

ALTERNATİFBANK A.Ş.
Bank Financial Report
Consolidated
2021 - 1. 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	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Alternatifbank A.Ş. Yönetim Kurulu'na

Giriş

Alternatifbank A.Ş'nin ("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 gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosunun sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve 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, Alternatifbank A.Ş.'nin ve bağlı ortaklıklarının 31 Mart 2021 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç 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 sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A Member Firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

7 Mayıs 2021

İstanbul, Türkiye

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)		2.329.614	8.818.001	11.147.615	2.122.011	5.029.576	7.151.587
Cash and cash equivalents		1.247.551	7.721.673	8.969.224	1.148.927	4.778.497	5.927.424
Cash and Cash Balances at Central Bank	I-a	462.193	3.406.256	3.868.449	384.758	3.210.176	3.594.934
Banks	I-ç	276.116	4.315.417	4.591.533	164.703	1.568.321	1.733.024
Receivables From Money Markets		510.266	0	510.266	600.294	0	600.294
Allowance for Expected Losses (-)		-1.024	0	-1.024	-828	0	-828
Financial assets at fair value through profit or loss		25.265	19.681	44.946	39.249	18.063	57.312
Public Debt Securities		10.652	19.681	30.333	17.413	18.063	35.476
Equity instruments		0	0	0	0	0	0
Other Financial Assets		14.613	0	14.613	21.836	0	21.836
Financial Assets at Fair Value Through Other Comprehensive Income	I-e	915.355	647.253	1.562.608	812.028	170.390	982.418
Public Debt Securities		876.000	647.253	1.523.253	762.918	170.390	933.308
Equity instruments		28.845	0	28.845	38.600	0	38.600
Other Financial Assets		10.510	0	10.510	10.510	0	10.510
Derivative financial assets	I-c	141.443	429.394	570.837	121.807	62.626	184.433
Derivative Financial Assets At Fair Value Through Profit Or Loss		70.324	429.394	499.718	114.029	62.626	176.655
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		71.119	0	71.119	7.778	0	7.778
FINANCIAL ASSETS AT AMORTISED COST (Net)		12.804.207	14.055.478	26.859.685	13.156.010	14.563.905	27.719.915
Loans	I-f	12.324.264	9.318.814	21.643.078	12.685.090	9.700.794	22.385.884
Receivables From Leasing Transactions	I-i	760.690	957.806	1.718.496	723.239	938.005	1.661.244
Factoring Receivables		305.815	0	305.815	299.362	0	299.362
Other Financial Assets Measured at Amortised Cost	I-g	74.337	4.036.367	4.110.704	75.703	4.158.197	4.233.900
Public Debt Securities		74.337	3.598.513	3.672.850	75.703	3.657.547	3.733.250
Other Financial Assets			437.854	437.854	0	500.650	500.650
Allowance for Expected Credit Losses (-)		-660.899	-257.509	-918.408	-627.384	-233.091	-860.475
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	224.930	0	224.930	224.790	0	224.790
Held for Sale		224.930	0	224.930	224.790	0	224.790
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	I-ğ	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	I-h	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)	I-i	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)	I-k	362.341	0	362.341	365.416	0	365.416
INTANGIBLE ASSETS AND GOODWILL (Net)	I-l	121.511	0	121.511	122.403	0	122.403
Goodwill		49.647	0	49.647	49.647	0	49.647
Other		71.864	0	71.864	72.756	0	72.756
INVESTMENT PROPERTY (Net)	I-m	0	0	0	0	0	0
CURRENT TAX ASSETS		3.281	0	3.281	0	0	0
DEFERRED TAX ASSET	I-n	192.439	0	192.439	170.757	0	170.757
OTHER ASSETS (Net)	I-ö	520.753	284.122	804.875	621.198	445.886	1.067.084
TOTAL ASSETS		16.559.076	23.157.601	39.716.677	16.782.585	20.039.367	36.821.952
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	9.161.301	9.998.692	19.159.993	9.357.962	8.945.400	18.303.362
LOANS RECEIVED	II-c	417.404	10.724.407	11.141.811	407.969	9.551.700	9.959.669
MONEY MARKET FUNDS		70.568	0	70.568	268.123	525.722	793.845
MARKETABLE SECURITIES (Net)		488.289	0	488.289	409.783	0	409.783
Bills		488.289	0	488.289	409.783	0	409.783
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		96.389	71.819	168.208	65.942	270.172	336.114
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-b	96.389	70.005	166.394	64.602	267.180	331.782
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-e	0	1.814	1.814	1.340	2.992	4.332
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-d	45.113	534	45.647	46.890	983	47.873
PROVISIONS	II-f	120.547	32.689	153.236	103.211	29.670	132.881
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		17.143	0	17.143	15.451	0	15.451
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		103.404	32.689	136.093	87.760	29.670	117.430
CURRENT TAX LIABILITIES	II-g	40.327	0	40.327	83.561	0	83.561
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-ğ	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	II-h	0	4.902.279	4.902.279	0	2.821.726	2.821.726
Loans		0	639.793	639.793	0	556.604	556.604

