

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

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30.09.2021 Consolidated Financials and Footnes

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

ICBC Turkey Bank A.Ş. Genel Kurulu'na

Giriş

ICBC Turkey Bank A.Ş.'nin, ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili 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 bildirmekteyiz.

Sonuç

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

Diğer Husus

Mevzuattan Kaynaklanan Diğer Yükümlölüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Müjde Aslan, SMMM

Sorumlu Denetçi

İstanbul, 27 Ekim 2021

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2021			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)		1.574.641	7.878.998	9.453.639	1.315.692	9.340.398	10.656.090
Cash and cash equivalents		1.337.091	5.429.140	6.766.231	618.882	4.647.341	5.266.223
Cash and Cash Balances at Central Bank	(5.I.1)	308.545	4.117.913	4.426.458	113.485	3.047.428	3.160.913
Banks	(5.I.3)	97.829	1.314.247	1.412.076	2.592	1.604.376	1.606.968
Receivables From Money Markets		934.601	0	934.601	504.390	0	504.390
Allowance for Expected Losses (-)		-3.884	-3.020	-6.904	-1.585	-4.463	-6.048
Financial assets at fair value through profit or loss		29.893	17.862	47.755	21.923	14.282	36.205
Public Debt Securities		0	0	0	0	0	0
Equity instruments		73	17.862	17.935	77	14.282	14.359
Other Financial Assets		29.820	0	29.820	21.846	0	21.846
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.4)	207.276	2.413.431	2.620.707	674.573	4.677.593	5.352.166
Public Debt Securities		207.276	159.958	367.234	674.573	178.864	853.437
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	2.253.473	2.253.473	0	4.498.729	4.498.729
Derivative financial assets	(5.I.2)	381	18.565	18.946	314	1.182	1.496
Derivative Financial Assets At Fair Value Through Profit Or Loss		381	18.565	18.946	314	1.182	1.496
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		3.338.643	11.033.850	14.372.493	3.341.509	10.780.839	14.122.348
Loans	(5.I.5)	1.736.843	8.197.049	9.933.892	2.622.721	7.432.590	10.055.311
Receivables From Leasing Transactions	(5.I.10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.I.6)	1.657.834	3.263.079	4.920.913	781.293	3.609.776	4.391.069
Public Debt Securities		1.657.834	2.829.164	4.486.998	781.293	2.415.287	3.196.580
Other Financial Assets		0	433.915	433.915	0	1.194.489	1.194.489
Allowance for Expected Credit Losses (-)		-56.034	-426.278	-482.312	-62.505	-261.527	-324.032
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.14)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	(5.I.7)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(5.I.8)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.9)	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)		105.984	0	105.984	113.423	0	113.423
INTANGIBLE ASSETS AND GOODWILL (Net)		12.084	0	12.084	7.839	0	7.839
Goodwill		0	0	0	0	0	0
Other		12.084	0	12.084	7.839	0	7.839
INVESTMENT PROPERTY (Net)	(5.I.12)	0	0	0	0	0	0
CURRENT TAX ASSETS		509	0	509	19	0	19
DEFERRED TAX ASSET	(5.I.13)	153.837	0	153.837	116.269	0	116.269
OTHER ASSETS (Net)	(5.I.15)	79.946	3.156	83.102	72.764	92.431	165.195
TOTAL ASSETS		5.265.644	18.916.004	24.181.648	4.967.515	20.213.668	25.181.183
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	2.364.908	12.324.690	14.689.598	1.783.716	9.854.981	11.638.697
LOANS RECEIVED	(5.II.4)	701.582	3.216.696	3.918.278	639.192	7.452.646	8.091.838
MONEY MARKET FUNDS	(5.II.2)	22.191	0	22.191	550.633	147.067	697.700
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(5.II.3)	299	864	1.163	293	89.662	89.955
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		299	864	1.163	293	89.662	89.955
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.6)	67.963	0	67.963	72.700	0	72.700
PROVISIONS	(5.II.8)	182.443	66.752	249.195	144.829	59.169	203.998
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		35.650	0	35.650	27.024	0	27.024
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		146.793	66.752	213.545	117.805	59.169	176.974
CURRENT TAX LIABILITIES	(5.II.9)	43.931	0	43.931	69.246	0	69.246
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.10)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(5.II.11)	0	2.666.367	2.666.367	0	2.202.640	2.202.640
Loans		0	2.666.367	2.666.367	0	2.202.640	2.202.640

