

ANADOLUBANK A.Ş.
Bank Financial Report
Unconsolidated
2021 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Anadolubank A.Ş. Genel Kurulu'na

Giriş

Anadolubank A.Ş'nin ("Banka") 30 Haziran 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme 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, konsolide olmayan 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 kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, AnadoluBank A.Ş'nin ("Banka") 30 Haziran 2021 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin 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 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**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 13 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)		716.021	4.518.906	5.234.927	2.218.061	3.585.041	5.803.102
Cash and cash equivalents		572.986	3.513.173	4.086.159	765.911	2.749.175	3.515.086
Cash and Cash Balances at Central Bank	V-I-1	572.782	2.438.418	3.011.200	395.819	2.134.344	2.530.163
Banks	V-I-2	270	1.076.827	1.077.097	100.348	615.744	716.092
Receivables From Money Markets		0	0	0	270.133	0	270.133
Allowance for Expected Losses (-)		-66	-2.072	-2.138	-389	-913	-1.302
Financial assets at fair value through profit or loss	V-I-3	0	125.264	125.264	65.417	94.676	160.093
Public Debt Securities		0	28.940	28.940	65.417	8.962	74.379
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	96.324	96.324	0	85.714	85.714
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	7.659	825.106	832.765	1.296.846	730.543	2.027.389
Public Debt Securities		0	759.579	759.579	1.289.187	675.840	1.965.027
Equity instruments		7.659	21.279	28.938	7.659	16.885	24.544
Other Financial Assets		0	44.248	44.248	0	37.818	37.818
Derivative financial assets	V-I-5	135.376	55.363	190.739	89.887	10.647	100.534
Derivative Financial Assets At Fair Value Through Profit Or Loss		135.376	55.363	190.739	89.887	10.647	100.534
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		15.566.268	2.296.079	17.862.347	15.951.509	1.472.053	17.423.562
Loans	V-I-6	13.863.668	2.303.671	16.167.339	13.227.115	1.476.442	14.703.557
Receivables From Leasing Transactions	V-I-8	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-7	2.587.284	0	2.587.284	3.612.467	0	3.612.467
Public Debt Securities		2.587.284	0	2.587.284	3.612.467	0	3.612.467
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-884.684	-7.592	-892.276	-888.073	-4.389	-892.462
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-9	273.009	0	273.009	258.828	0	258.828
Held for Sale		273.009	0	273.009	258.828	0	258.828
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		330.696	1.034.920	1.365.616	291.146	890.096	1.181.242
Investments in Associates (Net)	V-I-10	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)	V-I-11	330.696	1.034.920	1.365.616	291.146	890.096	1.181.242
Unconsolidated Financial Subsidiaries		330.696	1.034.920	1.365.616	291.146	890.096	1.181.242
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-12	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)	V-I-13	322.650	84	322.734	326.922	122	327.044
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-14	19.976	0	19.976	15.929	0	15.929
Goodwill		0	0	0	0	0	0
Other		19.976	0	19.976	15.929	0	15.929
INVESTMENT PROPERTY (Net)	V-I-15	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-16	56.492	0	56.492	50.516	0	50.516
OTHER ASSETS (Net)	V-I-17	426.905	19.732	446.637	251.953	81.897	333.850
TOTAL ASSETS		17.712.017	7.869.721	25.581.738	19.364.864	6.029.209	25.394.073
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	9.727.095	8.882.747	18.609.842	9.490.440	7.113.521	16.603.961
LOANS RECEIVED	V-II-2	109.398	44.956	154.354	101.631	261.877	363.508
MONEY MARKET FUNDS		2.245.463	0	2.245.463	4.218.413	0	4.218.413
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	V-II-3	18.130	67.199	85.329	87.066	84.382	171.448
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		18.130	67.199	85.329	87.066	84.382	171.448
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)	V-II-4	77.485	839	78.324	80.074	708	80.782
PROVISIONS	V-II-5	81.665	1.340	83.005	81.295	1.123	82.418
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		66.203	0	66.203	64.245	0	64.245
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		15.462	1.340	16.802	17.050	1.123	18.173
CURRENT TAX LIABILITIES	V-II-6	41.881	0	41.881	67.350	0	67.350
DEFERRED TAX LIABILITY	V-II-7	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-8	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	V-II-9	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	V-II-10	778.765	72.417	851.182	559.757	23.314	583.071
EQUITY		3.358.028	74.330	3.432.358	3.173.863	49.259	3.223.122
Issued capital	V-II-11	600.000	0	600.000	600.000	0	600.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
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	V-II-13	63.361	10.651	74.012	65.970	8.670	74.640
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	V-II-13	331.127	-27.261	303.866	303.634	-39.996	263.638
Profit Reserves		2.219.313	0	2.219.313	1.804.000	0	1.804.000
Legal Reserves		136.838	0	136.838	116.072	0	116.072
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.082.475	0	2.082.475	1.687.928	0	1.687.928
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		144.227	90.940	235.167	400.259	80.585	480.844
Prior Years' Profit or Loss		0	65.531	65.531	0	65.531	65.531
Current Period Net Profit Or Loss		144.227	25.409	169.636	400.259	15.054	415.313
Total equity and liabilities		16.437.910	9.143.828	25.581.738	17.859.889	7.534.184	25.394.073

