

TÜRKİYE HALK BANKASI A.Ş.

Bank Financial Report

Consolidated

2021 - 1. 3 Monthly Notification

General Information About Financial Statements

T. HALK BANKASI AS CONSOLIDATED REPORT 31.03.2021

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Türkiye Halk Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Halk Bankası A.Ş.'nin ("Ana Ortaklık Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, 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 konsolide 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 bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Grup, Türkiye Finansal Raporlama Standardı ("TFRS") 9 uyarınca hazırladığı iş modeli doğrultusunda daha önce gerçeğe uygun değer farkı diğer kapsamlı gelire yansıtılan finansal varlıklara sınıfladığı 18.965.006 Bin TL tutarındaki devlet borçlanma senetlerini, 23 Mayıs 2018 tarihinde itfa edilmiş maliyeti ile ölçülen finansal varlıklar altında yeniden sınıflandırmış ve kâr veya zararda yeniden sınıflandırılacak birikmiş diğer kapsamlı

gelirler veya giderler altındaki 2.229.977 Bin TL tutarındaki menkul değerler değer azalış fonunu iptal etmiştir. Bu durum, ilgili TFRS 9 hükümlerine aykırılık teşkil etmektedir. İtfa edilmiş maliyeti ile ölçülen finansal varlıklara sınıflanan devlet borçlanma senetlerinin 31 Mart 2021 tarihi itibarıyla değeri 19.253.201 Bin TL'dir. İlgili sınıflama yapılmamış olsaydı, 31 Mart 2021 tarihi itibarıyla toplam varlıklar ve özkaynaklar vergi etkisi hariç 3.981.545 Bin TL daha düşük olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Halk Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2021 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin 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.

Dikkat Çekilen Husus

Beşinci bölüm yedi numaralı dipnotta detaylı olarak açıklandığı üzere, Grup'un etkilenebileceği aşağıdaki hususa dikkat çekmekteyiz:

Amerika Birleşik Devletleri (ABD) New York Güney Bölge Savcılığı tarafından 15 Ekim 2019 tarihinde İran yaptırımlarının ihlal edilmesi ile ilgili Ana Ortaklık Banka hakkında New York Güney Bölge Mahkemesinde ("Bölge Mahkemesi") dava açılmıştır. Bölge Mahkemesi'nde görülmekte olan ceza davası süreci devam etmektedir.

Ayrıca, ABD New York Güney Bölge Mahkemesi nezdinde, müşteriler tarafından "yaptırım ihlallerinden dolayı İran'dan alacaklarını tahsil edemedikleri gerekçesiyle" Ana Ortaklık Banka hakkında 27 Mart 2020 tarihinde tazminat talebi ile hukuk davası açılmıştır. Bölge Mahkemesi davayı reddetmiştir. Müştekiler, mahkeme kararı hakkında ikinci istinaf nezdinde temyiz talebinde bulunmuş olup, süreç devam etmektedir.

19 Temmuz 2019 tarihinde tahliye edilerek Türkiye'ye dönen Ana Ortaklık Banka'nın eski yöneticisiyle ilgili ceza ile sonuçlanan davanın temyiz süreci tamamlanmış olup, ilk yargılamaya ilişkin karar onaylanmıştır.

Ana Ortaklık Banka Yönetimi, bu aşamada, Ana Ortaklık Banka hakkında devam eden ceza ve hukuk davalarından kaynaklanan herhangi bir olası ceza, tazminat, yaptırım veya önlem uygulanmadığını belirtmiştir. ABD'li yetkili kurumlar tarafından Ana Ortaklık Banka'nın finansal durumunu olumsuz yönde etkileyebilecek bir karar alınması konusu belirsizliğini korumaktadır. Ana Ortaklık Banka'nın finansal tablolarında bu hususlarla ilgili herhangi bir karşılık ayrılmamıştır. Ancak, yukarıda açıklanan hususlar, tarafımızca verilen görüşü etkilememektedir

