

FİBABANKA A.Ş.
Bank Financial Report
Unconsolidated
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 OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Fibabanka A.Ş. Yönetim Kurulu'na,

Giriş

Fibabanka A.Ş.'nin ("Banka") 30 Haziran 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar 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 konsolide olmayan 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

30 Haziran 2021 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal bilgiler, BDDK Muhasebe ve Finansal Raporlama Mevzuatı kapsamı dışında, ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 151.000 bin TL tutarındaki kısmı geçmiş dönemlerde gider yazılan ve 35.500 bin TL tutarındaki kısmı ise cari yılda iptal edilen toplam 115.500 bin TL tutarında serbest karşılığı içermektedir. Ayrıca, söz konusu karşılık üzerinden geçmiş dönemlerde ayrılan 30.200 bin TL ve cari dönemde iptal edilen 3.635 bin TL olmak üzere, toplam 26.565 bin TL ertelenmiş vergi varlığını içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Fibabanka A.Ş.'nin 30 Haziran 2021 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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 olmayan 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

Alper Güvenç, SMMM

Sorumlu Denetçi

12 Ağustos 2021

İstanbul, Türkiye

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)		1.962.350	5.156.133	7.118.483	2.109.314	3.970.228	6.079.542
Cash and cash equivalents	(5.1.1)	1.173.286	4.390.969	5.564.255	1.269.815	2.950.698	4.220.513
Cash and Cash Balances at Central Bank		1.143.204	3.611.467	4.754.671	466.024	2.455.668	2.921.692
Banks	(5.1.3)	30.966	779.502	810.468	465.564	422.967	888.531
Receivables From Money Markets		0	0	0	340.168	72.063	412.231
Allowance for Expected Losses (-)		-884	0	-884	-1.941	0	-1.941
Financial assets at fair value through profit or loss	(5.1.2)	55.604	1.601	57.205	124.135	3	124.138
Public Debt Securities		254	1.601	1.855	27.480	3	27.483
Equity instruments		0	0	0	0	0	0
Other Financial Assets		55.350	0	55.350	96.655	0	96.655
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4)	17.758	757.081	774.839	18.405	1.009.121	1.027.526
Public Debt Securities		12.861	136.684	149.545	13.508	381.334	394.842
Equity instruments		4.897	6.909	11.806	4.897	5.466	10.363
Other Financial Assets		0	613.488	613.488	0	622.321	622.321
Derivative financial assets	(5.1.2)	715.702	6.482	722.184	696.959	10.406	707.365
Derivative Financial Assets At Fair Value Through Profit Or Loss		715.702	6.482	722.184	696.959	10.406	707.365
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.1.6)	13.922.954	7.888.580	21.811.534	11.759.762	8.243.953	20.003.715
Loans	(5.1.5)	14.435.372	6.260.371	20.695.743	12.302.304	7.218.181	19.520.485
Receivables From Leasing Transactions	(5.1.10)	0	0	0	0	0	0
Factoring Receivables	(5.1.5)	93.757	2.962	96.719	100.322	5.529	105.851
Other Financial Assets Measured at Amortised Cost	(5.1.6)	186.860	1.625.247	1.812.107	187.659	1.020.243	1.207.902
Public Debt Securities		186.860	1.609.499	1.796.359	187.659	1.006.930	1.194.589
Other Financial Assets		0	15.748	15.748	0	13.313	13.313
Allowance for Expected Credit Losses (-)		-793.035	0	-793.035	-830.523	0	-830.523
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.16)	218.582	0	218.582	102.748	0	102.748
Held for Sale		218.582	0	218.582	102.748	0	102.748
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		117.945	0	117.945	117.945	0	117.945
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)	117.945	0	117.945	117.945	0	117.945
Unconsolidated Financial Subsidiaries		5.445	0	5.445	5.445	0	5.445
Unconsolidated Non-Financial Subsidiaries		112.500	0	112.500	112.500	0	112.500
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.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)	(5.I.12)	369.755	0	369.755	359.768	0	359.768
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.I.13)	91.804	0	91.804	90.977	0	90.977
Goodwill		0	0	0	0	0	0
Other		91.804	0	91.804	90.977	0	90.977
INVESTMENT PROPERTY (Net)	(5.I.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		2.006	0	2.006	1.264	0	1.264
DEFERRED TAX ASSET	(5.I.15)	186.415	0	186.415	191.700	0	191.700
OTHER ASSETS (Net)	(5.I.17)	483.091	25.259	508.350	252.281	25.055	277.336
TOTAL ASSETS		17.354.902	13.069.972	30.424.874	14.985.759	12.239.236	27.224.995
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	11.608.326	9.410.016	21.018.342	9.286.215	8.381.210	17.667.425
LOANS RECEIVED	(5.II.3)	25.391	613.095	638.486	20.370	1.134.772	1.155.142
MONEY MARKET FUNDS		150.080	472.950	623.030	0	610.160	610.160
MARKETABLE SECURITIES (Net)	(5.II.4)	0	1.744.795	1.744.795	0	1.480.900	1.480.900
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	1.744.795	1.744.795	0	1.480.900	1.480.900
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.2)	577.532	6.398	583.930	1.097.100	10.392	1.107.492
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		577.532	6.398	583.930	1.097.100	10.392	1.107.492
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)	48.340	575	48.915	52.635	767	53.402
PROVISIONS	(5.II.8)	172.377	0	172.377	205.252	0	205.252
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		35.749	0	35.749	36.894	0	36.894
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		136.628	0	136.628	168.358	0	168.358
CURRENT TAX LIABILITIES	(5.II.9)	49.100	0	49.100	186.711	0	186.711
DEFERRED TAX LIABILITY	(5.II.9)	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	2.488.278	2.488.278	0	2.127.599	2.127.599
Loans		0	0	0	0	0	0