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		9.829.793	13.124.999	22.954.792	10.403.370	9.623.213	20.026.583
GUARANTIES AND WARRANTIES	V-III-2	3.172.471	3.474.539	6.647.010	3.083.439	3.203.455	6.286.894
Letters of Guarantee		3.158.271	1.023.137	4.181.408	3.018.639	966.883	3.985.522
Guarantees Subject to State Tender Law		59.601	3.097	62.698	56.531	2.735	59.266
Guarantees Given for Foreign Trade Operations		38.596	1.807	40.403	35.587	1.595	37.182
Other Letters of Guarantee		3.060.074	1.018.233	4.078.307	2.926.521	962.553	3.889.074
Bank Acceptances		0	39.186	39.186	0	4.935	4.935
Import Letter of Acceptance		0	39.186	39.186	0	4.935	4.935
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	790.781	790.781	0	899.021	899.021
Documentary Letters of Credit		0	790.781	790.781	0	899.021	899.021
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		14.200	1.621.435	1.635.635	64.800	1.332.616	1.397.416
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	V-III-1	1.276.836	1.585.130	2.861.966	1.234.154	761.018	1.995.172
Irrevocable Commitments		1.276.836	1.585.130	2.861.966	1.234.154	761.018	1.995.172
Forward Asset Purchase Commitments		266.597	1.585.130	1.851.727	245.476	761.018	1.006.494
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		479.765	0	479.765	523.552	0	523.552
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		320.499	0	320.499	248.307	0	248.307
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		135.051	0	135.051	128.070	0	128.070
Commitments for Credit Cards and Banking Services Promotions		851	0	851	803	0	803
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		74.073	0	74.073	87.946	0	87.946
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		5.380.486	8.065.330	13.445.816	6.085.777	5.658.740	11.744.517
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		5.380.486	8.065.330	13.445.816	6.085.777	5.658.740	11.744.517
Forward Foreign Currency Buy or Sell Transactions		525.653	740.509	1.266.162	578.989	665.488	1.244.477
Forward Foreign Currency Buying Transactions		366.324	267.252	633.576	490.494	151.019	641.513
Forward Foreign Currency Sale Transactions		159.329	473.257	632.586	88.495	514.469	602.964
Currency and Interest Rate Swaps		2.208.529	3.875.284	6.083.813	4.455.388	3.872.238	8.327.626
Currency Swap Buy Transactions		250.904	2.132.623	2.383.527	5.072	2.396.391	2.401.463
Currency Swap Sell Transactions		587.625	1.742.661	2.330.286	1.800.566	666.260	2.466.826
Interest Rate Swap Buy Transactions		685.000	0	685.000	1.339.750	362.252	1.702.002
Interest Rate Swap Sell Transactions		685.000	0	685.000	1.310.000	447.335	1.757.335
Currency, Interest Rate and Securities Options		2.646.304	3.449.537	6.095.841	1.051.400	1.121.014	2.172.414
Currency Options Buy Transactions		612.565	2.305.137	2.917.702	278.548	766.568	1.045.116
Currency Options Sell Transactions		2.033.739	1.144.400	3.178.139	772.852	354.446	1.127.298
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		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		168.364.417	12.764.051	181.128.468	155.908.228	10.511.468	166.419.696
ITEMS HELD IN CUSTODY		4.627.043	1.132.393	5.759.436	4.065.770	872.791	4.938.561
Customer Fund and Portfolio Balances		0	0	0	90.576	0	90.576
Securities Held in Custody		1.451	716.938	718.389	1.262	536.069	537.331
Cheques Received for Collection		4.537.048	406.453	4.943.501	3.892.598	324.468	4.217.066
Commercial Notes Received for Collection		88.544	9.002	97.546	81.334	12.254	93.588
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		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		163.737.374	11.631.658	175.369.032	151.842.458	9.638.677	161.481.135
Securities		9.359	0	9.359	46.294	0	46.294
Guarantee Notes		15.453	18.306	33.759	15.555	18.510	34.065
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		954	0	954	3.994	0	3.994
Other Pledged Items		163.711.608	11.613.352	175.324.960	151.776.615	9.620.167	161.396.782