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide 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, 7 Mayıs 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 31.03.2021			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)		65.811.237	82.598.323	148.409.560	62.791.771	83.722.118	146.513.889
Cash and cash equivalents		9.860.563	57.358.791	67.219.354	8.916.830	58.981.674	67.898.504
Cash and Cash Balances at Central Bank	(1)	9.528.778	53.946.452	63.475.230	8.396.106	56.588.336	64.984.442
Banks	(3)	346.369	3.412.654	3.759.023	287.479	2.393.667	2.681.146
Receivables From Money Markets		0	0	0	252.997	0	252.997
Allowance for Expected Losses (-)		-14.584	-315	-14.899	-19.752	-329	-20.081
Financial assets at fair value through profit or loss	(2)	15.780.221	18.611	15.798.832	15.704.422	19.241	15.723.663
Public Debt Securities		15.563.474	561	15.564.035	15.529.875	1.349	15.531.224
Equity instruments		145.651	18.050	163.701	145.757	17.892	163.649
Other Financial Assets		71.096	0	71.096	28.790	0	28.790
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	40.116.872	22.471.983	62.588.855	38.164.766	22.379.674	60.544.440
Public Debt Securities		39.485.046	22.268.427	61.753.473	37.528.538	22.192.136	59.720.674
Equity instruments		44.745	203.556	248.301	44.745	187.538	232.283
Other Financial Assets		587.081	0	587.081	591.483	0	591.483
Derivative financial assets	(2)(11)	53.581	2.748.938	2.802.519	5.753	2.341.529	2.347.282
Derivative Financial Assets At Fair Value Through Profit Or Loss		53.581	2.748.938	2.802.519	5.753	2.341.529	2.347.282
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		405.943.086	136.112.800	542.055.886	401.555.604	129.174.012	530.729.616
Loans	(5)	354.401.164	108.510.755	462.911.919	353.822.723	103.387.503	457.210.226
Receivables From Leasing Transactions	(10)	1.984.783	2.235.808	4.220.591	1.882.644	2.339.714	4.222.358
Factoring Receivables		1.098.923	78.041	1.176.964	1.810.629	44.496	1.855.125
Other Financial Assets Measured at Amortised Cost	(6)	63.339.024	25.877.521	89.216.545	60.843.380	23.961.309	84.804.689
Public Debt Securities		63.288.504	25.877.521	89.166.025	60.792.861	23.961.309	84.754.170
Other Financial Assets		50.520	0	50.520	50.519	0	50.519
Allowance for Expected Credit Losses (-)		-14.880.808	-589.325	-15.470.133	-16.803.772	-559.010	-17.362.782
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	2.551	0	2.551	1.441	0	1.441
Held for Sale		2.551	0	2.551	1.441	0	1.441
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		140.473	711.871	852.344	83.121	681.339	764.460
Investments in Associates (Net)	(7)	140.473	711.871	852.344	83.121	681.339	764.460

Associates Accounted for Using Equity Method		16.675	711.871	728.546	16.566	681.339	697.905
Unconsolidated Associates		123.798	0	123.798	66.555	0	66.555
Investments in Subsidiaries (Net)	(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)	(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)		10.289.139	520.726	10.809.865	9.775.477	503.411	10.278.888
INTANGIBLE ASSETS AND GOODWILL (Net)		555.880	67.165	623.045	579.463	59.245	638.708
Goodwill		0	0	0	0	0	0
Other		555.880	67.165	623.045	579.463	59.245	638.708
INVESTMENT PROPERTY (Net)	(12)	1.208.556	10.592	1.219.148	1.197.116	10.145	1.207.261
CURRENT TAX ASSETS		336.443	461	336.904	339.626	2.897	342.523
DEFERRED TAX ASSET	(13)	39.755	5.000	44.755	37.353	4.748	42.101
OTHER ASSETS (Net)	(15)	5.187.872	563.269	5.751.141	4.738.592	957.171	5.695.763
TOTAL ASSETS		489.514.992	220.590.207	710.105.199	481.099.564	215.115.086	696.214.650
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	264.098.928	218.992.212	483.091.140	261.818.132	206.243.696	468.061.828
LOANS RECEIVED	(3)	806.998	12.639.598	13.446.596	706.399	12.548.123	13.254.522
MONEY MARKET FUNDS		106.805.843	1.546.471	108.352.314	103.487.981	1.114.631	104.602.612
MARKETABLE SECURITIES (Net)	(4)	7.676.542	4.113.282	11.789.824	6.692.145	7.553.277	14.245.422
Bills		4.707.643	0	4.707.643	3.655.382	0	3.655.382
Asset-backed Securities		1.871.598	0	1.871.598	1.958.530	0	1.958.530
Bonds		1.097.301	4.113.282	5.210.583	1.078.233	7.553.277	8.631.510
FUNDS		79.701	0	79.701	3.617.303	0	3.617.303
Borrower funds		0	0	0	0	0	0
Other		79.701	0	79.701	3.617.303	0	3.617.303
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	17.246	578.303	595.549	20.113	514.112	534.225
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		17.246	578.303	595.549	20.113	514.112	534.225
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		4.116	1.348	5.464	1.002	636	1.638
LEASE PAYABLES (Net)	(6)	873.303	119.832	993.135	768.088	125.686	893.774
PROVISIONS	(8)	1.887.376	132.783	2.020.159	2.116.831	116.754	2.233.585
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.317.927	23.095	1.341.022	1.487.055	16.345	1.503.400
Insurance Technical Reserves (Net)		0	101.844	101.844	0	93.638	93.638
Other provisions		569.449	7.844	577.293	629.776	6.771	636.547
CURRENT TAX LIABILITIES	(9)	1.169.600	1.027	1.170.627	777.424	989	778.413
DEFERRED TAX LIABILITY	(9)	73.872	2.152	76.024	331.752	2.152	333.904
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(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	(11)	6.020.511	9.393.069	15.413.580	6.036.525	8.824.063	14.860.588
Loans		0	9.393.069	9.393.069	0	8.824.063	8.824.063