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.5)	302.404	604.375	906.779	327.516	369.077	696.593
EQUITY	(5.II.12)	1.620.455	-4.272	1.616.183	1.424.193	-6.377	1.417.816
Issued capital		860.000	0	860.000	860.000	0	860.000
Capital Reserves		-587	0	-587	-587	0	-587
Equity Share Premiums		-587	0	-587	-587	0	-587
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		18.419	0	18.419	18.248	0	18.248
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-3.351	-4.272	-7.623	1.834	-6.377	-4.543
Profit Reserves		491.598	0	491.598	402.700	0	402.700
Legal Reserves		26.983	0	26.983	22.538	0	22.538
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		406.552	0	406.552	322.099	0	322.099
Other Profit Reserves		58.063	0	58.063	58.063	0	58.063
Profit or Loss		254.376	0	254.376	141.998	0	141.998
Prior Years' Profit or Loss		56.635	0	56.635	51.067	0	51.067
Current Period Net Profit Or Loss		197.741	0	197.741	90.931	0	90.931
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		5.306.176	18.875.472	24.181.648	5.012.318	20.168.865	25.181.183

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.128.911	12.547.039	13.675.950	1.045.835	14.679.666	15.725.501
GUARANTIES AND WARRANTIES	(5.III.1)	832.377	6.796.559	7.628.936	899.364	8.512.185	9.411.549
Letters of Guarantee		832.377	3.142.569	3.974.946	873.917	2.429.013	3.302.930
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		832.377	3.142.569	3.974.946	873.917	2.429.013	3.302.930
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	393.873	393.873	25.447	439.924	465.371
Documentary Letters of Credit		0	102.191	102.191	25.447	201.616	227.063
Other Letters of Credit		0	291.682	291.682	0	238.308	238.308
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	3.260.117	3.260.117	0	5.643.248	5.643.248
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.1)	156.572	244.768	401.340	130.428	45.000	175.428
Irrevocable Commitments		156.572	244.768	401.340	130.428	45.000	175.428
Forward Asset Purchase Commitments		29.787	244.768	274.555	8.886	45.000	53.886
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		31.037	0	31.037	29.704	0	29.704
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.537	0	5.537	6.294	0	6.294
Tax and Fund Liabilities Arised from Export Commitments		3	0	3	3	0	3
Commitments for Credit Card Limits		89.943	0	89.943	85.095	0	85.095
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		265	0	265	446	0	446
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		139.962	5.505.712	5.645.674	16.043	6.122.481	6.138.524
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		139.962	5.505.712	5.645.674	16.043	6.122.481	6.138.524
Forward Foreign Currency Buy or Sell Transactions		26.087	97.427	123.514	9.844	27.516	37.360
Forward Foreign Currency Buying Transactions		26.087	36.448	62.535	7.132	11.708	18.840
Forward Foreign Currency Sale Transactions		0	60.979	60.979	2.712	15.808	18.520
Currency and Interest Rate Swaps		25.779	5.291.104	5.316.883	6.199	6.080.240	6.086.439
Currency Swap Buy Transactions		0	2.667.301	2.667.301	0	3.000.604	3.000.604
Currency Swap Sell Transactions		25.779	2.623.803	2.649.582	6.199	3.079.636	3.085.835
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		88.096	117.181	205.277	0	14.725	14.725
Currency Options Buy Transactions		44.048	58.591	102.639	0	7.341	7.341
Currency Options Sell Transactions		44.048	58.590	102.638	0	7.384	7.384
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		18.035.169	118.818.796	136.853.965	18.199.177	91.152.523	109.351.700
ITEMS HELD IN CUSTODY		8.043.675	64.302.846	72.346.521	7.896.731	38.703.770	46.600.501
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.571.820	37.095	1.608.915	1.474.262	23.099	1.497.361
Cheques Received for Collection		39.845	37.828	77.673	49.343	23.103	72.446
Commercial Notes Received for Collection		3.883	16.178	20.061	2.507	9.148	11.655
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		6.426.373	64.199.917	70.626.290	6.369.985	38.648.016	45.018.001
Custodians		1.754	11.828	13.582	634	404	1.038
PLEDGED ITEMS		9.991.494	54.515.950	64.507.444	10.302.446	52.448.753	62.751.199
Securities		21.489	0	21.489	14.573	0	14.573
Guarantee Notes		921	88	1.009	921	440	1.361
Commodity		35.689	63.383	99.072	43.956	69.335	113.291
Warrant		0	0	0	0	0	0
Real Estate		2.678.570	37.161.792	39.840.362	2.865.716	36.879.643	39.745.359
Other Pledged Items		7.254.825	17.290.687	24.545.512	7.377.280	15.499.335	22.876.615

