

ŞEKERBANK T.A.Ş.
Bank Financial Report
Consolidated
2021 - 2. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	KPMG 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

Şekerbank T.A.Ş. Yönetim Kurulu'na,

Giriş

Şekerbank T.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 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 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 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 konsolide 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 konsolide finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı konsolide finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem konsolide finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Beşinci Bölüm 2.9.d.1 numaralı dipnotta belirtildiği üzere, 30 Haziran 2021 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide finansal tablolar, BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılan 120,000 bin TL tutarında geçmiş dönemlerde gider yazılan serbest karşılığı ve söz konusu karşılık üzerinden 24,000 bin TL geçmiş dönemlerde ayrılan ertelenmiş vergi varlığını içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Şekerbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı 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 Yükümlülüklerle 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 rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Erdal Tıkmak, SMMM

Sorumlu Denetçi

6 Ağustos 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 30.06.2021			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)		2.285.816	4.904.237	7.190.053	2.162.629	4.653.158	6.815.787
Cash and cash equivalents		1.485.146	4.694.606	6.179.752	1.295.968	4.490.576	5.786.544
Cash and Cash Balances at Central Bank	(1)	1.426.880	4.071.349	5.498.229	688.697	3.699.265	4.387.962
Banks	(3)	40.603	594.082	634.685	603.298	774.366	1.377.664
Receivables From Money Markets		27.000	29.316	56.316	16.501	17.013	33.514
Allowance for Expected Losses (-)		-9.337	-141	-9.478	-12.528	-68	-12.596
Financial assets at fair value through profit or loss	(2)	41.815	48.284	90.099	21.881	42.455	64.336
Public Debt Securities		37.231	4.675	41.906	19.700	6.817	26.517
Equity instruments		0	0	0	0	0	0
Other Financial Assets		4.584	43.609	48.193	2.181	35.638	37.819
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	741.586	93.924	835.510	835.990	104.134	940.124
Public Debt Securities		522.078	93.924	616.002	528.659	104.134	632.793
Equity instruments		219.508	0	219.508	307.331	0	307.331
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2),(12)	17.269	67.423	84.692	8.790	15.993	24.783
Derivative Financial Assets At Fair Value Through Profit Or Loss		17.269	67.423	84.692	8.790	15.993	24.783
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		20.353.026	10.295.818	30.648.844	20.018.977	8.856.113	28.875.090
Loans	(5)	19.393.828	8.135.799	27.529.627	19.083.756	7.154.458	26.238.214
Receivables From Leasing Transactions	(10)	271.946	318.269	590.215	271.691	282.621	554.312
Factoring Receivables	(11)	491.568	0	491.568	331.380	0	331.380
Other Financial Assets Measured at Amortised Cost	(6)	2.371.617	1.857.701	4.229.318	2.434.627	1.432.787	3.867.414
Public Debt Securities		2.367.374	785.480	3.152.854	2.428.963	479.681	2.908.644
Other Financial Assets		4.243	1.072.221	1.076.464	5.664	953.106	958.770
Allowance for Expected Credit Losses (-)		-2.175.933	-15.951	-2.191.884	-2.102.477	-13.753	-2.116.230
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(17)	651.282	0	651.282	615.015	0	615.015
Held for Sale		651.282	0	651.282	615.015	0	615.015
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		39.363	0	39.363	14.413	0	14.413
Investments in Associates (Net)	(7)	4.236	0	4.236	4.236	0	4.236