Other Debt Instruments		6.020.511	0	6.020.511	6.036.525	0	6.036.525
OTHER LIABILITIES	(5)	28.895.396	2.224.489	31.119.885	28.274.400	1.743.535	30.017.935
EQUITY	(12)	41.024.159	927.042	41.951.201	41.839.276	939.625	42.778.901
Issued capital		2.473.776	0	2.473.776	2.473.776	0	2.473.776
Capital Reserves		6.704.278	90.559	6.794.837	6.708.624	82.326	6.790.950
Equity Share Premiums		5.815.863	0	5.815.863	5.815.863	0	5.815.863
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		888.415	90.559	978.974	892.761	82.326	975.087
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.990.066	3.384	2.993.450	2.998.743	4.280	3.003.023
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.138.318	-235.775	-1.374.093	-220.937	-218.119	-439.056
Profit Reserves		28.005.316	640.710	28.646.026	25.276.429	601.525	25.877.954
Legal Reserves		2.654.642	33.826	2.688.468	2.498.334	33.826	2.532.160
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		25.303.493	104.574	25.408.067	22.730.914	104.574	22.835.488
Other Profit Reserves		47.181	502.310	549.491	47.181	463.125	510.306
Profit or Loss		1.731.207	419.865	2.151.072	4.347.012	461.862	4.808.874
Prior Years' Profit or Loss		1.696.343	383.644	2.079.987	796.482	327.750	1.124.232
Current Period Net Profit Or Loss		34.864	36.221	71.085	3.550.530	134.112	3.684.642
Non-controlling Interests		257.834	8.299	266.133	255.629	7.751	263.380
Total equity and liabilities		459.433.591	250.671.608	710.105.199	456.487.371	239.727.279	696.214.650