Other Debt Instruments		0	2.488.278	2.488.278	0	2.127.599	2.127.599
OTHER LIABILITIES	(5.II.5)	817.939	199.769	1.017.708	579.002	178.006	757.008
EQUITY	(5.II.12)	2.018.352	21.561	2.039.913	1.855.491	18.413	1.873.904
Issued capital		941.161	0	941.161	941.161	0	941.161
Capital Reserves		228.678	0	228.678	213.775	0	213.775
Equity Share Premiums		128.678	0	128.678	128.678	0	128.678
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		100.000	0	100.000	85.097	0	85.097
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-10.787	0	-10.787	-10.787	0	-10.787
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		3.456	21.561	25.017	3.850	18.413	22.263
Profit Reserves		707.492	0	707.492	496.393	0	496.393
Legal Reserves		52.876	0	52.876	42.321	0	42.321
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		654.616	0	654.616	454.072	0	454.072
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		148.352	0	148.352	211.099	0	211.099
Prior Years' Profit or Loss		-24.986	0	-24.986	-18.736	0	-18.736
Current Period Net Profit Or Loss		173.338	0	173.338	229.835	0	229.835
Non-controlling Interests	(5.II.13)	0	0	0	0	0	0
Total equity and liabilities		15.467.437	14.957.437	30.424.874	13.282.776	13.942.219	27.224.995

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		11.561.310	38.226.969	49.788.279	12.056.855	28.621.078	40.677.933
GUARANTIES AND WARRANTIES	(5.III.1)	458.375	732.037	1.190.412	606.591	659.971	1.266.562
Letters of Guarantee		415.825	326.949	742.774	584.041	277.530	861.571
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		415.825	326.949	742.774	584.041	277.530	861.571
Bank Acceptances		22.550	245.016	267.566	22.550	134.217	156.767
Import Letter of Acceptance		22.550	245.016	267.566	22.550	134.217	156.767
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		20.000	160.072	180.072	0	248.224	248.224
Documentary Letters of Credit		20.000	160.072	180.072	0	248.224	248.224
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		2.027.980	2.490.783	4.518.763	1.952.794	611.413	2.564.207
Irrevocable Commitments	(5.III.1)	2.027.980	2.490.783	4.518.763	1.952.794	611.413	2.564.207
Forward Asset Purchase Commitments		532.901	2.490.783	3.023.684	385.008	611.413	996.421
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		1.222.388	0	1.222.388	1.332.248	0	1.332.248
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		225.593	0	225.593	184.090	0	184.090
Tax and Fund Liabilities Arised from Export Commitments		7.292	0	7.292	8.878	0	8.878
Commitments for Credit Card Limits		24.854	0	24.854	27.643	0	27.643
Commitments for Credit Cards and Banking Services Promotions		3	0	3	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		14.949	0	14.949	14.927	0	14.927
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	(5.III.5)	9.074.955	35.004.149	44.079.104	9.497.470	27.349.694	36.847.164
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		9.074.955	35.004.149	44.079.104	9.497.470	27.349.694	36.847.164
Forward Foreign Currency Buy or Sell Transactions		1.585.423	4.216.891	5.802.314	1.217.875	2.804.384	4.022.259
Forward Foreign Currency Buying Transactions		974.508	1.968.646	2.943.154	681.994	1.321.999	2.003.993
Forward Foreign Currency Sale Transactions		610.915	2.248.245	2.859.160	535.881	1.482.385	2.018.266
Currency and Interest Rate Swaps		5.378.840	25.946.465	31.325.305	6.150.641	20.122.986	26.273.627
Currency Swap Buy Transactions		957.014	13.455.826	14.412.840	869.791	10.611.464	11.481.255
Currency Swap Sell Transactions		2.339.418	11.994.621	14.334.039	2.905.626	8.987.200	11.892.826
Interest Rate Swap Buy Transactions		1.041.204	248.009	1.289.213	1.187.612	262.161	1.449.773
Interest Rate Swap Sell Transactions		1.041.204	248.009	1.289.213	1.187.612	262.161	1.449.773
Currency, Interest Rate and Securities Options		2.098.327	4.423.052	6.521.379	2.128.954	4.001.488	6.130.442
Currency Options Buy Transactions		743.877	2.435.937	3.179.814	846.789	2.191.355	3.038.144
Currency Options Sell Transactions		1.354.450	1.987.115	3.341.565	1.282.165	1.810.133	3.092.298
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		12.365	0	12.365	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		12.365	0	12.365	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	417.741	417.741	0	420.836	420.836
CUSTODY AND PLEDGES RECEIVED		184.549.341	109.899.763	294.449.104	158.917.049	92.617.634	251.534.683
ITEMS HELD IN CUSTODY		2.435.188	1.879.060	4.314.248	1.137.729	1.562.121	2.699.850
Customer Fund and Portfolio Balances		1.646.794	0	1.646.794	258.104	0	258.104
Securities Held in Custody		107.283	1.612.049	1.719.332	122.153	1.212.528	1.334.681
Cheques Received for Collection		474.762	215.888	690.650	543.222	297.648	840.870
Commercial Notes Received for Collection		98.849	51.123	149.972	100.955	51.945	152.900
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		107.500	0	107.500	113.295	0	113.295
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		182.114.153	108.020.703	290.134.856	157.779.320	91.055.513	248.834.833
Securities		242.752	79.127	321.879	231.872	76.641	308.513
Guarantee Notes		101.400	305.500	406.900	157.024	252.321	409.345
Commodity		0	87.929	87.929	0	72.414	72.414
Warrant		0	0	0	0	0	0
Real Estate		7.307.174	22.707.829	30.015.003	7.510.940	17.144.696	24.655.636
Other Pledged Items		174.462.827	84.840.318	259.303.145	149.879.484	73.509.441	223.388.925

