

**YAPI VE KREDİ BANKASI A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2021 - 3. 3 Monthly Notification**

**General Information About Financial Statements**

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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Yapı ve Kredi Bankası A.Ş. Genel Kurulu'na:

### Giriş

Yapı ve Kredi Bankası 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 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. 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

#### *Sonuç*

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Yapı ve Kredi Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 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.

#### *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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Haluk Yalçın, SMMM

Sorumlu Denetçi

İstanbul, 1 Kasım 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)		44.540.489	91.619.400	136.159.889	40.188.276	67.055.054	107.243.330
Cash and cash equivalents	1.1	13.384.651	86.381.524	99.766.175	15.922.081	59.773.824	75.695.905
Cash and Cash Balances at Central Bank		10.039.589	63.625.389	73.664.978	10.500.301	47.182.253	57.682.554
Banks	1.4	3.366.324	22.950.538	26.316.862	3.753.221	12.732.753	16.485.974
Receivables From Money Markets		2.084		2.084	1.700.842		1.700.842
Allowance for Expected Losses ( - )		-23.346	-194.403	-217.749	-32.283	-141.182	-173.465
Financial assets at fair value through profit or loss	1.2	310.778	331.330	642.108	345.122	331.643	676.765
Public Debt Securities		68.164	135.858	204.022	106.399	170.315	276.714
Equity instruments		242.551		242.551	238.703		238.703
Other Financial Assets		63	195.472	195.535	20	161.328	161.348
Financial Assets at Fair Value Through Other Comprehensive Income	1.5,1.6	25.030.933	3.478.052	28.508.985	19.844.401	5.256.159	25.100.560
Public Debt Securities		24.887.402	2.885.060	27.772.462	19.689.965	3.302.506	22.992.471
Equity instruments		84.348	4.687	89.035	84.336	3.942	88.278
Other Financial Assets		59.183	588.305	647.488	70.100	1.949.711	2.019.811
Derivative financial assets	1.3	5.814.127	1.428.494	7.242.621	4.076.672	1.693.428	5.770.100
Derivative Financial Assets At Fair Value Through Profit Or Loss		4.493.428	1.420.399	5.913.827	3.530.014	1.693.428	5.223.442
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		1.320.699	8.095	1.328.794	546.658		546.658
FINANCIAL ASSETS AT AMORTISED COST (Net)		260.245.961	159.655.926	419.901.887	206.258.377	139.122.693	345.381.070
Loans	1.7	227.604.570	126.539.201	354.143.771	186.069.018	114.800.880	300.869.898
Receivables From Leasing Transactions	1.12	4.408.210	7.491.605	11.899.815	3.597.171	7.374.687	10.971.858
Factoring Receivables		3.616.318	1.483.166	5.099.484	4.288.548	1.081.451	5.369.999
Other Financial Assets Measured at Amortised Cost	1.8	43.147.934	31.324.474	74.472.408	30.901.217	22.127.007	53.028.224
Public Debt Securities		42.817.130	28.860.929	71.678.059	30.570.413	20.390.612	50.961.025
Other Financial Assets		330.804	2.463.545	2.794.349	330.804	1.736.395	2.067.199
Allowance for Expected Credit Losses (-)		-18.531.071	-7.182.520	-25.713.591	-18.597.577	-6.261.332	-24.858.909
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	1.15	1.305.989	17.239	1.323.228	711.573	12.634	724.207
Held for Sale		1.305.989	17.239	1.323.228	711.573	12.634	724.207
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		416.158	1.378.883	1.795.041	401.504	1.203.097	1.604.601
Investments in Associates (Net)	1.9	408.858	1.378.883	1.787.741	371.330	1.203.097	1.574.427

