

TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2021 - 3. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Sınai Kalkınma Bankası A.Ş. Yönetim Kurulu'na

Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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, 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 ("TMS") 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 Denetim"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.

Şartlı Sonucun Dayanağı

Bilançonun pasif hesaplarına ilişkin açıklama ve dipnotlar bölümünün 7 numaralı dipnotunda ele alındığı üzere, 30 Eylül 2021 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 220.000 Bin TL'si önceki yıllarda, 180.000 Bin TL'si 2021 yılında olmak üzere toplam 400.000 Bin TL tutarında ayrılmış serbest karşılığı içermektedir. TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini sağlamayan bu karşılık nedeniyle, 30 Eylül 2021 ve 31 Aralık 2020 tarihlerinde sona eren dönemlere ait "geçmiş yıllar kar veya zararı" 220.000 Bin TL ve 30 Eylül 2021 tarihinde sona eren dokuz aylık döneme ait "net dönem karı" 180.000 Bin TL az gösterilmiştir.

Şartlı Sonuç

Sınırlı denetimimize göre, Şartlı Sonucun Dayanağı bölümünde belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 30 Eylül 2021 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz 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, ilişkide 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

1 Kasım 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 30.09.2021			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)		3.580.849	7.940.234	11.521.083	3.999.712	4.873.494	8.873.206
Cash and cash equivalents		571.729	3.430.265	4.001.994	1.480.897	1.190.161	2.671.058
Cash and Cash Balances at Central Bank	(1)	26.561	1.334.263	1.360.824	2.244	1.021.382	1.023.626
Banks	(3)	55.375	2.096.814	2.152.189	55.795	169.352	225.147
Receivables From Money Markets		489.844	0	489.844	1.422.996	0	1.422.996
Allowance for Expected Losses (-)		-51	-812	-863	-138	-573	-711
Financial assets at fair value through profit or loss	(2)	0	263.097	263.097	0	263.097	263.097
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	263.097	263.097	0	263.097	263.097
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	2.422.592	3.731.882	6.154.474	1.906.122	2.696.730	4.602.852
Public Debt Securities		2.053.195	3.608.458	5.661.653	1.695.394	2.619.578	4.314.972
Equity instruments		49.368	123.424	172.792	62.062	77.152	139.214
Other Financial Assets		320.029	0	320.029	148.666	0	148.666
Derivative financial assets	(2)	586.528	514.990	1.101.518	612.693	723.506	1.336.199
Derivative Financial Assets At Fair Value Through Profit Or Loss		586.528	514.990	1.101.518	612.693	723.506	1.336.199
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		7.514.079	38.888.804	46.402.883	7.705.331	32.745.881	40.451.212
Loans	(5)	5.354.159	39.969.169	45.323.328	5.514.640	33.400.020	38.914.660
Receivables From Leasing Transactions	(10)	0	227.747	227.747	0	205.726	205.726
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	2.742.749	422.718	3.165.467	2.719.902	363.157	3.083.059
Public Debt Securities		2.742.749	422.718	3.165.467	2.719.902	363.157	3.083.059
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-582.829	-1.730.830	-2.313.659	-529.211	-1.223.022	-1.752.233
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	64.403	0	64.403	64.403	0	64.403
Held for Sale		64.403	0	64.403	64.403	0	64.403
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.461.567	0	1.461.567	1.232.821	0	1.232.821
Investments in Associates (Net)	(7)	686.960	0	686.960	625.893	0	625.893

Associates Accounted for Using Equity Method		686.960	0	686.960	625.893	0	625.893
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(8)	774.607	0	774.607	606.928	0	606.928
Unconsolidated Financial Subsidiaries		741.140	0	741.140	581.897	0	581.897
Unconsolidated Non-Financial Subsidiaries		33.467	0	33.467	25.031	0	25.031
Jointly Controlled Partnerships (JointVentures) (Net)	(9)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	92.435	0	92.435	89.720	0	89.720
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	2.862	0	2.862	3.304	0	3.304
Goodwill		0	0	0	0	0	0
Other		2.862	0	2.862	3.304	0	3.304
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	251.431	0	251.431	175.421	0	175.421
OTHER ASSETS (Net)	(17)	128.032	147.226	275.258	117.404	458.868	576.272
TOTAL ASSETS		13.095.658	46.976.264	60.071.922	13.388.116	38.078.243	51.466.359
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	402.326	37.839.525	38.241.851	119.985	32.176.978	32.296.963
MONEY MARKET FUNDS		49.259	443.427	492.686	721.536	323.705	1.045.241
MARKETABLE SECURITIES (Net)	(3)	0	9.983.503	9.983.503	0	8.021.275	8.021.275
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	9.983.503	9.983.503	0	8.021.275	8.021.275
FUNDS		12.195	514.453	526.648	6.275	115.830	122.105
Borrower funds		12.195	514.453	526.648	6.275	115.830	122.105
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	140.375	311.949	452.324	326.364	548.616	874.980
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		140.375	311.949	452.324	326.364	548.616	874.980
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)	20.171	0	20.171	26.425	0	26.425
PROVISIONS	(7)	422.651	37.744	460.395	240.684	29.593	270.277
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		18.372	0	18.372	17.096	0	17.096
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		404.279	37.744	442.023	223.588	29.593	253.181
CURRENT TAX LIABILITIES	(8)	155.402	0	155.402	147.991	0	147.991
DEFERRED TAX LIABILITY	(8)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(9)	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	(10)	0	2.686.742	2.686.742	0	2.299.503	2.299.503
Loans		0	0	0	0	0	0