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		19.164.080	131.365.835	150.529.915	19.245.012	105.832.189	125.077.201

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(5.IV.1)	1.097.632	822.013	363.421	279.367
Interest Income on Loans		575.512	456.036	171.440	161.141
Interest Income on Reserve Deposits		19.558	0	8.044	0
Interest Income on Banks		12.268	33.790	4.981	929
Interest Income on Money Market Placements		76.110	42.960	30.074	4.313
Interest Income on Marketable Securities Portfolio		409.491	287.296	147.515	112.135
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		90.895	80.368	20.201	30.688
Financial Assets Measured at Amortised Cost		318.596	206.928	127.314	81.447
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		4.693	1.931	1.367	849
INTEREST EXPENSES (-)	(5.IV.2)	-591.738	-488.653	-178.151	-164.324
Interest Expenses on Deposits		-402.964	-246.520	-130.086	-74.662
Interest Expenses on Funds Borrowed		-171.275	-199.650	-43.776	-72.364
Interest Expenses on Money Market Funds		-7.512	-5.970	-1.009	-3.594
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-8.434	-9.797	-2.731	-3.123
Other Interest Expense		-1.553	-26.716	-549	-10.581
NET INTEREST INCOME OR EXPENSE		505.894	333.360	185.270	115.043
NET FEE AND COMMISSION INCOME OR EXPENSES		154.996	97.364	29.763	29.731
Fees and Commissions Received		168.309	107.249	34.560	33.297
From Noncash Loans		24.340	14.998	9.015	5.822
Other		143.969	92.251	25.545	27.475
Fees and Commissions Paid (-)		-13.313	-9.885	-4.797	-3.566
Paid for Noncash Loans		-29	-16	-10	-4
Other		-13.284	-9.869	-4.787	-3.562
DIVIDEND INCOME	(5.IV.3)	201	90	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	114.664	112.009	24.015	59.011
Gains (Losses) Arising from Capital Markets Transactions		17.563	17.269	2.749	6.958
Gains (Losses) Arising From Derivative Financial Transactions		104.095	-110.560	36.902	-85.954
Foreign Exchange Gains or Losses		-6.994	205.300	-15.636	138.007
OTHER OPERATING INCOME	(5.IV.5)	75.277	131.985	23.218	8.280
GROSS PROFIT FROM OPERATING ACTIVITIES		851.032	674.808	262.266	212.065
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-161.397	-208.126	-81.648	-103.062
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-1.683	-3.528	-383	-954
PERSONNEL EXPENSES (-)		-245.831	-195.853	-86.792	-60.800
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-204.284	-152.471	-53.645	-58.029
NET OPERATING INCOME (LOSS)		237.837	114.830	39.798	-10.780
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)	237.837	114.830	39.798	-10.780
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-40.096	-28.968	-16.089	-1.558
Current Tax Provision		-76.447	-82.742	-27.954	-4.122
Expense Effect of Deferred Tax		-26.883	-10.405	-2.334	-7.870
Income Effect of Deferred Tax		63.234	64.179	14.199	10.434
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	197.741	85.862	23.709	-12.338
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	(5.IV.8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(5.IV.9)	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(5.IV.11)	197.741	85.862	23.709	-12.338
Profit (Loss) Attributable to Group		197.741	85.862	23.709	-12.338
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)		0,02300000	0,01000000	0,00280000	-0,00140000

