase) Decrease in Loans		-1.338.249	347.002
Net (Increase) Decrease in Other Assets		-567.602	-121.736
Net Increase (Decrease) in Bank Deposits		-20.515	-57.900
Net Increase (Decrease) in Other Deposits		3.709.035	1.419.313
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-400.025	2.350.460
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-452.214	248.188
Net Cash Provided From Banking Operations		603.187	3.806.415
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		415.930	-2.542.452
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		-12.265	-12.990
Cash Obtained from Tangible and Intangible Asset Sales		2.529	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-17.452	-1.503.603
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		29.862	2.952
Cash Paid for Purchase of Financial Assets At Amortised Cost		-147.802	-1.369.110
Cash Obtained from Sale of Financial Assets At Amortised Cost		555.948	345.021
Other		5.110	-4.722
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-3.071	-4.510
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-3.071	-4.510
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		240.251	139.771
Net Increase (Decrease) in Cash and Cash Equivalents		1.256.297	1.399.224
Cash and Cash Equivalents at Beginning of the Period		3.750.867	3.866.345
Cash and Cash Equivalents at End of the Period		5.007.164	5.265.569



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 - 30.06.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		860.000	-587	0	0	15.094	1.216	0 0	0	4.582	0 0	328.778	48.719	71.510	1.329.312	0	1.329.312
	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		860.000	-587	0	0	15.094	1.216	0 0	0	4.582	0 0	328.778	48.719	71.510	1.329.312	0	1.329.312
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	5.434	0 0	0	0	98.200	103.634	0	103.634
	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	73.922	-2.412	-71.510	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	73.922	-73.922	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	71.510	-71.510	0	0	0
	Equity at end of period		860.000	-587	0	0	15.094	1.216	0 0	0	10.016	0 0	402.700	46.307	98.200	1.432.946	0	1.432.946
Current Period 01.01.2021 - 30.06.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		860.000	-587	0	0	17.326	922	0 0	0	-4.543	0 0	402.700	51.067	90.931	1.417.816	0	1.417.816
	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		860.000	-587	0	0	17.326	922	0 0	0	-4.543	0 0	402.700	51.067	90.931	1.417.816	0	1.417.816
	Total Comprehensive Income (Loss)		0	0	0	0	180	0	0 0	0	-11.415	0 0	0	0	174.032	162.797	0	162.797
	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	3.535	0	3.535	0	3.535
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	88.898	2.033	-90.931	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	88.898	-88.898	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	90.931	-90.931	0	0	0
	Equity at end of period		860.000	-587	0	0	17.506	922	0 0	0	-15.958	0 0	491.598	56.635	174.032	1.584.148	0	1.584.148