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		4.236	0	4.236	4.236	0	4.236
Investments in Subsidiaries (Net)	(8)	35.127	0	35.127	10.177	0	10.177
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		35.127	0	35.127	10.177	0	10.177
Jointly Controlled Partnerships (JointVentures) (Net)	(9)	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)	(13)	1.175.479	5.277	1.180.756	884.435	4.628	889.063
INTANGIBLE ASSETS AND GOODWILL (Net)	(14)	131.813	0	131.813	126.686	0	126.686
Goodwill		0	0	0	0	0	0
Other		131.813	0	131.813	126.686	0	126.686
INVESTMENT PROPERTY (Net)	(15)	713.704	0	713.704	984.449	0	984.449
CURRENT TAX ASSETS		17.069	0	17.069	10.926	0	10.926
DEFERRED TAX ASSET	(16)	372.213	0	372.213	320.421	0	320.421
OTHER ASSETS (Net)	(18)	1.377.372	263.831	1.641.203	838.266	48.548	886.814
TOTAL ASSETS		27.117.137	15.469.163	42.586.300	25.976.217	13.562.447	39.538.664
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	16.148.236	14.605.026	30.753.262	14.793.109	15.302.908	30.096.017
LOANS RECEIVED	(3)	1.023.480	1.938.422	2.961.902	860.203	1.652.131	2.512.334
MONEY MARKET FUNDS	(4)	1.803.259	0	1.803.259	476.877	0	476.877
MARKETABLE SECURITIES (Net)	(5)	408.542	0	408.542	543.180	0	543.180
Bills		370.890	0	370.890	468.119	0	468.119
Asset-backed Securities		37.652	0	37.652	75.061	0	75.061
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	(2),(8)	7.179	61.952	69.131	23.840	161.655	185.495
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.179	61.952	69.131	23.840	161.655	185.495
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		815	0	815	541	0	541
LEASE PAYABLES (Net)	(7)	282.957	143	283.100	198.612	314	198.926
PROVISIONS	(9)	835.731	1.267	836.998	873.103	1.142	874.245
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		121.290	817	122.107	105.531	714	106.245
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		714.441	450	714.891	767.572	428	768.000
CURRENT TAX LIABILITIES	(10)	89.945	44	89.989	57.993	36	58.029
DEFERRED TAX LIABILITY	(10)	4.440	0	4.440	4.621	0	4.621
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	453.213	741.438	1.194.651	452.756	633.893	1.086.649
Loans		0	0	0	0	0	0

Other Debt Instruments		453.213	741.438	1.194.651	452.756	633.893	1.086.649
OTHER LIABILITIES	(6)	1.089.443	267.494	1.356.937	696.631	40.328	736.959
EQUITY	(13)	2.770.112	53.162	2.823.274	2.721.592	43.199	2.764.791
Issued capital		1.860.000	0	1.860.000	1.860.000	0	1.860.000
Capital Reserves		16.020	0	16.020	-5.552	0	-5.552
Equity Share Premiums		1.466	0	1.466	1.466	0	1.466
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		14.554	0	14.554	-7.018	0	-7.018
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		96.032	0	96.032	105.479	0	105.479
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2.472	43.444	40.972	-1.979	34.195	32.216
Profit Reserves		720.191	9.015	729.206	666.052	7.257	673.309
Legal Reserves		129.313	9.015	138.328	124.177	7.330	131.507
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		474.736	0	474.736	455.472	0	455.472
Other Profit Reserves		116.142	0	116.142	86.403	-73	86.330
Profit or Loss		13.033	-1.984	11.049	57.360	-522	56.838
Prior Years' Profit or Loss		-5.175	-2.450	-7.625	-134.332	-2.279	-136.611
Current Period Net Profit Or Loss		18.208	466	18.674	191.692	1.757	193.449
Non-controlling Interests		67.308	2.687	69.995	40.232	2.269	42.501
Total equity and liabilities		24.917.352	17.668.948	42.586.300	21.703.058	17.835.606	39.538.664