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		178.194.210	25.889.050	204.083.260	166.311.598	20.134.681	186.446.279

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		1.461.322	892.058	762.918	467.123
Interest Income on Loans	V-IV-1	1.118.665	730.205	593.031	355.388
Interest Income on Reserve Deposits		32.299	1.522	19.731	0
Interest Income on Banks	V-IV-1	1.187	8.403	342	1.100
Interest Income on Money Market Placements		3.877	24.558	1.032	1.608
Interest Income on Marketable Securities Portfolio	V-IV-1	298.954	118.382	146.532	106.496
Financial Assets At Fair Value Through Profit Loss		399	3.774	262	3.333
Financial Assets At Fair Value Through Other Comprehensive Income		55.601	29.067	26.483	24.151
Financial Assets Measured at Amortised Cost		242.954	85.541	119.787	79.012
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		6.340	8.988	2.250	2.531
INTEREST EXPENSES (-)		-1.228.539	-583.973	-623.597	-322.688
Interest Expenses on Deposits	V-IV-2	-894.976	-471.218	-470.976	-227.669
Interest Expenses on Funds Borrowed	V-IV-2	-7.453	-4.383	-3.792	-2.497
Interest Expenses on Money Market Funds		-317.392	-78.221	-144.621	-78.033
Interest Expenses on Securities Issued		0	-11.466	0	-5.327
Lease Interest Expenses		-8.190	-8.525	-4.042	-4.167
Other Interest Expense		-528	-10.160	-166	-4.995
NET INTEREST INCOME OR EXPENSE		232.783	308.085	139.321	144.435
NET FEE AND COMMISSION INCOME OR EXPENSES		70.610	70.259	36.884	28.337
Fees and Commissions Received		85.462	80.586	44.739	33.153
From Noncash Loans		24.231	21.154	12.408	10.385
Other	V-IV-11	61.231	59.432	32.331	22.768
Fees and Commissions Paid (-)		-14.852	-10.327	-7.855	-4.816
Paid for Noncash Loans		0	0	0	0
Other		-14.852	-10.327	-7.855	-4.816
DIVIDEND INCOME	V-IV-3	17	28	0	15
TRADING INCOME OR LOSS (Net)	V-IV-4	50.185	50.483	2.636	18.973
Gains (Losses) Arising from Capital Markets Transactions		7.459	10.494	2.825	6.112
Gains (Losses) Arising From Derivative Financial Transactions		164.673	30.086	26.958	-14.859
Foreign Exchange Gains or Losses		-121.947	9.903	-27.147	27.720
OTHER OPERATING INCOME	V-IV-5	153.114	187.863	52.694	68.877
GROSS PROFIT FROM OPERATING ACTIVITIES		506.709	616.718	231.535	260.637
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-115.028	-169.852	-40.973	-66.257
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-15.305	-2.439	-14.760	-1.753
PERSONNEL EXPENSES (-)		-158.160	-135.114	-78.666	-64.929
OTHER OPERATING EXPENSES (-)	V-IV-7	-101.387	-90.007	-49.981	-41.509
NET OPERATING INCOME (LOSS)		116.829	219.306	47.155	86.189
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		65.051	34.326	31.044	16.487
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-8	181.880	253.632	78.199	102.676
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-12.244	-39.922	1.453	-12.361
Current Tax Provision		0	-21.005	0	-11.817
Expense Effect of Deferred Tax		-45.399	-22.632	-3.681	-1.133
Income Effect of Deferred Tax		33.155	3.715	5.134	589
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-8	169.636	213.710	79.652	90.315
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	V-IV-8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	V-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	V-IV-10	169.636	213.710	79.652	90.315
Profit (Loss) Attributable to Group		169.636	213.710	79.652	90.315
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)		0,00028300	0,00035600	0,00013300	0,00015000