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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		197.741	85.862	23.709	-12.338
OTHER COMPREHENSIVE INCOME		-2.909	-8.793	8.326	-14.227
Other Comprehensive Income that will not be Reclassified to Profit or Loss		171	0	-9	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		180	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-9	0	-9	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3.080	-8.793	8.335	-14.227
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.305	-10.441	10.928	-18.827
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.225	1.648	-2.593	4.600
TOTAL COMPREHENSIVE INCOME (LOSS)		194.832	77.069	32.035	-26.565

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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020
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		255.625	573.018
Interest Received		801.877	795.202
Interest Paid		-525.760	-408.323
Dividends received		201	90
Fees and Commissions Received		125.159	140.618
Other Gains		116.799	237.916
Collections from Previously Written Off Loans and Other Receivables		4.759	122.051
Cash Payments to Personnel and Service Suppliers		-237.205	-193.549
Taxes Paid		-93.164	-99.876
Other		62.959	-21.111
Changes in Operating Assets and Liabilities Subject to Banking Operations		-657.797	1.707.828
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-11.556	-4.101
Net (Increase) Decrease in Due From Banks		-922.626	-1.377.017
Net (Increase) Decrease in Loans		2.468.438	-1.460.476
Net (Increase) Decrease in Other Assets		-411.404	-471.803
Net Increase (Decrease) in Bank Deposits		89.689	-53.272
Net Increase (Decrease) in Other Deposits		2.957.245	1.287.584
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-4.235.571	3.763.089
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-592.012	23.824
Net Cash Provided From Banking Operations		-402.172	2.280.846
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		751.228	-3.036.114
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		-8.797	-15.649
Cash Obtained from Tangible and Intangible Asset Sales		2.529	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.682	-1.928.510
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		615.598	2.821
Cash Paid for Purchase of Financial Assets At Amortised Cost		-971.310	-1.476.994
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.114.930	382.341
Other		1.960	-123
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-4.737	-7.790
Cash Obtained from Loans and Securities Issued		0	
Cash Outflow Arised From Loans and Securities Issued		0	
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-4.737	-7.790
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		227.713	405.865
Net Increase (Decrease) in Cash and Cash Equivalents		572.032	-357.193
Cash and Cash Equivalents at Beginning of the Period		3.750.867	3.866.345
Cash and Cash Equivalents at End of the Period		4.322.899	3.509.152



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 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		860.000	-587	0	0	15.094	1.216	0 0	0	4.582	0 0	328.778	48.719	71.510	1.329.312	1.329.312	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Effect Of Corrections				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	
	Adjusted Beginning Balance		860.000	-587	0	0	15.094	1.216	0 0	0	4.582	0 0	328.778	48.719	71.510	1.329.312	1.329.312	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	-8.793	0 0	0	0	85.862	77.069	77.069	
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	73.922	-2.412	-71.510	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	0 0	73.922	-73.922	0	0	0	
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	71.510	-71.510	0	0	
	Equity at end of period		860.000	-587	0	0	15.094	1.216	0 0	0	-4.211	0 0	402.700	46.307	85.862	1.406.381	1.406.381	
Current Period 01.01.2021 - 30.09.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		860.000	-587	0	0	17.326	922	0 0	0	-4.543	0 0	402.700	51.067	90.931	1.417.816	1.417.816	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Adjusted Beginning Balance		860.000	-587	0	0	17.326	922	0 0	0	-4.543	0 0	402.700	51.067	90.931	1.417.816	1.417.816	
	Total Comprehensive Income (Loss)		0	0	0	0	171	0	0 0	0	-3.080	0 0	0	0	197.741	194.832	194.832	
	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	3.535	0	3.535	3.535	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	88.898	2.033	-90.931	0	0	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	88.898	-88.898	0	0	0	
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	90.931	-90.931	0	0	
	Equity at end of period		860.000	-587	0	0	17.497	922	0 0	0	-7.623	0 0	491.598	56.635	197.741	1.616.183	1.616.183	