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		9.829.637	16.292.556	26.122.193	11.167.354	13.896.220	25.063.574
GUARANTIES AND WARRANTIES	(1)	3.351.965	3.912.315	7.264.280	3.163.788	3.185.421	6.349.209
Letters of Guarantee		3.315.674	1.071.066	4.386.740	3.109.006	927.304	4.036.310
Guarantees Subject to State Tender Law		135.686	22.181	157.867	154.265	18.589	172.854
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		3.179.988	1.048.885	4.228.873	2.954.741	908.715	3.863.456
Bank Acceptances		2.017	8.917	10.934	3.017	16.456	19.473
Import Letter of Acceptance		0	8.917	8.917	0	16.456	16.456
Other Bank Acceptances		2.017	0	2.017	3.017	0	3.017
Letters of Credit		0	223.252	223.252	0	185.260	185.260
Documentary Letters of Credit		0	223.252	223.252	0	185.260	185.260
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		32.050	1.509.027	1.541.077	50.550	1.108.689	1.159.239
Endorsements to the Central Bank of Turkey		32.050	1.509.027	1.541.077	50.550	1.108.689	1.159.239
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		2.224	1.100.053	1.102.277	1.215	947.712	948.927
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	3.578.901	412.760	3.991.661	3.104.577	279.062	3.383.639
Irrevocable Commitments		2.968.027	404.844	3.372.871	2.638.399	275.002	2.913.401
Forward Asset Purchase Commitments		95.849	387.028	482.877	80.668	258.619	339.287
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		1.431.590	17.816	1.449.406	1.354.721	16.383	1.371.104
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		607.651	0	607.651	457.387	0	457.387
Tax and Fund Liabilities Arised from Export Commitments		4.699	0	4.699	5.554	0	5.554
Commitments for Credit Card Limits		700.387	0	700.387	614.080	0	614.080
Commitments for Credit Cards and Banking Services Promotions		978	0	978	530	0	530
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		126.873	0	126.873	125.459	0	125.459
Revocable Commitments	(4)	610.874	7.916	618.790	466.178	4.060	470.238
Revocable Loan Granting Commitments		599.711	0	599.711	466.178	0	466.178
Other Revocable Commitments		11.163	7.916	19.079	0	4.060	4.060
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	2.898.771	11.967.481	14.866.252	4.898.989	10.431.737	15.330.726
Derivative Financial Instruments Held For Hedging		906.000	0	906.000	912.000	0	912.000
Fair Value Hedges		906.000	0	906.000	912.000	0	912.000
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		1.992.771	11.967.481	13.960.252	3.986.989	10.431.737	14.418.726
Forward Foreign Currency Buy or Sell Transactions		196.791	445.632	642.423	20.328	39.535	59.863
Forward Foreign Currency Buying Transactions		131.910	191.086	322.996	18.053	12.576	30.629
Forward Foreign Currency Sale Transactions		64.881	254.546	319.427	2.275	26.959	29.234
Currency and Interest Rate Swaps		1.703.646	9.943.837	11.647.483	3.773.217	9.109.229	12.882.446
Currency Swap Buy Transactions		0	4.391.978	4.391.978	0	5.127.991	5.127.991
Currency Swap Sell Transactions		1.703.646	4.160.755	5.864.401	3.773.217	2.632.196	6.405.413
Interest Rate Swap Buy Transactions		0	695.552	695.552	0	674.521	674.521
Interest Rate Swap Sell Transactions		0	695.552	695.552	0	674.521	674.521
Currency, Interest Rate and Securities Options		64.362	78.684	143.046	155.400	163.241	318.641
Currency Options Buy Transactions		62.496	2.064	64.560	76.400	79.655	156.055
Currency Options Sell Transactions		1.866	76.620	78.486	79.000	83.586	162.586
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		27.972	26.909	54.881	38.044	35.149	73.193
Currency Futures Buy Transactions		0	26.909	26.909	0	35.149	35.149
Currency Futures Sell Transactions		27.972	0	27.972	38.044	0	38.044
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	1.472.419	1.472.419	0	1.084.583	1.084.583
CUSTODY AND PLEDGES RECEIVED		688.393.908	503.275.374	1.191.669.282	501.878.324	362.410.683	864.289.007
ITEMS HELD IN CUSTODY		4.981.084	3.531.039	8.512.123	4.314.321	2.743.389	7.057.710
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		579.643	920.666	1.500.309	577.786	827.714	1.405.500
Cheques Received for Collection		4.255.766	332.659	4.588.425	3.619.661	318.666	3.938.327
Commercial Notes Received for Collection		135.777	1.142.760	1.278.537	105.245	635.189	740.434
Other Assets Received for Collection		4.597	856.078	860.675	5.597	722.431	728.028
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		5.300	278.876	284.176	6.031	239.389	245.420
Custodians		1	0	1	1	0	1
PLEDGED ITEMS		680.664.931	498.732.339	1.179.397.270	494.193.237	358.620.405	852.813.642
Securities		0	1.218	1.218	0	1.339	1.339
Guarantee Notes		135.971.818	60.606.497	196.578.315	123.425.170	52.448.006	175.873.176
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		163.017.922	106.107.295	269.125.217	24.898.539	17.603.574	42.502.113
Other Pledged Items		379.600.325	331.941.483	711.541.808	344.136.072	288.491.853	632.627.925

Depositories Receiving Pledged Items		2.074.866	75.846	2.150.712	1.733.456	75.633	1.809.089
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.747.893	1.011.996	3.759.889	3.370.766	1.046.889	4.417.655
TOTAL OFF-BALANCE SHEET ACCOUNTS		698.223.545	519.567.930	1.217.791.475	513.045.678	376.306.903	889.352.581