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		131.557.751	147.061.024	278.618.775	115.245.846	128.240.627	243.486.473
GUARANTIES AND WARRANTIES	(1)	59.053.438	67.263.467	126.316.905	55.057.122	61.446.729	116.503.851
Letters of Guarantee		53.052.043	56.760.871	109.812.914	50.051.793	52.484.618	102.536.411
Guarantees Subject to State Tender Law		3.144.555	6.692.285	9.836.840	2.868.957	6.032.807	8.901.764
Guarantees Given for Foreign Trade Operations		196.290	11.550.873	11.747.163	151.890	11.076.113	11.228.003
Other Letters of Guarantee		49.711.198	38.517.713	88.228.911	47.030.946	35.375.698	82.406.644
Bank Acceptances		180.827	7.331.843	7.512.670	185.902	6.309.693	6.495.595
Import Letter of Acceptance		0	174.672	174.672	0	161.040	161.040
Other Bank Acceptances		180.827	7.157.171	7.337.998	185.902	6.148.653	6.334.555
Letters of Credit		25.011	3.105.705	3.130.716	55.249	2.554.133	2.609.382
Documentary Letters of Credit		25.011	3.105.705	3.130.716	55.249	2.554.133	2.609.382
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		5.795.557	65.048	5.860.605	4.764.178	98.285	4.862.463
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		45.757.203	7.074.944	52.832.147	42.401.518	7.565.424	49.966.942
Irrevocable Commitments	(1)	44.900.494	1.825.200	46.725.694	41.793.629	2.726.999	44.520.628
Forward Asset Purchase Commitments		408.134	575.403	983.537	371.052	1.455.693	1.826.745
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		3.888.213	807.986	4.696.199	3.912.914	808.401	4.721.315
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.428.475	0	5.428.475	4.472.298	0	4.472.298
Tax and Fund Liabilities Arised from Export Commitments		119.423	0	119.423	124.240	0	124.240
Commitments for Credit Card Limits		30.031.320	101.122	30.132.442	27.941.932	90.210	28.032.142
Commitments for Credit Cards and Banking Services Promotions		24.197	0	24.197	22.752	0	22.752
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		5.000.732	340.689	5.341.421	4.948.441	372.695	5.321.136
Revocable Commitments		856.709	5.249.744	6.106.453	607.889	4.838.425	5.446.314
Revocable Loan Granting Commitments		0	2.458.320	2.458.320	0	2.210.353	2.210.353
Other Revocable Commitments		856.709	2.791.424	3.648.133	607.889	2.628.072	3.235.961
DERIVATIVE FINANCIAL INSTRUMENTS		26.747.110	72.722.613	99.469.723	17.787.206	59.228.474	77.015.680
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		26.747.110	72.722.613	99.469.723	17.787.206	59.228.474	77.015.680
Forward Foreign Currency Buy or Sell Transactions		863.163	4.247.010	5.110.173	203.727	2.589.660	2.793.387
Forward Foreign Currency Buying Transactions		429.615	3.259.164	3.688.779	114.039	2.395.844	2.509.883
Forward Foreign Currency Sale Transactions		433.548	987.846	1.421.394	89.688	193.816	283.504
Currency and Interest Rate Swaps		24.708.206	57.557.240	82.265.446	17.149.875	47.388.846	64.538.721
Currency Swap Buy Transactions		1.254	25.234.849	25.236.103	0	18.551.480	18.551.480
Currency Swap Sell Transactions		23.846.952	5.976.259	29.823.211	15.739.875	4.681.336	20.421.211
Interest Rate Swap Buy Transactions		430.000	13.173.066	13.603.066	705.000	12.078.015	12.783.015
Interest Rate Swap Sell Transactions		430.000	13.173.066	13.603.066	705.000	12.078.015	12.783.015
Currency, Interest Rate and Securities Options		1.162.735	1.986.171	3.148.906	433.604	3.440.442	3.874.046
Currency Options Buy Transactions		581.367	992.978	1.574.345	216.802	1.720.219	1.937.021
Currency Options Sell Transactions		581.368	993.193	1.574.561	216.802	1.720.223	1.937.025
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		13.006	14.154	27.160	0	0	0
Currency Futures Buy Transactions		13.006	0	13.006	0	0	0
Currency Futures Sell Transactions		0	14.154	14.154	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	8.918.038	8.918.038	0	5.809.526	5.809.526
CUSTODY AND PLEDGES RECEIVED		1.439.233.781	526.051.281	1.965.285.062	1.497.151.707	500.356.330	1.997.508.037
ITEMS HELD IN CUSTODY		532.127.583	57.638.104	589.765.687	631.841.811	61.211.567	693.053.378
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		126.231.402	2.450.602	128.682.004	127.376.877	2.619.679	129.996.556
Cheques Received for Collection		27.524.283	37.753.555	65.277.838	21.031.738	44.640.396	65.672.134
Commercial Notes Received for Collection		336.697.081	11.381.333	348.078.414	427.050.907	9.156.674	436.207.581
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		879.155	1.066.844	1.945.999	2.319.655	1.143.741	3.463.396
Custodians		40.795.662	4.985.770	45.781.432	54.062.634	3.651.077	57.713.711
PLEDGED ITEMS		907.106.198	468.413.177	1.375.519.375	865.309.896	439.144.763	1.304.454.659
Securities		8.237.540	1.616.001	9.853.541	6.996.977	1.733.141	8.730.118
Guarantee Notes		9.105.200	2.105.169	11.210.369	7.863.081	1.769.758	9.632.839
Commodity		25.812	0	25.812	25.813	0	25.813
Warrant		0	0	0	0	0	0
Real Estate		675.448.428	361.601.741	1.037.050.169	650.415.346	338.008.605	988.423.951
Other Pledged Items		166.028.407	61.820.750	227.849.157	169.327.906	56.874.541	226.202.447

