

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

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30.06.2021 Solo Financials and Footnotes

Independent 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") 30 Haziran 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili fakîşilerin 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 olmayan finansal bilgilerin, ICBC Turkey Bank A.Ş.'nin 30 Haziran 2021 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı 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

Şirket'in 31 Aralık 2020 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ile 30 Haziran 2020 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide olmayan finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 24 Şubat 2021 ve 6 Ağustos 2020 tarihli bağımsız denetçi raporunda sırasıyla olumlu 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 olmayan 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	Unconsolidated

	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)		1.688.597	11.678.425	13.367.022	1.087.396	9.309.273	10.396.669
Cash and cash equivalents		1.017.491	6.050.618	7.068.109	412.466	4.616.216	5.028.682
Cash and Cash Balances at Central Bank	(5.1.1)	173.995	3.952.519	4.126.514	113.485	3.047.428	3.160.913
Banks	(5.1.3)	125.078	2.099.138	2.224.216	46	1.569.789	1.569.835
Receivables From Money Markets		720.376	0	720.376	300.149	0	300.149
Allowance for Expected Losses (-)		-1.958	-1.039	-2.997	-1.214	-1.001	-2.215
Financial assets at fair value through profit or loss		31	18.313	18.344	43	14.282	14.325
Public Debt Securities		0	0	0	0	0	0
Equity instruments		31	18.313	18.344	43	14.282	14.325
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4)	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		0	5.424.585	5.424.585	0	4.498.729	4.498.729
Derivative financial assets	(5.1.2)	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)		2.769.261	11.963.168	14.732.429	3.255.461	10.780.844	14.036.305
Loans	(5.1.5)	1.822.836	8.685.378	10.508.214	2.536.510	7.432.596	9.969.106
Receivables From Leasing Transactions	(5.1.10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.1.6)	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 (-)		-53.238	-344.898	-398.136	-62.342	-261.528	-323.870
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.14)	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		75.998	0	75.998	75.998	0	75.998
Investments in Associates (Net)	(5.1.7)	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)	(5.I.8)	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)	(5.I.9)	75.998	0	75.998	75.998	0	75.998
Jointly Controlled Partnerships Accounted for Using Equity Method		75.998	0	75.998	75.998	0	75.998
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		107.365	0	107.365	110.240	0	110.240
INTANGIBLE ASSETS AND GOODWILL (Net)		9.372	0	9.372	7.126	0	7.126
Goodwill		0	0	0	0	0	0
Other		9.372	0	9.372	7.126	0	7.126
INVESTMENT PROPERTY (Net)	(5.I.12)	0	0	0	0	0	0
CURRENT TAX ASSETS		6	0	6	0	0	0
DEFERRED TAX ASSET	(5.I.13)	142.389	0	142.389	114.731	0	114.731
OTHER ASSETS (Net)	(5.I.15)	45.293	3.756	49.049	29.124	92.430	121.554
TOTAL ASSETS		4.838.281	23.645.349	28.483.630	4.680.076	20.182.547	24.862.623
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	2.264.599	13.630.003	15.894.602	1.824.215	10.211.476	12.035.691
LOANS RECEIVED	(5.II.4)	671.431	7.092.884	7.764.315	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)	176.038	73.283	249.321	140.506	59.170	199.676
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		28.039	0	28.039	22.701	0	22.701
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		147.999	73.283	221.282	117.805	59.170	176.975
CURRENT TAX LIABILITIES	(5.II.9)	52.059	0	52.059	59.671	0	59.671
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)	54.130	24.641	78.771	88.321	9.004	97.325
EQUITY	(5.II.12)	1.456.594	-7.522	1.449.072	1.321.804	-6.377	1.315.427
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		19.273	0	19.273	19.093	0	19.093
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		388.909	0	388.909	330.861	0	330.861
Legal Reserves		20.643	0	20.643	17.741	0	17.741
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		310.203	0	310.203	255.057	0	255.057
Other Profit Reserves		58.063	0	58.063	58.063	0	58.063
Profit or Loss		197.435	0	197.435	110.603	0	110.603
Prior Years' Profit or Loss		52.555	0	52.555	52.555	0	52.555
Current Period Net Profit Or Loss		144.880	0	144.880	58.048	0	58.048
Non-controlling Interests				0			
Total equity and liabilities		4.768.865	23.714.765	28.483.630	4.697.335	20.165.288	24.862.623