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	(1)	2.280.112	1.633.924	1.178.448	786.808
Interest Income on Loans		1.902.822	1.383.054	976.118	659.236
Interest Income on Reserve Deposits		43.299	85	25.779	34
Interest Income on Banks		15.420	6.009	6.031	1.467
Interest Income on Money Market Placements		705	660	203	293
Interest Income on Marketable Securities Portfolio		267.916	206.051	142.028	110.796
Financial Assets At Fair Value Through Profit Loss		5.078	7.763	1.501	7.183
Financial Assets At Fair Value Through Other Comprehensive Income		43.508	44.562	22.022	23.661
Financial Assets Measured at Amortised Cost		219.330	153.726	118.505	79.952
Finance Leasing Interest Income		25.262	27.616	15.721	14.418
Other Interest Income		24.688	10.449	12.568	564
INTEREST EXPENSES (-)	(2)	-1.586.660	-796.734	-820.011	-393.966
Interest Expenses on Deposits		-1.163.809	-540.709	-629.585	-265.754
Interest Expenses on Funds Borrowed		-142.793	-53.443	-49.667	-25.445
Interest Expenses on Money Market Funds		-134.073	-37.836	-67.251	-25.162
Interest Expenses on Securities Issued		-124.314	-121.019	-63.214	-59.060
Lease Interest Expenses		-16.081	-17.534	-9.328	-9.062
Other Interest Expense		-5.590	-26.193	-966	-9.483
NET INTEREST INCOME OR EXPENSE		693.452	837.190	358.437	392.842
NET FEE AND COMMISSION INCOME OR EXPENSES		217.817	125.274	123.074	45.934
Fees and Commissions Received		462.078	174.059	297.698	72.609
From Noncash Loans		32.548	32.707	17.265	16.717
Other		429.530	141.352	280.433	55.892
Fees and Commissions Paid (-)		-244.261	-48.785	-174.624	-26.675
Paid for Noncash Loans		-795	-1.152	-417	-602
Other		-243.466	-47.633	-174.207	-26.073
DIVIDEND INCOME	(3)	4.503	159	271	159
TRADING INCOME OR LOSS (Net)	(4)	-93.071	11.907	-76.775	30.518
Gains (Losses) Arising from Capital Markets Transactions		8.421	25.602	7.277	28.336
Gains (Losses) Arising From Derivative Financial Transactions		122.119	240.932	-54.755	35.661
Foreign Exchange Gains or Losses		-223.611	-254.627	-29.297	-33.479
OTHER OPERATING INCOME	(5)	185.949	130.995	94.010	71.774
GROSS PROFIT FROM OPERATING ACTIVITIES		1.008.650	1.105.525	499.017	541.227
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-273.971	-345.187	-123.908	-189.313
OTHER ALLOWANCE EXPENSES (-)	(6)	-162	-62.387	12.602	-1.767
PERSONNEL EXPENSES (-)		-349.496	-274.551	-175.450	-135.176
OTHER OPERATING EXPENSES (-)	(7)	-409.563	-333.044	-226.380	-171.875
NET OPERATING INCOME (LOSS)		-24.542	90.356	-14.119	43.096
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	(8)	-24.542	90.356	-14.119	43.096
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	45.882	-16.497	26.707	-8.271
Current Tax Provision		-4.848	-1.394	-1.851	115
Expense Effect of Deferred Tax		-8.450	-31.538	30.235	3.718
Income Effect of Deferred Tax		59.180	16.435	-1.677	-12.104
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	21.340	73.859	12.588	34.825
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	(8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(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	(10)	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	21.340	73.859	12.588	34.825
Profit (Loss) Attributable to Group		18.674	68.190	12.412	35.126
Profit (loss), attributable to non-controlling interests		2.666	5.669	176	-301
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,01100000	0,06400000	0,00700000	0,03000000

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)		21.340	73.859		
OTHER COMPREHENSIVE INCOME		5.027	-4.748		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-4.137	-11.872		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-5.231	-12.619		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		48	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		1.046	747		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		9.164	7.124		
Exchange Differences on Translation		9.657	6.254		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-690	1.091		
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		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		197	-221		
TOTAL COMPREHENSIVE INCOME (LOSS)		26.367	69.111		