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)		169.636	213.710		
OTHER COMPREHENSIVE INCOME		39.600	-15.887		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-628	844		
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		-3.262	-230		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		3.367	1.318		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-733	-244		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		40.228	-16.731		
Exchange Differences on Translation		120.654	96.753		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		13.675	-33.606		
Income (Loss) Related with Cash Flow Hedges		-350	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-116.016	-106.818		
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		22.265	26.940		
TOTAL COMPREHENSIVE INCOME (LOSS)		209.236	197.823		

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		-420.031	15.940
Interest Received		1.432.008	871.156
Interest Paid		-1.276.958	-575.247
Dividends received		17	28
Fees and Commissions Received		85.462	80.586
Other Gains		207.719	252.058
Collections from Previously Written Off Loans and Other Receivables		125.336	87.939
Cash Payments to Personnel and Service Suppliers		-158.160	-135.114
Taxes Paid		-38.579	-48.900
Other		-796.876	-516.566
Changes in Operating Assets and Liabilities Subject to Banking Operations		-363.171	5.065.961
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		41.658	-238.855
Net (Increase) Decrease in Due From Banks		-73.587	-456.355
Net (Increase) Decrease in Loans		-1.460.114	-1.100.575
Net (Increase) Decrease in Other Assets		922.471	-261.737
Net Increase (Decrease) in Bank Deposits		203.099	-19.879
Net Increase (Decrease) in Other Deposits		1.859.206	1.801.328
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-213.754	223.667
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-1.642.150	5.118.367
Net Cash Provided From Banking Operations		-783.202	5.081.901
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		1.174.137	-5.717.596
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		-6.619	1.827
Cash Obtained from Tangible and Intangible Asset Sales		14.180	4.791
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	-1.274.317
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		140.861	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-4.446.454
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.032.660	0
Other		-6.945	-3.443
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-26.796	-9.844
Cash Obtained from Loans and Securities Issued		0	436.290
Cash Outflow Arised From Loans and Securities Issued		-7.135	-427.662
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-19.661	-18.472
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		119.861	25.677
Net Increase (Decrease) in Cash and Cash Equivalents		484.000	-619.862
Cash and Cash Equivalents at Beginning of the Period		2.336.146	2.392.266
Cash and Cash Equivalents at End of the Period		2.820.146	1.772.404



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		600.000	0	0	0	79.821	-16.499	5.372 0	386.795	-24.356	-124.077 0	1.505.890	363.644	0	2.776.590	0	2.776.590
	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		600.000	0	0	0	79.821	-16.499	5.372 0	386.795	-24.356	-124.077 0	1.505.890	363.644	0	2.776.590	0	2.776.590
	Total Comprehensive Income (Loss)		0	0	0	0	0	-185	1.029 0	96.753	-26.057	-87.427 0	0	0	213.710	197.823	0	197.823
	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	386.527	-	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0	0	386.527	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0	386.527	-	0	0	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		600.000	0	0	0	79.821	-16.684	6.401 0	483.548	-50.413	-211.504 0	1.892.417	-22.883	213.710	2.974.413	0	2.974.413
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		600.000	0	0	0	84.681	-18.710	8.669 0	624.652	-39.996	-321.018 0	1.804.000	480.844	0	0	0	3.223.122
	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		600.000	0	0	0	84.681	-18.710	8.669 0	624.652	-39.996	-321.018 0	1.804.000	480.844	0	0	0	3.223.122
	Total Comprehensive Income (Loss)		0	0	0	0	0	-2.611	1.983 0	120.654	12.735	-93.161 0	0	0	169.636	0	0	209.236
	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	415.313	-	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0	0	415.313	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0	415.313	-	0	0	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		600.000	0	0	0	84.681	-21.321	10.652 0	745.306	-27.261	-414.179 0	2.219.313	65.531	169.636	0	0	3.432.358