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		1.154.832	14.583.434	15.738.266	1.045.976	14.679.666	15.725.642
GUARANTIES AND WARRANTIES	(5.III.1)	873.530	6.920.534	7.794.064	899.366	8.512.185	9.411.551
Letters of Guarantee		873.530	3.089.427	3.962.957	873.919	2.429.013	3.302.932
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		873.530	3.089.427	3.962.957	873.919	2.429.013	3.302.932
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)	158.249	109.116	267.365	130.567	45.000	175.567
Irrevocable Commitments		158.249	109.116	267.365	130.567	45.000	175.567
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		85.475	0	85.475	85.234	0	85.234
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		13.667.113	117.606.417	131.273.530	13.862.794	91.152.523	105.015.317
ITEMS HELD IN CUSTODY		3.589.594	63.454.447	67.044.041	3.605.705	38.703.770	42.309.475
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		16.810	29.530	46.340	16.310	23.099	39.409
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		3.534.191	63.356.914	66.891.105	3.536.911	38.648.016	42.184.927
Custodians		2.799	8.096	10.895	634	404	1.038
PLEDGED ITEMS		10.077.519	54.151.970	64.229.489	10.257.089	52.448.753	62.705.842
Securities		60	0	60	55	0	55
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		7.294.289	17.251.300	24.545.589	7.346.441	15.499.335	22.845.776

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		14.821.945	132.189.851	147.011.796	14.908.770	105.832.189	120.740.959

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.06.2021	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)	719.474	535.973	361.448	265.176
Interest Income on Loans		393.068	290.139	196.375	148.479
Interest Income on Reserve Deposits		11.514	0	6.497	0
Interest Income on Banks		6.605	32.609	3.631	12.232
Interest Income on Money Market Placements		46.031	410	29.144	148
Interest Income on Marketable Securities Portfolio		261.976	175.152	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	49.671	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		280	37.663	18	18.795
INTEREST EXPENSES (-)	(5.IV.2)	-414.518	-324.945	-201.444	-173.612
Interest Expenses on Deposits		-273.808	-172.474	-134.166	-91.538
Interest Expenses on Funds Borrowed		-127.499	-127.286	-62.237	-67.338
Interest Expenses on Money Market Funds		-6.503	-2.376	-1.688	-1.196
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-5.703	-6.674	-2.786	-3.205
Other Interest Expense		-1.005	-16.135	-567	-10.335
NET INTEREST INCOME OR EXPENSE		304.956	211.028	160.004	91.564
NET FEE AND COMMISSION INCOME OR EXPENSES		100.219	56.021	65.011	32.879
Fees and Commissions Received		106.583	61.052	68.755	35.192
From Noncash Loans		15.325	9.176	6.310	5.015
Other		91.258	51.876	62.445	30.177
Fees and Commissions Paid (-)		-6.364	-5.031	-3.744	-2.313
Paid for Noncash Loans		-19	-12	-10	-6
Other		-6.345	-5.019	-3.734	-2.307
DIVIDEND INCOME	(5.IV.3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	70.244	38.634	21.959	15.767
Gains (Losses) Arising from Capital Markets Transactions		1.936	283	1.712	273
Gains (Losses) Arising From Derivative Financial Transactions		66.288	-25.994	-47.724	-36.469
Foreign Exchange Gains or Losses		2.020	64.345	67.971	51.963
OTHER OPERATING INCOME	(5.IV.5)	49.573	122.767	9.228	14.873
GROSS PROFIT FROM OPERATING ACTIVITIES		524.992	428.450	256.202	155.083
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-79.784	-103.334	-34.793	-47.515
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-1.300	-2.574	-636	1.496
PERSONNEL EXPENSES (-)		-140.449	-118.641	-66.932	-57.667
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-143.627	-90.061	-79.149	-46.421
NET OPERATING INCOME (LOSS)		159.832	113.840	74.692	4.976
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)	159.832	113.840	74.692	4.976
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-14.952	-24.968	-10.760	-8.767
Current Tax Provision		-38.790	-75.485	-38.790	-42.359
Expense Effect of Deferred Tax		-24.549	-2.474	-267	-2.375
Income Effect of Deferred Tax		48.387	52.991	28.297	35.967
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	144.880	88.872	63.932	-3.791
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)	144.880	88.872	63.932	-3.791
Profit (Loss) Attributable to Group		144.880	88.872	63.932	-3.791
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)		0,01680000	0,01030000	0,00740000	-0,00050000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.06.2021	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)		144.880	88.872	63.932	-3.791
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)		133.645	94.306	43.446	36.949