Other Debt Instruments		0	4.262.486	4.262.486	0	2.265.122	2.265.122
OTHER LIABILITIES		623.408	408.247	1.031.655	444.871	1.064.693	1.509.564
EQUITY	II-i	2.564.750	-50.086	2.514.664	2.423.873	-299	2.423.574
Issued capital		2.213.740	0	2.213.740	2.038.390	0	2.038.390
Capital Reserves		497	0	497	497	0	497
Equity Share Premiums		54	0	54	54	0	54
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		443	0	443	443	0	443
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		29.095	0	29.095	29.653	0	29.653
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-7.626	-50.086	-57.712	-15.025	-299	-15.324
Profit Reserves		647.437	0	647.437	608.185	0	608.185
Legal Reserves		62.656	0	62.656	56.229	0	56.229
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		584.781	0	584.781	551.956	0	551.956
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		-318.413	0	-318.413	-237.846	0	-237.846
Prior Years' Profit or Loss		-277.098	0	-277.098	-359.410	0	-359.410
Current Period Net Profit Or Loss		-41.315	0	-41.315	121.564	0	121.564
Non-controlling Interests	II-i	20	0	20	19	0	19
Total equity and liabilities		13.628.096	26.088.581	39.716.677	13.612.185	23.209.767	36.821.952

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		14.045.397	34.066.418	48.111.815	11.616.058	30.793.368	42.409.426
GUARANTIES AND WARRANTIES	III-a-3,i	2.646.612	6.952.438	9.599.050	3.050.846	5.475.559	8.526.405
Letters of Guarantee	III-a-2,ii	2.642.202	4.891.732	7.533.934	2.755.771	3.534.587	6.290.358
Guarantees Subject to State Tender Law		44.333	13.614	57.947	44.233	19.769	64.002
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		2.597.869	4.878.118	7.475.987	2.711.538	3.514.818	6.226.356
Bank Acceptances	III-a-2,i	0	205.974	205.974	0	8.763	8.763
Import Letter of Acceptance		0	175.585	175.585	0	8.763	8.763
Other Bank Acceptances		0	30.389	30.389	0	0	0
Letters of Credit	III-a-2,i	4.410	1.854.732	1.859.142	295.075	1.932.209	2.227.284
Documentary Letters of Credit		4.410	1.854.732	1.859.142	295.075	1.932.209	2.227.284
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		1.613.965	3.204.018	4.817.983	784.381	625.253	1.409.634
Irrevocable Commitments		1.491.314	3.080.060	4.571.374	724.527	550.681	1.275.208
Forward Asset Purchase Commitments		994.819	3.080.060	4.074.879	284.835	513.584	798.419
Time Deposit Purchase and Sales Commitments		0	0	0	0	37.097	37.097
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments	III-a-1	135.308	0	135.308	128.567	0	128.567
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		112.392	0	112.392	93.189	0	93.189
Tax and Fund Liabilities Arised from Export Commitments		3.738	0	3.738	3.738	0	3.738
Commitments for Credit Card Limits		105.176	0	105.176	103.493	0	103.493
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		139.881	0	139.881	110.705	0	110.705
Revocable Commitments		122.651	123.958	246.609	59.854	74.572	134.426
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		122.651	123.958	246.609	59.854	74.572	134.426
DERIVATIVE FINANCIAL INSTRUMENTS	III-b	9.784.820	23.909.962	33.694.782	7.780.831	24.692.556	32.473.387
Derivative Financial Instruments Held For Hedging		3.770.000	4.912.222	8.682.222	1.410.000	4.377.446	5.787.446
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		3.770.000	4.912.222	8.682.222	1.410.000	4.377.446	5.787.446
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		6.014.820	18.997.740	25.012.560	6.370.831	20.315.110	26.685.941
Forward Foreign Currency Buy or Sell Transactions		602.674	1.758.022	2.360.696	749.743	1.515.798	2.265.541
Forward Foreign Currency Buying Transactions		424.394	717.532	1.141.926	736.568	405.822	1.142.390
Forward Foreign Currency Sale Transactions		178.280	1.040.490	1.218.770	13.175	1.109.976	1.123.151
Currency and Interest Rate Swaps		4.417.682	15.262.502	19.680.184	5.083.001	17.430.266	22.513.267
Currency Swap Buy Transactions		505.890	7.605.631	8.111.521	637.447	8.727.662	9.365.109
Currency Swap Sell Transactions		3.911.792	3.919.671	7.831.463	4.445.554	5.233.210	9.678.764
Interest Rate Swap Buy Transactions		0	1.868.600	1.868.600		1.734.697	1.734.697
Interest Rate Swap Sell Transactions		0	1.868.600	1.868.600		1.734.697	1.734.697
Currency, Interest Rate and Securities Options		994.464	1.168.748	2.163.212	538.087	549.920	1.088.007
Currency Options Buy Transactions		452.135	623.571	1.075.706	284.129	271.680	555.809
Currency Options Sell Transactions		542.329	545.177	1.087.506	253.958	278.240	532.198
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	808.468	808.468	0	819.126	819.126
CUSTODY AND PLEDGES RECEIVED		69.565.419	58.933.599	128.499.018	59.647.606	48.766.961	108.414.567
ITEMS HELD IN CUSTODY		7.769.914	8.937.060	16.706.974	7.727.696	8.317.028	16.044.724
Customer Fund and Portfolio Balances		2.574.066	0	2.574.066	2.873.750	0	2.873.750
Securities Held in Custody		251.148	208.184	459.332	252.347	125.602	377.949
Cheques Received for Collection		330.761	123.563	454.324	314.753	124.690	439.443
Commercial Notes Received for Collection		34.811	51.327	86.138	36.233	6.506	42.739
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		4.579.128	8.553.986	13.133.114	4.250.613	8.060.230	12.310.843
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		61.486.324	49.754.092	111.240.416	51.571.796	40.212.739	91.784.535
Securities		510.939	0	510.939	359.549	0	359.549
Guarantee Notes		40.404.870	26.369.924	66.774.794	39.232.709	24.298.111	63.530.820
Commodity		1.238.354	742.042	1.980.396	1.030.654	524.758	1.555.412
Warrant		0	0	0		0	0
Real Estate		16.732.740	20.779.463	37.512.203	8.081.724	13.599.996	21.681.720
Other Pledged Items		2.599.421	1.862.663	4.462.084	2.867.160	1.789.874	4.657.034