Other Debt Instruments		0	2.686.742	2.686.742	0	2.299.503	2.299.503
OTHER LIABILITIES	(4)	134.789	230.116	364.905	141.233	115.810	257.043
EQUITY		6.657.488	29.807	6.687.295	5.981.463	123.093	6.104.556
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		374	0	374	374	0	374
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		374	0	374	374	0	374
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		116.618	3.744	120.362	124.204	-765	123.439
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		83.462	26.063	109.525	101.816	123.858	225.674
Profit Reserves		2.882.741	0	2.882.741	2.222.240	0	2.222.240
Legal Reserves		374.794	0	374.794	338.153	0	338.153
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		2.429.386	0	2.429.386	1.805.526	0	1.805.526
Other Profit Reserves		2.920	0	2.920	2.920	0	2.920
Profit or Loss		774.293	0	774.293	732.829	0	732.829
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		774.293	0	774.293	732.829	0	732.829
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		7.994.656	52.077.266	60.071.922	7.711.956	43.754.403	51.466.359

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		6.266.179	66.179.474	72.445.653	6.358.023	60.441.052	66.799.075
GUARANTIES AND WARRANTIES	(1)	421.244	5.330.162	5.751.406	356.059	4.582.781	4.938.840
Letters of Guarantee		278.858	1.821.281	2.100.139	356.059	1.730.105	2.086.164
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		278.858	1.821.281	2.100.139	356.059	1.730.105	2.086.164
Bank Acceptances		0	113.110	113.110	0	170.915	170.915
Import Letter of Acceptance		0	113.110	113.110	0	170.915	170.915
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		142.386	3.395.771	3.538.157	0	2.681.761	2.681.761
Documentary Letters of Credit		142.386	3.395.771	3.538.157	0	2.681.761	2.681.761
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	(1)	947.992	7.255.402	8.203.394	674.463	5.268.401	5.942.864
Irrevocable Commitments		405.848	508.605	914.453	124.557	553.859	678.416
Forward Asset Purchase Commitments		40.265	147.007	187.272	9.512	90.579	100.091
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	114.138	114.138	0	127.172	127.172
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
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		365.583	247.460	613.043	115.045	336.108	451.153
Revocable Commitments		542.144	6.746.797	7.288.941	549.906	4.714.542	5.264.448
Revocable Loan Granting Commitments		542.144	6.746.797	7.288.941	549.906	4.714.542	5.264.448
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	4.896.943	53.593.910	58.490.853	5.327.501	50.589.870	55.917.371
Derivative Financial Instruments Held For Hedging		0	18.323.690	18.323.690	0	19.840.766	19.840.766
Fair Value Hedges		0	18.323.690	18.323.690	0	19.840.766	19.840.766
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		4.896.943	35.270.220	40.167.163	5.327.501	30.749.104	36.076.605
Forward Foreign Currency Buy or Sell Transactions		406.424	926.345	1.332.769	551.948	799.850	1.351.798
Forward Foreign Currency Buying Transactions		340.686	330.842	671.528	283.382	393.739	677.121
Forward Foreign Currency Sale Transactions		65.738	595.503	661.241	268.566	406.111	674.677
Currency and Interest Rate Swaps		4.397.395	33.974.101	38.371.496	4.632.583	29.814.290	34.446.873
Currency Swap Buy Transactions		321.245	8.171.533	8.492.778	264.164	6.861.632	7.125.796
Currency Swap Sell Transactions		3.790.594	4.240.798	8.031.392	4.368.419	2.503.402	6.871.821
Interest Rate Swap Buy Transactions		142.778	10.780.885	10.923.663	0	10.224.628	10.224.628
Interest Rate Swap Sell Transactions		142.778	10.780.885	10.923.663	0	10.224.628	10.224.628
Currency, Interest Rate and Securities Options		93.124	369.774	462.898	142.970	134.964	277.934
Currency Options Buy Transactions		46.562	184.887	231.449	71.485	67.482	138.967
Currency Options Sell Transactions		46.562	184.887	231.449	71.485	67.482	138.967
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		69.092.135	494.238.874	563.331.009	66.624.295	416.277.357	482.901.652
ITEMS HELD IN CUSTODY		87.162	775.182	862.344	821.679	143.519	965.198
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		29.950	775.182	805.132	24.389	143.519	167.908
Cheques Received for Collection		248	0	248	248	0	248
Commercial Notes Received for Collection		0	0	0	0	0	0
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		56.964	0	56.964	797.042	0	797.042
PLEDGED ITEMS		61.513.481	388.195.770	449.709.251	59.072.459	327.909.328	386.981.787
Securities		456.247	0	456.247	456.248	0	456.248
Guarantee Notes		96.033	1.561.923	1.657.956	80.240	1.616.133	1.696.373
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		8.646.527	104.510.925	113.157.452	8.235.107	89.251.431	97.486.538
Other Pledged Items		52.314.674	282.122.922	334.437.596	50.300.864	237.041.764	287.342.628