Depositories Receiving Pledged Items		48.260.811	41.269.516	89.530.327	30.680.773	40.758.718	71.439.491
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.570.791.532	673.112.305	2.243.903.837	1.612.397.553	628.596.957	2.240.994.510

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 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(1)	15.468.591	11.944.921
Interest Income on Loans		11.345.289	8.829.670
Interest Income on Reserve Deposits		736	500
Interest Income on Banks		206.664	34.926
Interest Income on Money Market Placements		32.800	5.398
Interest Income on Marketable Securities Portfolio		3.670.000	2.877.156
Financial Assets At Fair Value Through Profit Loss		4.815	847
Financial Assets At Fair Value Through Other Comprehensive Income		1.320.396	662.853
Financial Assets Measured at Amortised Cost		2.344.789	2.213.456
Finance Leasing Interest Income		89.410	77.631
Other Interest Income		123.692	119.640
INTEREST EXPENSES (-)	(2)	-15.375.501	-6.388.171
Interest Expenses on Deposits		-10.078.512	-4.157.454
Interest Expenses on Funds Borrowed		-79.664	-120.024
Interest Expenses on Money Market Funds		-4.376.683	-1.371.771
Interest Expenses on Securities Issued		-675.305	-617.391
Lease Interest Expenses		-23.593	-21.248
Other Interest Expense		-141.744	-100.283
NET INTEREST INCOME OR EXPENSE		93.090	5.556.750
NET FEE AND COMMISSION INCOME OR EXPENSES		836.252	707.017
Fees and Commissions Received		1.174.204	904.902
From Noncash Loans		265.197	223.941
Other	(11)	909.007	680.961
Fees and Commissions Paid (-)		-337.952	-197.885
Paid for Noncash Loans		-1.704	-764
Other	(11)	-336.248	-197.121
DIVIDEND INCOME		23	426
TRADING INCOME OR LOSS (Net)	(3)	-622.222	-1.245.046
Gains (Losses) Arising from Capital Markets Transactions		25.626	85.128
Gains (Losses) Arising From Derivative Financial Transactions		1.653.437	1.294.150
Foreign Exchange Gains or Losses		-2.301.285	-2.624.324
OTHER OPERATING INCOME	(4)	3.451.446	699.976
GROSS PROFIT FROM OPERATING ACTIVITIES		3.758.589	5.719.123
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-1.297.004	-2.361.747
OTHER ALLOWANCE EXPENSES (-)	(5)	-1.885	-141.289
PERSONNEL EXPENSES (-)		-1.110.385	-940.974
OTHER OPERATING EXPENSES (-)	(6)	-1.265.272	-1.018.999
NET OPERATING INCOME (LOSS)		84.043	1.256.114
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		6.814	6.235
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(7)	90.857	1.262.349
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-17.403	-197.967
Current Tax Provision		-44.137	-34.629
Expense Effect of Deferred Tax		-1.277.599	-686.204
Income Effect of Deferred Tax		1.304.333	522.866
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	73.454	1.064.382
INCOME ON DISCONTINUED OPERATIONS		0	613.933
Income on Assets Held for Sale		0	613.933
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	-494.089
Expense on Assets Held for Sale		0	-494.089
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	119.844
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	-48.603
Current Tax Provision		0	-48.981
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	378
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	71.241
NET PROFIT OR LOSS FOR THE PERIOD	(10)	73.454	1.135.623
Profit (Loss) Attributable to Group		71.085	1.128.438
Profit (loss), attributable to non-controlling interests		2.369	7.185
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar / Zarar (Tam TL)		0,02873540	0,90275040