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		309.181	242.447	551.628	348.114	237.194	585.308
TOTAL OFF-BALANCE SHEET ACCOUNTS		83.610.816	93.000.017	176.610.833	71.263.664	79.560.329	150.823.993

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	IV-a	713.562	585.276
Interest Income on Loans		552.279	444.412
Interest Income on Reserve Deposits		11.612	1.676
Interest Income on Banks		2.561	7.917
Interest Income on Money Market Placements		21.999	25.700
Interest Income on Marketable Securities Portfolio		81.920	68.465
Financial Assets At Fair Value Through Profit Loss		797	1.013
Financial Assets At Fair Value Through Other Comprehensive Income		36.553	11.514
Financial Assets Measured at Amortised Cost		44.570	55.938
Finance Leasing Interest Income		41.521	35.859
Other Interest Income		1.670	1.247
INTEREST EXPENSES (-)	IV-b	-584.446	-392.447
Interest Expenses on Deposits		-405.978	-213.898
Interest Expenses on Funds Borrowed		-139.605	-134.280
Interest Expenses on Money Market Funds		-4.677	-1.200
Interest Expenses on Securities Issued		-19.888	-18.931
Lease Interest Expenses		-1.862	-2.727
Other Interest Expense		-12.436	-21.411
NET INTEREST INCOME OR EXPENSE		129.116	192.829
NET FEE AND COMMISSION INCOME OR EXPENSES		20.213	36.822
Fees and Commissions Received		43.383	51.709
From Noncash Loans	IV-i	15.464	13.831
Other		27.919	37.878
Fees and Commissions Paid (-)		-23.170	-14.887
Paid for Noncash Loans	IV-i	-106	-198
Other		-23.064	-14.689
DIVIDEND INCOME	IV-c	524	0
TRADING INCOME OR LOSS (Net)	IV-ç	-29.560	16.084
Gains (Losses) Arising from Capital Markets Transactions		11.959	4.266
Gains (Losses) Arising From Derivative Financial Transactions		358.165	140.314
Foreign Exchange Gains or Losses		-399.684	-128.496
OTHER OPERATING INCOME	IV-d	18.411	14.206
GROSS PROFIT FROM OPERATING ACTIVITIES		138.704	259.941
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-37.828	-83.138
OTHER ALLOWANCE EXPENSES (-)	IV-e	-32.172	-19.066
PERSONNEL EXPENSES (-)	IV-f	-60.898	-56.940
OTHER OPERATING EXPENSES (-)	IV-f	-58.674	-57.817
NET OPERATING INCOME (LOSS)		-50.868	42.980
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	-50.868	42.980
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-ğ	9.554	-5.011
Current Tax Provision		-2.765	0
Expense Effect of Deferred Tax		0	-5.011
Income Effect of Deferred Tax		12.319	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-h	-41.314	37.969
INCOME ON DISCONTINUED OPERATIONS	IV-h	0	0
Income on Assets Held for Sale		0	0
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	0
Expense on Assets Held for Sale		0	0
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	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD		-41.314	37.969
Profit (Loss) Attributable to Group	IV-ı	-41.315	37.968
Profit (loss), attributable to non-controlling interests	IV-i	1	1
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		-0,01970000	0,02161000