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		196.110.651	148.126.732	344.237.383	170.973.904	121.238.712	292.212.616

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		1.532.164	1.082.260	824.323	527.436
Interest Income on Loans	(5.IV.1)	1.404.640	1.014.504	756.390	493.443
Interest Income on Reserve Deposits		28.682	0	18.072	0
Interest Income on Banks	(5.IV.1)	15.961	12.763	7.493	3.545
Interest Income on Money Market Placements		10.072	7.899	4.610	4.330
Interest Income on Marketable Securities Portfolio	(5.IV.1)	71.970	46.483	37.491	25.826
Financial Assets At Fair Value Through Profit Loss		2.681	3.647	667	1.915
Financial Assets At Fair Value Through Other Comprehensive Income		23.818	21.277	9.136	11.732
Financial Assets Measured at Amortised Cost		45.471	21.559	27.688	12.179
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		839	611	267	292
INTEREST EXPENSES (-)		-1.070.925	-579.766	-589.843	-270.135
Interest Expenses on Deposits	(5.IV.2)	-890.210	-364.520	-500.712	-161.167
Interest Expenses on Funds Borrowed	(5.IV.2)	-97.979	-99.802	-46.546	-48.293
Interest Expenses on Money Market Funds		-9.035	-9.160	-5.053	-5.299
Interest Expenses on Securities Issued	(5.IV.2)	-62.753	-82.215	-33.002	-43.299
Lease Interest Expenses		-8.674	-9.080	-4.392	-4.473
Other Interest Expense		-2.274	-14.989	-138	-7.604
NET INTEREST INCOME OR EXPENSE		461.239	502.494	234.480	257.301
NET FEE AND COMMISSION INCOME OR EXPENSES		110.008	64.588	55.510	17.393
Fees and Commissions Received		130.792	80.228	65.769	24.730
From Noncash Loans		10.807	8.121	5.236	3.720
Other	(5.IV.12)	119.985	72.107	60.533	21.010
Fees and Commissions Paid (-)		-20.784	-15.640	-10.259	-7.337
Paid for Noncash Loans		-29	-47	-15	-21
Other	(5.IV.12)	-20.755	-15.593	-10.244	-7.316
DIVIDEND INCOME	(5.IV.3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	-376	118.002	-14.193	52.168
Gains (Losses) Arising from Capital Markets Transactions		17.804	25.427	10.938	19.227
Gains (Losses) Arising From Derivative Financial Transactions		-69.505	116.873	-31.381	25.861
Foreign Exchange Gains or Losses		51.325	-24.298	6.250	7.080
OTHER OPERATING INCOME	(5.IV.5)	224.922	45.015	131.997	11.671
GROSS PROFIT FROM OPERATING ACTIVITIES		795.793	730.099	407.794	338.533
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-246.987	-132.773	-147.874	-61.666
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-3.410	-130.521	-3.390	-60.510
PERSONNEL EXPENSES (-)		-179.668	-145.913	-88.257	-70.236
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-185.975	-163.071	-92.494	-71.442
NET OPERATING INCOME (LOSS)		179.753	157.821	75.779	74.679
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)	179.753	157.821	75.779	74.679
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-6.415	-37.168	15.172	-17.162
Current Tax Provision		-2.521	-74.029	-1.311	-58.853
Expense Effect of Deferred Tax		-35.885	-25.900	-15.508	-17.654
Income Effect of Deferred Tax		31.991	62.761	31.991	59.345
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	173.338	120.653	90.951	57.517
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		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)	173.338	120.653	90.951	57.517
Profit (Loss) Attributable to Group		173.338	120.653	90.951	57.517
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)		0,00184000	0,00128000	0,00097000	0,00061000