Associates Accounted for Using Equity Method		397.072	1.378.883	1.775.955	359.544	1.203.097	1.562.641
Unconsolidated Associates		11.786		11.786	11.786		11.786
Investments in Subsidiaries (Net)	1.10	7.300	0	7.300	7.300	0	7.300
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries		7.300		7.300	7.300		7.300
Jointly Controlled Partnerships (JointVentures) (Net)	1.11	0	0	0	22.874	0	22.874
Jointly Controlled Partnerships Accounted for Using Equity Method				0	22.874		22.874
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)		4.598.382	55.111	4.653.493	4.514.773	39.606	4.554.379
INTANGIBLE ASSETS AND GOODWILL (Net)		2.004.931	46.038	2.050.969	1.963.354	40.172	2.003.526
Goodwill		979.493		979.493	979.493		979.493
Other		1.025.438	46.038	1.071.476	983.861	40.172	1.024.033
INVESTMENT PROPERTY (Net)	1.13			0			0
CURRENT TAX ASSETS			1.139	1.139	3.212	1.649	4.861
DEFERRED TAX ASSET	1.14	3.022.571		3.022.571	3.702.058		3.702.058
OTHER ASSETS (Net)	1.16	8.344.461	13.990.544	22.335.005	5.701.379	15.570.268	21.271.647
<b>TOTAL ASSETS</b>		<b>324.478.942</b>	<b>266.764.280</b>	<b>591.243.222</b>	<b>263.444.506</b>	<b>223.045.173</b>	<b>486.489.679</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	2.1	138.089.764	186.693.934	324.783.698	108.173.940	156.236.328	264.410.268
LOANS RECEIVED	2.3.1	4.497.112	47.571.918	52.069.030	4.078.528	42.346.165	46.424.693
MONEY MARKET FUNDS		41.253.327	3.315.262	44.568.589	27.546.206	2.814.458	30.360.664
MARKETABLE SECURITIES (Net)	2.3.3	8.481.092	21.383.120	29.864.212	5.906.063	18.722.298	24.628.361
Bills		7.009.144		7.009.144	4.295.582		4.295.582
Asset-backed Securities			3.039.473	3.039.473		3.511.774	3.511.774
Bonds		1.471.948	18.343.647	19.815.595	1.610.481	15.210.524	16.821.005
FUNDS		0	0	0	0	0	0
Borrower funds				0			0
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	2.3.4	750.546	13.375.002	14.125.548	806.619	11.749.170	12.555.789
DERIVATIVE FINANCIAL LIABILITIES	2.2	4.875.196	2.852.822	7.728.018	7.551.423	3.041.756	10.593.179
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.795.320	2.135.315	6.930.635	5.969.935	2.000.316	7.970.251
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		79.876	717.507	797.383	1.581.488	1.041.440	2.622.928
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	2.5	1.096.807	32.000	1.128.807	1.073.794	16.626	1.090.420
PROVISIONS	2.6	4.420.557	709.281	5.129.838	4.078.213	464.314	4.542.527
Provision for Restructuring				0			0
Reserves for Employee Benefits	2.6.1	903.596	3.137	906.733	830.720	2.915	833.635
Insurance Technical Reserves (Net)				0			0
Other provisions	2.6.3	3.516.961	706.144	4.223.105	3.247.493	461.399	3.708.892
CURRENT TAX LIABILITIES	2.7	1.732.388	8.838	1.741.226	1.951.276	5.006	1.956.282
DEFERRED TAX LIABILITY			16.242	16.242	18.480	11.472	29.952
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	2.8	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	2.9	851.881	26.146.975	26.998.856	838.459	21.816.595	22.655.054
Loans			7.595.319	7.595.319		6.305.871	6.305.871

Other Debt Instruments		851.881	18.551.656	19.403.537	838.459	15.510.724	16.349.183
OTHER LIABILITIES	2.4	23.487.049	3.824.673	27.311.722	17.465.562	2.208.562	19.674.124
EQUITY	2.10	56.515.049	-737.613	55.777.436	48.519.246	-950.880	47.568.366
Issued capital		8.447.051		8.447.051	8.447.051		8.447.051
Capital Reserves		2.145.565	0	2.145.565	1.997.149	0	1.997.149
Equity Share Premiums		556.937		556.937	556.937		556.937
Share Cancellation Profits				0			0
Other Capital Reserves		1.588.628		1.588.628	1.440.212		1.440.212
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.473.231	8.251	1.481.482	1.521.513	7.315	1.528.828
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		3.369.994	-704.457	2.665.537	1.758.141	-916.788	841.353
Profit Reserves		32.506.215	-41.407	32.464.808	28.075.113	-41.407	28.033.706
Legal Reserves		1.544.526		1.544.526	1.282.785		1.282.785
Statutory Reserves				0			0
Extraordinary Reserves		30.954.950	-41.407	30.913.543	26.785.511	-41.407	26.744.104
Other Profit Reserves		6.739		6.739	6.817		6.817
Profit or Loss		8.572.044	0	8.572.044	6.719.472	0	6.719.472
Prior Years' Profit or Loss		1.639.954		1.639.954	1.639.954		1.639.954
Current Period Net Profit Or Loss		6.932.090		6.932.090	5.079.518		5.079.518
Non-controlling Interests		949		949	807		807
Total equity and liabilities		286.050.768	305.192.454	591.243.222	228.007.809	258.481.870	486.489.679