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)		-41.314	37.969
OTHER COMPREHENSIVE INCOME		-42.946	-17.994
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-558	-438
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	-533
Gains (Losses) on Remeasurements of Defined Benefit Plans		-698	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		140	95
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-42.388	-17.556
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-113.566	-27.210
Income (Loss) Related with Cash Flow Hedges		61.955	9.058
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		9.223	596
TOTAL COMPREHENSIVE INCOME (LOSS)		-84.260	19.975

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		-5.007	22.154
Interest Received		373.939	483.957
Interest Paid		-536.308	-394.037
Dividends received		0	0
Fees and Commissions Received		43.383	51.709
Other Gains		600.616	257.390
Collections from Previously Written Off Loans and Other Receivables		111.364	51.307
Cash Payments to Personnel and Service Suppliers		-57.085	-67.242
Taxes Paid		-5.691	-97.676
Other		-535.225	-263.254
Changes in Operating Assets and Liabilities Subject to Banking Operations		421.216	238.587
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		12.372	-33.434
Net (Increase) Decrease in Due From Banks		-113.992	718.349
Net (Increase) Decrease in Loans		1.184.868	-835.494
Net (Increase) Decrease in Other Assets		540.398	-343.624
Net Increase (Decrease) in Bank Deposits		246.345	-41.353
Net Increase (Decrease) in Other Deposits		-271.421	-486.194
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		603.176	997.351
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-1.780.530	262.986
Net Cash Provided From Banking Operations		416.209	260.741
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-165.126	-273.675
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-14.571	-9.975
Cash Obtained from Tangible and Intangible Asset Sales		60	2.370
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-780.516	-485.902
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		171.671	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		458.230	219.832
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.888.804	298.084
Cash Obtained from Loans and Securities Issued		1.999.690	726.687
Cash Outflow Arised From Loans and Securities Issued		-240.815	-683.562
Equity Instruments Issued		175.350	307.735
Dividends paid		0	0
Payments of lease liabilities		-45.421	-52.776
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		769.189	382.875
Net Increase (Decrease) in Cash and Cash Equivalents		2.909.076	668.025
Cash and Cash Equivalents at Beginning of the Period		4.208.493	4.489.721
Cash and Cash Equivalents at End of the Period		7.117.569	5.157.746



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			1.730.655	54	0	443	27.782	-3.458	0	24.324	0	-38.159	-7.930	-46.089	581.138	-423.521	91.158	1.958.162	17	1.958.179
	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			1.730.655	54	0	443	27.782	-3.458	0	24.324	0	-38.159	-7.930	-46.089	581.138	-423.521	91.158	1.958.162	17	1.958.179
	Total Comprehensive Income (Loss)			0	0	0	0	0	-438	0	-438	0	-24.621	7.065	-17.556	0	0	37.968	19.974	1	19.975
	Capital Increase in Cash		II-I	307.735	0	0	0	0	0	0	0	0	0	0	0	0	0	0	307.735	0	307.735
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	0	0	27.047	64.111	-91.158	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	27.047	64.111	-91.158	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			2.038.390	54	0	443	27.782	-3.896	0	23.886	0	-62.780	-865	-63.645	608.185	-359.410	37.968	2.285.871	18	2.285.889	
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			2.038.390	54	0	443	34.751	-5.098	0	29.653	0	-16.614	1.290	-15.324	608.185	-359.410	121.564	2.423.555	19	2.423.574
	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			2.038.390	54	0	443	34.751	-5.098	0	29.653	0	-16.614	1.290	-15.324	608.185	-359.410	121.564	2.423.555	19	2.423.574
	Total Comprehensive Income (Loss)			0	0	0	0	0	-558	0	-558	0	-92.014	49.626	-42.388	0	0	-41.315	-84.261	1	-84.260
	Capital Increase in Cash		II-I	175.350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	175.350	0	175.350
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	0	0	39.252	82.312	-121.564	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	39.252	82.312	-121.564	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			2.213.740	54	0	443	34.751	-5.656	0	29.095	0	-108.628	50.916	-57.712	647.437	-277.098	-41.315	2.514.644	20	2.514.664	