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		7.491.492	105.267.922	112.759.414	6.730.157	88.224.510	94.954.667
TOTAL OFF-BALANCE SHEET ACCOUNTS		75.358.314	560.418.348	635.776.662	72.982.318	476.718.409	549.700.727

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 - 30.09.2021	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	(1)	3.012.300	2.445.887	1.087.084	888.568
Interest Income on Loans		2.025.993	1.776.469	701.244	637.707
Interest Income on Reserve Deposits		696	32	325	32
Interest Income on Banks		6.088	14.908	2.191	2.769
Interest Income on Money Market Placements		220.356	55.225	49.104	28.671
Interest Income on Marketable Securities Portfolio		751.073	589.170	331.661	216.407
Financial Assets At Fair Value Through Profit Loss		0	5	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		358.172	327.866	138.935	105.622
Financial Assets Measured at Amortised Cost		392.901	261.299	192.726	110.785
Finance Leasing Interest Income		5.933	6.281	1.913	1.935
Other Interest Income		2.161	3.802	646	1.047
INTEREST EXPENSES (-)	(2)	-1.086.489	-970.534	-344.518	-329.440
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-415.998	-456.263	-140.661	-151.527
Interest Expenses on Money Market Funds		-33.155	-14.846	-7.456	-6.210
Interest Expenses on Securities Issued		-628.272	-492.349	-194.694	-169.955
Lease Interest Expenses		-4.609	-6.080	-1.351	-1.556
Other Interest Expense		-4.455	-996	-356	-192
NET INTEREST INCOME OR EXPENSE		1.925.811	1.475.353	742.566	559.128
NET FEE AND COMMISSION INCOME OR EXPENSES		50.871	38.581	15.314	8.959
Fees and Commissions Received		57.370	44.163	16.763	10.826
From Noncash Loans		21.538	27.877	7.830	7.610
Other		35.832	16.286	8.933	3.216
Fees and Commissions Paid (-)		-6.499	-5.582	-1.449	-1.867
Paid for Noncash Loans		-974	-852	-295	-138
Other		-5.525	-4.730	-1.154	-1.729
DIVIDEND INCOME	(3)	2.973	4.392	0	0
TRADING INCOME OR LOSS (Net)	(4)	-53.266	121.093	-57.387	96.428
Gains (Losses) Arising from Capital Markets Transactions		6.801	3.609	2.147	2.187
Gains (Losses) Arising From Derivative Financial Transactions		477.459	440.468	-25.858	317.392
Foreign Exchange Gains or Losses		-537.526	-322.984	-33.676	-223.151
OTHER OPERATING INCOME	(5)	46.622	2.993	14.157	989
GROSS PROFIT FROM OPERATING ACTIVITIES		1.973.011	1.642.412	714.650	665.504
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-714.678	-827.414	-161.097	-374.967
OTHER ALLOWANCE EXPENSES (-)	(6)	-180.000	0	-115.000	0
PERSONNEL EXPENSES (-)		-128.768	-104.223	-42.200	-35.177
OTHER OPERATING EXPENSES (-)	(7)	-61.301	-55.244	-21.137	-14.871
NET OPERATING INCOME (LOSS)		888.264	655.531	375.216	240.489
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		131.972	17.975	42.468	16.618
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		1.020.236	673.506	417.684	257.107
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-245.943	-147.373	-122.143	-52.998
Current Tax Provision		-298.397	-228.084	-145.125	-34.237
Expense Effect of Deferred Tax		-252.179	-349.727	-67.745	-149.707
Income Effect of Deferred Tax		304.633	430.438	90.727	130.946
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	774.293	526.133	295.541	204.109
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	(10)	774.293	526.133	295.541	204.109
Profit (Loss) Attributable to Group		774.293	526.133	295.541	204.109
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)		0,27700000	0,18800000	0,10600000	0,07300000