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		301.361.802	446.936.233	748.298.035	261.534.384	401.606.068	663.140.452
GUARANTIES AND WARRANTIES	3.1.2.1	37.765.345	90.320.868	128.086.213	32.512.146	68.363.259	100.875.405
Letters of Guarantee	3.1.2.2	37.380.238	60.447.580	97.827.818	31.993.113	49.321.654	81.314.767
Guarantees Subject to State Tender Law		669.993	722.499	1.392.492	545.671	641.351	1.187.022
Guarantees Given for Foreign Trade Operations		5.799.529	59.422.782	65.222.311	5.328.968	48.420.099	53.749.067
Other Letters of Guarantee		30.910.716	302.299	31.213.015	26.118.474	260.204	26.378.678
Bank Acceptances		0	340.517	340.517	0	238.025	238.025
Import Letter of Acceptance			340.517	340.517		238.025	238.025
Other Bank Acceptances				0			0
Letters of Credit		85.397	18.725.726	18.811.123	37.184	9.303.137	9.340.321
Documentary Letters of Credit		85.397	18.725.211	18.810.608	37.184	9.302.688	9.339.872
Other Letters of Credit			515	515		449	449
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees			15.114	15.114			0
Other Guarantees		299.710	5.580.364	5.880.074	481.849	4.613.529	5.095.378
Other Collaterals			5.211.567	5.211.567		4.886.914	4.886.914
<b>COMMITMENTS</b>		101.380.709	34.543.610	135.924.319	81.424.789	33.279.511	114.704.300
Irrevocable Commitments	3.1.1	100.251.366	19.200.961	119.452.327	79.209.005	13.218.499	92.427.504
Forward Asset Purchase Commitments		6.829.624	18.360.652	25.190.276	2.905.074	11.632.591	14.537.665
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		22.671.904	495.303	23.167.207	17.187.740	788.342	17.976.082
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		4.228.227		4.228.227	3.437.866		3.437.866
Tax and Fund Liabilities Arised from Export Commitments		773		773	6.476		6.476
Commitments for Credit Card Limits		55.532.847		55.532.847	48.016.964		48.016.964
Commitments for Credit Cards and Banking Services Promotions		52.116		52.116	51.868		51.868
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0		0
Other Irrevocable Commitments		10.935.875	345.006	11.280.881	7.603.017	8.400.583
Revocable Commitments		1.129.343	15.342.649	16.471.992	2.215.784	22.276.796
Revocable Loan Granting Commitments		1.129.343	15.219.472	16.348.815	2.215.784	22.160.246
Other Revocable Commitments			123.177	123.177		116.550
DERIVATIVE FINANCIAL INSTRUMENTS		162.215.748	322.071.755	484.287.503	147.597.449	299.963.298
Derivative Financial Instruments Held For Hedging		38.712.750	54.364.196	93.076.946	43.621.565	96.053.338
Fair Value Hedges		272.750	2.274.859	2.547.609	318.865	4.427.669
Cash Flow Hedges		38.440.000	52.089.337	90.529.337	43.302.700	91.306.804
Hedges of Net Investment in Foreign Operations				0		0
Derivative Financial Instruments Held For Trading		123.502.998	267.707.559	391.210.557	103.975.884	247.531.525