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)		173.338	120.653		
OTHER COMPREHENSIVE INCOME		2.754	-3.495		
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		2.754	-3.495		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		4.145	-4.441		
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		-1.391	946		
TOTAL COMPREHENSIVE INCOME (LOSS)		176.092	117.158		

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		-424.717	246.684
Interest Received		1.374.872	1.069.621
Interest Paid		-1.047.966	-329.694
Dividends received		0	0
Fees and Commissions Received		154.050	77.248
Other Gains		107.744	20.957
Collections from Previously Written Off Loans and Other Receivables		225.811	170.726
Cash Payments to Personnel and Service Suppliers		-310.224	-559.492
Taxes Paid		-145.085	-4.986
Other		-783.919	-197.696
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.905.631	53.604
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		66.936	947.000
Net (Increase) Decrease in Due From Banks		56.192	-208.930
Net (Increase) Decrease in Loans		313.259	-1.498.565
Net (Increase) Decrease in Other Assets		-259.545	-29.219
Net Increase (Decrease) in Bank Deposits		797.257	-600.995
Net Increase (Decrease) in Other Deposits		1.245.684	255.693
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-519.175	438.024
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		205.023	750.596
Net Cash Provided From Banking Operations		1.480.914	300.288
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-403.477	-487.114
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-6.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-307.076	-36.044
Cash Obtained from Tangible and Intangible Asset Sales		134.293	116.538
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	-82.772
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		261.136	5.727
Cash Paid for Purchase of Financial Assets At Amortised Cost		-469.121	-459.099
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-22.709	-25.464
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		10.556	63.464
Cash Obtained from Loans and Securities Issued		12.983	137.483
Cash Outflow Arised From Loans and Securities Issued		0	-72.120
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-8.674	-9.072
Other		6.247	7.173
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		17.654	113.058
Net Increase (Decrease) in Cash and Cash Equivalents		1.105.647	-10.304
Cash and Cash Equivalents at Beginning of the Period		2.830.500	2.122.993
Cash and Cash Equivalents at End of the Period		3.936.147	2.112.689



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		941.161	128.678	0	81.575	0	-7.777	0	-7.777	0	15.774	0	15.774	284.349	0	212.044	1.655.804	0	1.655.804	
	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		941.161	128.678	0	81.575	0	-7.777	0	-7.777	0	15.774	0	15.774	284.349	0	212.044	1.655.804	0	1.655.804	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	-3.495	0	-3.495	0	120.653	117.158	0	117.158		
	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	-7.007	0	0	0	0	0	0	0	0	0	0	0	-7.007	0	-7.007	
	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	212.044	0	-212.044	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	212.044	0	-212.044	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		941.161	128.678	0	74.568	0	-7.777	0	-7.777	0	12.279	0	12.279	496.393	0	120.653	1.765.955	0	1.765.955	
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		941.161	128.678	0	85.097	0	-10.787	0	-10.787	0	22.263	0	22.263	496.393	18.736	-229.835	1.873.904	0	1.873.904	
	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		941.161	128.678	0	85.097	0	-10.787	0	-10.787	0	22.263	0	22.263	496.393	18.736	-229.835	1.873.904	0	1.873.904	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	2.754	0	2.754	0	173.338	176.092	0	176.092		
	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	-10.083	0	0	0	0	0	0	0	0	0	0	0	-10.083	0	-10.083	
	Increase (decrease) through other changes, equity		0	0	0	24.986	0	0	0	0	0	0	0	0	0	24.986	0	0	0	0	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	211.099	18.736	-229.835	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	211.099	18.736	-229.835	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		941.161	128.678	0	100.000	0	-10.787	0	-10.787	0	25.017	0	25.017	707.492	24.986	-173.338	2.039.913	0	2.039.913	