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 - 30.09.2021	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)		774.293	526.133		
OTHER COMPREHENSIVE INCOME		-118.271	-25.740		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-2.122	13.965		
Gains (Losses) on Revaluation of Property, Plant and Equipment		10.661	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		-11.761	13.965		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.022	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-116.149	-39.705		
Exchange Differences on Translation		12.108	19.989		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-121.073	-117.367		
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		-31.762	31.809		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		24.578	25.864		
TOTAL COMPREHENSIVE INCOME (LOSS)		656.022	500.393		

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 - 30.09.2021	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		1.682.887	1.772.255
Interest Received		2.525.981	2.207.376
Interest Paid		-1.143.446	-923.783
Dividends received		9.055	7.433
Fees and Commissions Received		57.370	44.163
Other Gains		39.722	6.211
Collections from Previously Written Off Loans and Other Receivables		111.680	28.745
Cash Payments to Personnel and Service Suppliers		-134.837	-111.259
Taxes Paid		-161.614	-261.318
Other		378.976	774.687
Changes in Operating Assets and Liabilities Subject to Banking Operations		194.423	-555.499
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		617.898	752.678
Net (Increase) Decrease in Other Assets		-47.992	-314.122
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		223.871	-1.336.043
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-599.354	341.988
Net Cash Provided From Banking Operations		1.877.310	1.216.756
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.036.841	-296.294
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-134.399	-185.542
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-466	-1.069
Cash Obtained from Tangible and Intangible Asset Sales		818	98
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.870.493	-973.027
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		806.544	971.231
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-108.212
Cash Obtained from Sale of Financial Assets At Amortised Cost		162.446	1.577
Other		-1.291	-1.350
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		11.104	-88.827
Cash Obtained from Loans and Securities Issued		2.558.789	2.345.479
Cash Outflow Arised From Loans and Securities Issued		-2.460.308	-2.420.808
Equity Instruments Issued		0	0
Dividends paid		-73.283	0
Payments of lease liabilities		-14.094	-13.498
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		154.494	22.941
Net Increase (Decrease) in Cash and Cash Equivalents		1.006.067	854.576
Cash and Cash Equivalents at Beginning of the Period		1.641.385	599.585
Cash and Cash Equivalents at End of the Period		2.647.452	1.454.161



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 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		2.800.000	0	0	374	40.908	-1.082	34.327 0	20.714	28.008	23.468 0	1.444.342	776.084	0	5.167.143	0	5.167.143
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.800.000	0	0	374	40.908	-1.082	34.327 0	20.714	28.008	23.468 0	1.444.342	776.084	0	5.167.143	0	5.167.143
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	13.965 0	19.989	-91.503	31.809 0	0	0	526.133	500.393	0	500.393
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	76.253	-74.439	0	1.814	0	1.814
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	701.645	-	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	701.645	-	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		2.800.000	0	0	374	40.908	-1.082	48.292 0	40.703	-63.495	55.277 0	2.222.240	0	526.133	5.669.350	0	5.669.350
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		2.800.000	0	0	374	50.809	1.664	70.966 0	39.852	74.928	110.894 0	2.222.240	732.829	0	6.104.556	0	6.104.556
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.800.000	0	0	374	50.809	1.664	70.966 0	39.852	74.928	110.894 0	2.222.240	732.829	0	6.104.556	0	6.104.556
	Total Comprehensive Income (Loss)		0	0	0	0	9.639	0	-11.761 0	12.108	-96.495	-31.762 0	0	0	774.293	656.022	0	656.022
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	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
	Profit Distributions		0	0	0	0	-955	0	0	0	0	0	660.501	-	0	-73.283	0	-73.283
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-73.283	0	-73.283	0	-73.283
	Transfers To Reserves		0	0	0	0	-955	0	0	0	0	0	620.501	-	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	40.000	-40.000	0	0	0	0
	Equity at end of period		2.800.000	0	0	374	59.493	1.664	59.205 0	51.960	-21.567	79.132 0	2.882.741	0	774.293	6.687.295	0	6.687.295