Forward Foreign Currency Buy or Sell Transactions		9.470.795	11.726.951	21.197.746	6.892.761	9.227.149
Forward Foreign Currency Buying Transactions		7.194.632	3.640.037	10.834.669	4.454.063	3.835.866
Forward Foreign Currency Sale Transactions		2.276.163	8.086.914	10.363.077	2.438.698	5.391.283
Currency and Interest Rate Swaps		104.371.056	205.561.365	309.932.421	89.808.942	191.444.737
Currency Swap Buy Transactions		9.384.981	76.891.270	86.276.251	6.493.097	61.048.315
Currency Swap Sell Transactions		53.663.175	33.923.521	87.586.696	46.465.945	24.297.424
Interest Rate Swap Buy Transactions		20.661.450	47.373.287	68.034.737	18.424.950	53.049.499
Interest Rate Swap Sell Transactions		20.661.450	47.373.287	68.034.737	18.424.950	53.049.499
Currency, Interest Rate and Securities Options		1.762.371	9.865.179	11.627.550	1.575.674	12.640.133
Currency Options Buy Transactions		350.824	3.638.213	3.989.037	531.763	4.198.665
Currency Options Sell Transactions		511.547	3.645.420	4.156.967	324.741	4.555.975
Interest Rate Options Buy Transactions		450.000	2.080.952	2.530.952	300.000	3.372.515
Interest Rate Options Sell Transactions		450.000	500.594	950.594	419.170	512.978
Securities Options Buy Transactions				0		0
Securities Options Sell Transactions				0		0
Currency Futures		212.626	209.383	422.009	212.403	201.864
Currency Futures Buy Transactions		206.925	5.545	212.470		201.864
Currency Futures Sell Transactions		5.701	203.838	209.539	212.403	212.403
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0
Interest Rate Futures Buy Transactions				0		0
Interest Rate Futures Sell Transactions				0		0
Other		7.686.150	40.344.681	48.030.831	5.486.104	34.017.642
CUSTODY AND PLEDGES RECEIVED		609.115.651	218.307.204	827.422.855	541.247.833	179.885.824
ITEMS HELD IN CUSTODY		84.116.277	21.373.683	105.489.960	73.585.527	14.137.671
Customer Fund and Portfolio Balances		30.901.566	3.965.114	34.866.680	33.024.406	825.231
Securities Held in Custody		17.020.985	16.581.548	33.602.533	15.649.302	12.802.992
Cheques Received for Collection		28.509.250	41.641	28.550.891	19.137.763	29.949
Commercial Notes Received for Collection		7.626.332	648.006	8.274.338	5.715.912	360.665
Other Assets Received for Collection			109.705	109.705		95.112
Securities that will be Intermediated to Issue				0		0
Other Items Under Custody		58.144	27.669	85.813	58.144	23.722
Custodians				0		0
PLEDGED ITEMS		498.705.213	177.348.566	676.053.779	437.496.682	147.188.920
Securities		818.977	981	819.958	824.223	814
Guarantee Notes		537.779	444.533	982.312	585.521	365.529
Commodity		5.912		5.912	6.297	6.297
Warrant				0		0
Real Estate		165.205.437	36.057.104	201.262.541	144.638.689	33.225.285
Other Pledged Items		332.137.108	140.830.053	472.967.161	291.441.952	113.584.029