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 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		73.454	1.135.623
OTHER COMPREHENSIVE INCOME		-944.610	-131.786
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-9.573	-15.483
Gains (Losses) on Revaluation of Property, Plant and Equipment		-9.234	-3.718
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		-895	-12.137
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		556	372
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-935.037	-116.303
Exchange Differences on Translation		4.346	10.987
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.172.627	-221.774
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		233.244	94.484
TOTAL COMPREHENSIVE INCOME (LOSS)		-871.156	1.003.837

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 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
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		-5.132.512	-586.181
Interest Received		14.173.193	10.485.839
Interest Paid		-14.802.288	-6.249.714
Dividends received		23	426
Fees and Commissions Received		898.841	904.902
Other Gains		1.472.156	389.742
Collections from Previously Written Off Loans and Other Receivables		509.013	756.266
Cash Payments to Personnel and Service Suppliers		-1.125.130	-954.764
Taxes Paid		-910.043	-483.630
Other		-5.348.277	-5.435.248
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.509.219	3.254.174
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-73.957	-343.840
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-7.497.632	-38.699.362
Net (Increase) Decrease in Other Assets		-7.584.571	4.976.661
Net Increase (Decrease) in Bank Deposits		8.114.372	5.220.844
Net Increase (Decrease) in Other Deposits		6.403.089	24.014.960
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		52.673	388.326
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		3.095.245	7.696.585
Net Cash Provided From Banking Operations		-2.623.293	2.667.993
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.246.390	-4.759.567
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-57.402	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-242.675	-158.001
Cash Obtained from Tangible and Intangible Asset Sales		451.752	583.035
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.919.066	-10.590.325
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.351.170	3.982.637
Cash Paid for Purchase of Financial Assets At Amortised Cost		-5.610.737	-2.856.687
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.809.463	4.293.689
Other		-28.895	-13.915
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-4.551.824	-4.572.502
Cash Obtained from Loans and Securities Issued		9.808.465	12.339.256
Cash Outflow Arised From Loans and Securities Issued		-14.304.149	-16.857.379
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-56.140	-54.379
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.811.360	1.991.819
Net Increase (Decrease) in Cash and Cash Equivalents		-8.610.147	-4.672.257
Cash and Cash Equivalents at Beginning of the Period		42.711.628	24.297.689
Cash and Cash Equivalents at End of the Period		34.101.481	19.625.432



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 - 31.03.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		1.250.000	39.773	0	975.617	2.665.635	-61.018	47.283 0	-5.846	259.332	0 0	24.052.179	419.572	2.267.608	31.910.135	287.253	32.197.388
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance		1.250.000	39.773	0	975.617	2.665.635	-61.018	47.283 0	-5.846	259.332	0 0	24.052.179	419.572	2.267.608	31.910.135	287.253	32.197.388
	Total Comprehensive Income (Loss)		0	0	0	0	-3.346	0	-12.137 0	10.987	-127.290	0 0	0	0	1.128.438	996.652	7.185	1.003.837
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	-23.240	0	0	0 0	0	0	0 0	42.707	2.267.608	- 2.267.608	19.467	515	19.982
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		1.250.000	39.773	0	952.377	2.662.289	-61.018	35.146 0	5.141	132.042	0 0	24.094.886	2.687.180	1.128.438	32.926.254	294.953	33.221.207
Current Period 01.01.2021 - 31.03.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		2.473.776	5.815.863	0	975.087	3.090.256	-139.318	52.085 0	-2.070	-436.986	0 0	25.877.954	1.124.232	3.684.642	42.515.521	263.380	42.778.901
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.473.776	5.815.863	0	975.087	3.090.256	-139.318	52.085 0	-2.070	-436.986	0 0	25.877.954	1.124.232	3.684.642	42.515.521	263.380	42.778.901
	Total Comprehensive Income (Loss)		0	0	0	0	-8.678	0	-895 0	4.346	-939.383	0 0	0	0	71.085	-873.525	2.369	-871.156
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	3.887	0	0	0 0	0	0	0 0	39.185	3.684.642	- 3.684.642	43.072	384	43.456
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	2.728.887	- 2.728.887	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	2.728.887	- 2.728.887	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		2.473.776	5.815.863	0	978.974	3.081.578	-139.318	51.190 0	2.276	-1.376.369	0 0	28.646.026	2.079.987	71.085	41.685.068	266.133	41.951.201