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.06.2021	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		234.213	420.314
Interest Received		590.187	545.265
Interest Paid		-332.927	-288.644
Dividends received		0	0
Fees and Commissions Received		66.004	98.383
Other Gains		62.268	156.621
Collections from Previously Written Off Loans and Other Receivables		4.414	119.710
Cash Payments to Personnel and Service Suppliers		-135.111	-118.641
Taxes Paid		-49.668	-48.660
Other		29.046	-43.720
Changes in Operating Assets and Liabilities Subject to Banking Operations		461.576	3.541.110
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.030	-1
Net (Increase) Decrease in Due From Banks		-686.347	-810.355
Net (Increase) Decrease in Loans		-1.314.124	363.117
Net (Increase) Decrease in Other Assets		-559.105	-112.355
Net Increase (Decrease) in Bank Deposits		-20.515	-57.900
Net Increase (Decrease) in Other Deposits		3.873.838	1.789.193
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-403.526	2.350.460
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-424.615	18.951
Net Cash Provided From Banking Operations		695.789	3.961.424
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		415.427	-2.537.153
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		-12.395	-9.576
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	-1.502.405
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		29.863	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		4.736	-4.035
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-3.071	-4.511
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	-4.511
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		1.348.396	1.559.531
Cash and Cash Equivalents at Beginning of the Period		3.509.493	3.665.420
Cash and Cash Equivalents at End of the Period		4.857.889	5.224.951



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	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	2.031	0 0	0	4.582	0 0	289.992	47.794	40.869	1.259.775	0	1.259.775		
	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	2.031	0 0	0	4.582	0 0	289.992	47.794	40.869	1.259.775		1.259.775		
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	5.434	0 0	0	0	88.872	94.306		94.306		
	Capital Increase in Cash		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		
	Issued Capital Inflation Adjustment Difference		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		
	Subordinated Debt		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		
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	40.869	0	-40.869	0		0		
	Dividends Paid		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	40.869	-40.869	0	0		0		
Other		0	0	0	0	0	0	0 0	0	0	0 0	0	40.869	-40.869	0		0			
Equity at end of period		860.000	-587	0	0	15.094	2.031	0 0	0	10.016	0 0	330.861	47.794	88.872	1.354.081		1.354.081			
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	17.325	1.768	0 0	0	-4.543	0 0	330.861	52.555	58.048	1.315.427		1.315.427		
	Adjustments Related to TMS 8		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		
	Effect Of Changes In Accounting Policy		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	17.325	1.768	0 0	0	-4.543	0 0	330.861	52.555	58.048	1.315.427		1.315.427		
	Total Comprehensive Income (Loss)		0	0	0	0	180	0	0 0	0	-11.415	0 0	0	0	144.880	133.645		133.645		
	Capital Increase in Cash		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		
	Issued Capital Inflation Adjustment Difference		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		
	Subordinated Debt		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		
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	58.048	0	-58.048	0		0		
	Dividends Paid		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	58.048	0	-58.048	0		0		
Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0		0			
Equity at end of period		860.000	-587	0	0	17.505	1.768	0 0	0	-15.958	0 0	388.909	52.555	144.880	1.449.072		1.449.072			