Depositories Receiving Pledged Items			15.895	15.895		13.263	13.263
ACCEPTED BILL, GUARANTIES AND WARRANTEES		26.294.161	19.584.955	45.879.116	30.165.624	18.559.233	48.724.857
TOTAL OFF-BALANCE SHEET ACCOUNTS		910.477.453	665.243.437	1.575.720.890	802.782.217	581.491.892	1.384.274.109

# 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	4.1	37.059.913	24.649.209	14.419.378	8.425.338
Interest Income on Loans	4.1.1	25.886.810	18.910.833	9.558.836	6.462.972
Interest Income on Reserve Deposits		559.199	13.244	238.458	
Interest Income on Banks	4.1.2	350.980	470.515	119.137	103.942
Interest Income on Money Market Placements		16.359	78.563	121	4.083
Interest Income on Marketable Securities Portfolio	4.1.3	8.944.506	4.246.544	4.025.176	1.537.038
Financial Assets At Fair Value Through Profit Loss		18.257	8.306	7.349	2.812
Financial Assets At Fair Value Through Other Comprehensive Income		2.908.048	2.009.854	1.283.796	661.040
Financial Assets Measured at Amortised Cost		6.018.201	2.228.384	2.734.031	873.186
Finance Leasing Interest Income		757.432	644.184	275.608	228.334
Other Interest Income		544.627	285.326	202.042	88.969
INTEREST EXPENSES (-)	4.2	-21.531.183	-11.937.036	-7.833.216	-4.075.097
Interest Expenses on Deposits	4.2.5	-11.258.337	-6.210.019	-4.036.407	-1.851.008
Interest Expenses on Funds Borrowed	4.2.1	-1.620.283	-1.424.434	-586.816	-441.443
Interest Expenses on Money Market Funds	4.2.4	-4.828.306	-758.441	-1.905.815	-533.319
Interest Expenses on Securities Issued	4.2.3	-3.670.362	-3.072.088	-1.255.194	-1.094.788
Lease Interest Expenses		-123.216	-124.671	-42.960	-40.564
Other Interest Expense		-30.679	-347.383	-6.024	-113.975
NET INTEREST INCOME OR EXPENSE		15.528.730	12.712.173	6.586.162	4.350.241
NET FEE AND COMMISSION INCOME OR EXPENSES		5.703.146	4.249.799	2.070.913	1.483.073
Fees and Commissions Received		7.655.996	5.235.107	2.889.501	1.853.704
From Noncash Loans		867.162	749.738	297.134	263.086
Other	4.12	6.788.834	4.485.369	2.592.367	1.590.618
Fees and Commissions Paid (-)		-1.952.850	-985.308	-818.588	-370.631
Paid for Noncash Loans		-13.997	-14.060	-4.773	-3.971
Other		-1.938.853	-971.248	-813.815	-366.660
DIVIDEND INCOME		15.685	16.006	755	406
TRADING INCOME OR LOSS (Net)	4.3	-2.582.941	1.408.278	-1.493.818	990.819
Gains (Losses) Arising from Capital Markets Transactions		160.892	359.824	61.636	53.806
Gains (Losses) Arising From Derivative Financial Transactions	4.4	3.337.653	3.809.480	-735.623	1.523.620
Foreign Exchange Gains or Losses		-6.081.486	-2.761.026	-819.831	-586.607
OTHER OPERATING INCOME	4.6	1.691.400	1.210.878	520.613	446.667
GROSS PROFIT FROM OPERATING ACTIVITIES		20.356.020	19.597.134	7.684.625	7.271.206
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	4.5	-4.048.482	-7.236.429	-851.389	-2.518.211
OTHER ALLOWANCE EXPENSES ( - )	4.5	-193.267	-734.896	-66.133	-322.055
PERSONNEL EXPENSES (-)	4.8	-3.082.562	-2.757.505	-1.066.329	-925.505
OTHER OPERATING EXPENSES (-)	4.7	-4.139.809	-3.421.951	-1.421.061	-1.156.620
NET OPERATING INCOME (LOSS)		8.891.900	5.446.353	4.279.713	2.348.815
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		96.721	61.785	33.159	19.871
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	4.8	8.988.621	5.508.138	4.312.872	2.368.686
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	4.9	-2.056.342	-1.193.581	-1.066.088	-514.986
Current Tax Provision		-1.584.317	-1.883.880	-1.194.004	-286.025
Expense Effect of Deferred Tax		-472.025			-228.961
Income Effect of Deferred Tax			690.299	127.916	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		6.932.279	4.314.557	3.246.784	1.853.700
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	4.10	6.932.279	4.314.557	3.246.784	1.853.700

Profit (Loss) Attributable to Group		6.932.090	4.314.432	3.246.726	1.853.658
Profit (loss), attributable to non-controlling interests		189	125	58	42
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse başına kar(zarar)		0,00820000	0,00510000	0,00380000	0,00220000

# 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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		6.932.279	4.314.557		
OTHER COMPREHENSIVE INCOME		1.776.838	1.212.047		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-47.346	-57.457		
Gains (Losses) on Revaluation of Property, Plant and Equipment			389		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-51.656	-66.724		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-7.645	-4.015		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		11.955	12.893		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.824.184	1.269.504		
Exchange Differences on Translation		884.896	1.586.129		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-350.519	201.737		
Income (Loss) Related with Cash Flow Hedges		2.118.636	532.435		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-625.739	-1.140.102		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-203.090	89.305		
TOTAL COMPREHENSIVE INCOME (LOSS)		8.709.117	5.526.604		