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		-942.298	-1.338.433
Interest Received		1.690.491	1.674.595
Interest Paid		-1.513.795	-850.850
Dividends received		4.503	159
Fees and Commissions Received		462.078	174.059
Other Gains		316.489	310.029
Collections from Previously Written Off Loans and Other Receivables		299.035	267.815
Cash Payments to Personnel and Service Suppliers		-355.710	-279.163
Taxes Paid		-15.306	-11.930
Other		-1.830.083	-2.623.147
Changes in Operating Assets and Liabilities Subject to Banking Operations		112.969	984.424
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-25.856	80.916
Net (Increase) Decrease in Due From Banks		-4.840	836
Net (Increase) Decrease in Loans		92.270	-1.095.823
Net (Increase) Decrease in Other Assets		-1.177.852	-360.127
Net Increase (Decrease) in Bank Deposits		1.302.986	524.743
Net Increase (Decrease) in Other Deposits		-1.277.460	1.969.771
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		438.381	-154.349
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		765.340	18.457
Net Cash Provided From Banking Operations		-829.329	-354.009
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		532.004	-7.892
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		-23.383	-58.698
Cash Obtained from Tangible and Intangible Asset Sales		329.796	124.006
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-288	-210.115
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		28.287	273.652
Cash Paid for Purchase of Financial Assets At Amortised Cost		-102.584	-102.584
Cash Obtained from Sale of Financial Assets At Amortised Cost		326.915	68.995
Other		-26.739	-103.148
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-282.182	173.852
Cash Obtained from Loans and Securities Issued		518.528	1.145.770
Cash Outflow Arised From Loans and Securities Issued		-758.056	-1.067.458
Equity Instruments Issued		-1.559	134.042
Dividends paid		-1.500	0
Payments of lease liabilities		-39.595	-38.502
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		534.838	415.350
Net Increase (Decrease) in Cash and Cash Equivalents		-44.669	227.301
Cash and Cash Equivalents at Beginning of the Period		2.711.961	1.849.869
Cash and Cash Equivalents at End of the Period		2.667.292	2.077.170



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		1.158.000	1.835	0	86.263	94.447	-5.219	0	24.199	7.182	0	1.373.841	-806.916	0	1.933.632	27.117	1.960.749	
	Adjustments Related to TMS 8		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	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		(13)	1.158.000	1.835	0	86.263	94.447	-5.219	0	24.199	7.182	0	1.373.841	-806.916	0	1.933.632	27.117	1.960.749
	Total Comprehensive Income (Loss)		0	0	0	0	-10.695	0	0	6.156	870	0	0	0	68.190	64.521	4.590	69.111	
	Capital Increase in Cash		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	
	Issued Capital Inflation Adjustment Difference		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	
	Subordinated Debt		0	0	0	-14.491	0	0	0	0	0	0	0	0	0	-14.491	0	-14.491	
	Increase (decrease) through other changes, equity		0	-1.278	0	139.410	76	0	0	0	0	0	-47	-33.509	0	104.652	-314	104.338	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	-699.174	699.174	0	0	0	0	
	Dividends Paid		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	-699.174	699.174	0	0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period			1.158.000	557	0	211.182	83.828	-5.219		30.355	8.052	0	674.620	-141.251	68.190	2.088.314	31.393	2.119.707
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		1.860.000	1.466	0	-7.018	119.170	-13.691	0	34.195	-1.979	0	673.309	56.838	0	2.722.290	42.501	2.764.791	
	Adjustments Related to TMS 8		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	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		(13)	1.860.000	1.466	0	-7.018	119.170	-13.691	0	34.195	-1.979	0	673.309	56.838	0	2.722.290	42.501	2.764.791
	Total Comprehensive Income (Loss)		0	0	0	0	-4.185	48	0	9.249	-493	0	0	0	18.674	23.293	3.074	26.367	
	Capital Increase in Cash		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	
	Issued Capital Inflation Adjustment Difference		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	
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	-1.560	0	-1.560	0	-1.560	
	Increase (decrease) through other changes, equity		0	0	0	21.572	-5.310	0	0	0	0	0	-45	-5.461	0	10.756	24.420	35.176	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	55.942	-57.442	0	-1.500	0	-1.500	
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-1.500	0	-1.500	0	-1.500	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	55.942	-55.942	0	0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period			1.860.000	1.466	0	14.554	109.675	-13.643	0	43.444	-2.472	0	729.206	-7.625	18.674	2.753.279	69.995	2.823.274