# 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
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		3.983.609	15.779.371
Interest Received		29.115.616	23.818.945
Interest Paid		-21.077.725	-11.880.870
Dividends received		15.685	16.006
Fees and Commissions Received		7.655.996	5.235.107
Other Gains		-4.780.804	3.490.477
Collections from Previously Written Off Loans and Other Receivables		1.951.182	1.532.081
Cash Payments to Personnel and Service Suppliers		-7.008.501	-6.007.293
Taxes Paid		-2.042.516	-2.224.019
Other		154.676	1.798.937
Changes in Operating Assets and Liabilities Subject to Banking Operations		16.395.871	-32.716.068
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		16.192	-228.653
Net (Increase) Decrease in Due From Banks		-14.441.211	-28.959.411
Net (Increase) Decrease in Loans		-58.400.698	-60.578.608
Net (Increase) Decrease in Other Assets		-607.555	-10.900.901
Net Increase (Decrease) in Bank Deposits		1.901.961	3.783.443
Net Increase (Decrease) in Other Deposits		58.146.255	37.672.329
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		2.163.570	-46.764
Net Increase (Decrease) in Funds Borrowed		21.686.104	24.077.188
Net Increase (Decrease) Other Liabilities		5.931.253	2.465.309
Net Cash Provided From Banking Operations		20.379.480	-16.936.697
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-14.044.692	-14.742.043
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		18.270	
Cash Paid For Tangible And Intangible Asset Purchases		-504.897	-402.665
Cash Obtained from Tangible and Intangible Asset Sales		326.153	257.941
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-7.419.074	-13.609.697
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.187.633	13.864.548
Cash Paid for Purchase of Financial Assets At Amortised Cost		-14.906.559	-17.432.911
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.253.782	2.580.741
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		3.140.800	-1.022.278
Cash Obtained from Loans and Securities Issued		19.888.991	25.520.356
Cash Outflow Arised From Loans and Securities Issued		-15.927.256	-26.221.847
Dividends paid		-500.047	-45
Payments of lease liabilities		-320.888	-320.742
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		7.998.286	12.006.396
Net Increase (Decrease) in Cash and Cash Equivalents		17.473.874	-20.694.622
Cash and Cash Equivalents at Beginning of the Period		51.583.220	66.218.297
Cash and Cash Equivalents at End of the Period		69.057.094	45.523.675



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	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	8.447.051	556.937	1.431.359	1.879.428	-277.219	40.603	2.462.495	-173.611	-2.878.300	24.462.136	1.639.954	3.600.060	41.190.893	687	41.191.580	
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance	8.447.051	556.937	1.431.359	1.879.428	-277.219	40.603	2.462.495	-173.611	-2.878.300	24.462.136	1.639.954	3.600.060	41.190.893	687	41.191.580	
	Total Comprehensive Income (Loss)				-1.397	-52.045	-4.015	1.586.129	157.355	-473.980			4.314.432	5.526.479	125	5.526.604	
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves																
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity				6.302						-616			5.686		5.686	
	Profit Distributions				2.551						3.597.509		-		-45	-45	
	Dividends Paid												3.600.060		-45	-45	
Transfers To Reserves				2.551						3.597.509		-					
Other												3.600.060					
Equity at end of period	8.447.051	556.937	1.440.212	1.878.031	-329.264	36.588	4.048.624	-16.256	-3.352.280	28.059.029	1.639.954	4.314.432	46.723.058	767	46.723.825		
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	8.447.051	556.937	1.440.212	1.875.000	-387.243	41.071	3.943.493	187.668	-3.289.808	28.033.706	1.639.954	5.079.518	47.567.559	807	47.568.366	
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance	8.447.051	556.937	1.440.212	1.875.000	-387.243	41.071	3.943.493	187.668	-3.289.808	28.033.706	1.639.954	5.079.518	47.567.559	807	47.568.366	
	Total Comprehensive Income (Loss)				1.624	-41.325	-7.645	884.896	-280.455	1.219.743			6.932.090	8.708.928	189	8.709.117	
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves																
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity				78						-78						
	Profit Distributions				148.338						4.431.180		-	-500.000	-47	-500.047	
	Dividends Paid												-500.000	-500.000	-47	-500.047	
	Transfers To Reserves				148.338						4.431.180		-				
	Other												4.579.518				
	Equity at end of period	8.447.051	556.937	1.588.628	1.876.624	-428.568	33.426	4.828.389	-92.787	-2.070.065	32.464.808	1.639.954	6.932.090	55.776.487	949	55.777.436	