

AKTİF YATIRIM BANKASI A.Ş.
Bank Financial Report
Consolidated
2021 - 3. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	KPMG 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

Aktif Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Aktif Yatırım Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 konsolide 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.

Şartlı Sonucun Dayanağı

30 Eylül 2021 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide finansal bilgiler, BDDK Muhasebe ve Finansal Raporlama Mevzuatı kapsamı dışında, ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 187,000 bin TL'si önceki yıllarda ayrılan ve 39,000 bin TL tutarındaki kısmı cari yılda iptal edilen toplam 148,000 bin TL tutarında serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Aktif Yatırım Bankası A.Ş.'nin [ve konsolidasyona tabi ortaklıklarının](#) 30 Eylül 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 Yükümlülöklere İlişkin Rapor

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Erdal Tıkmak, SMMM

Sorumlu Denetçi

23 Kasım 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 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)		5.045.050	6.879.550	11.924.600	3.916.891	5.109.479	9.026.370
Cash and cash equivalents		683.118	4.241.854	4.924.972	510.820	2.490.851	3.001.671
Cash and Cash Balances at Central Bank	(1)	643.864	3.417.439	4.061.303	321.521	1.986.475	2.307.996
Banks	(4)	39.895	824.415	864.310	89.622	504.376	593.998
Receivables From Money Markets		0	0	0	100.051	0	100.051
Allowance for Expected Losses (-)		-641	0	-641	-374	0	-374
Financial assets at fair value through profit or loss	(2)	398.014	10.444	408.458	434.913	0	434.913
Public Debt Securities		0	0	0	985	0	985
Equity instruments		0	0	0	0	0	0
Other Financial Assets		398.014	10.444	408.458	433.928	0	433.928
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	3.909.703	2.598.203	6.507.906	2.894.022	2.597.902	5.491.924
Public Debt Securities		1.840.999	995.375	2.836.374	1.817.123	868.399	2.685.522
Equity instruments		1.518	10.357	11.875	1.518	4.474	5.992
Other Financial Assets		2.067.186	1.592.471	3.659.657	1.075.381	1.725.029	2.800.410
Derivative financial assets	(3)	54.215	29.049	83.264	77.136	20.726	97.862
Derivative Financial Assets At Fair Value Through Profit Or Loss		54.215	29.049	83.264	77.136	20.726	97.862
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		8.273.163	4.242.099	12.515.262	8.059.927	2.853.924	10.913.851
Loans	(6)	8.618.217	3.911.217	12.529.434	8.193.813	2.582.134	10.775.947
Receivables From Leasing Transactions	(11)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(7)	68.968	330.882	399.850	199.716	271.790	471.506
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		68.968	330.882	399.850	199.716	271.790	471.506
Allowance for Expected Credit Losses (-)		-414.022	0	-414.022	-333.602	0	-333.602
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	101.699	0	101.699	79.024	0	79.024
Held for Sale		101.699	0	101.699	79.024	0	79.024
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		315.292	32.269	347.561	314.674	26.054	340.728
Investments in Associates (Net)	(8)	7.322	32.269	39.591	6.704	26.054	32.758

Associates Accounted for Using Equity Method		7.322	32.269	39.591	6.704	26.054	32.758
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(9)	307.970	0	307.970	307.970	0	307.970
Unconsolidated Financial Subsidiaries		100	0	100	100	0	100
Unconsolidated Non-Financial Subsidiaries		307.870	0	307.870	307.870	0	307.870
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	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)	45.409	0	45.409	50.597	0	50.597
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	128.918	0	128.918	114.905	0	114.905
Goodwill		0	0	0	0	0	0
Other		128.918	0	128.918	114.905	0	114.905
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS	(15)	0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	50.674	0	50.674	52.408	0	52.408
OTHER ASSETS (Net)	(17)	584.625	83.406	668.031	631.281	20.016	651.297
TOTAL ASSETS		14.544.830	11.237.324	25.782.154	13.219.707	8.009.473	21.229.180
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	883.193	2.881.176	3.764.369	643.544	1.974.526	2.618.070
MONEY MARKET FUNDS		771.235	3.251.696	4.022.931	989.042	3.107.842	4.096.884
MARKETABLE SECURITIES (Net)	(3)	7.923.263	1.684.758	9.608.021	6.421.227	1.031.786	7.453.013
Bills		3.506.859	0	3.506.859	2.367.725	0	2.367.725
Asset-backed Securities		0	0	0	0	0	0
Bonds		4.416.404	1.684.758	6.101.162	4.053.502	1.031.786	5.085.288
FUNDS		61.131	2.678.760	2.739.891	135.622	2.372.806	2.508.428
Borrower funds		31.401	133.786	165.187	26.483	81.400	107.883
Other		29.730	2.544.974	2.574.704	109.139	2.291.406	2.400.545
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	42.582	79.668	122.250	122.674	20.885	143.559
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		42.582	79.668	122.250	122.674	20.885	143.559
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)	8.092	0	8.092	8.194	0	8.194
PROVISIONS	(7)	238.664	0	238.664	298.374	0	298.374
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		75.930	0	75.930	94.780	0	94.780
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		162.734	0	162.734	203.594	0	203.594
CURRENT TAX LIABILITIES	(8)	134.689	0	134.689	80.125	0	80.125
DEFERRED TAX LIABILITY	(8)	0	0	0	172	0	172
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	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		418.532	1.899.307	2.317.839	372.693	1.239.669	1.612.362
EQUITY	(11)	2.788.714	36.694	2.825.408	2.369.946	40.053	2.409.999
Issued capital		1.193.585	0	1.193.585	1.193.585	0	1.193.585
Capital Reserves		53.902	0	53.902	53.902	0	53.902
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		53.902	0	53.902	53.902	0	53.902
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-2.654	4.865	2.211	-2.710	872	-1.838
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-48.667	23.291	-25.376	-4.856	32.138	27.282
Profit Reserves		1.078.915	0	1.078.915	628.271	0	628.271
Legal Reserves		96.355	0	96.355	73.823	0	73.823
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		982.560	0	982.560	554.448	0	554.448
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		508.528	8.538	517.066	497.965	7.043	505.008
Prior Years' Profit or Loss		47.321	7.043	54.364	15.787	5.340	21.127
Current Period Net Profit Or Loss		461.207	1.495	462.702	482.178	1.703	483.881
Non-controlling Interests		5.105	0	5.105	3.789	0	3.789
Total equity and liabilities		13.270.095	12.512.059	25.782.154	11.441.613	9.787.567	21.229.180

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		23.374.084	16.094.336	39.468.420	18.996.393	10.102.237	29.098.630
GUARANTIES AND WARRANTIES	(1),(3)	812.654	2.629.820	3.442.474	712.948	1.404.440	2.117.388
Letters of Guarantee		802.054	1.640.194	2.442.248	702.284	964.347	1.666.631
Guarantees Subject to State Tender Law		0	0	0	270	0	270
Guarantees Given for Foreign Trade Operations		5.807	784.762	790.569	11.298	325.207	336.505
Other Letters of Guarantee		796.247	855.432	1.651.679	690.716	639.140	1.329.856
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	166.620	166.620	0	133.618	133.618
Documentary Letters of Credit		0	166.620	166.620	0	133.618	133.618
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		10.600	823.006	833.606	10.664	306.475	317.139
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1),(3)	20.262.955	1.722.551	21.985.506	14.403.635	465.432	14.869.067
Irrevocable Commitments		964.746	1.722.551	2.687.297	861.548	465.432	1.326.980
Forward Asset Purchase Commitments		407.759	1.720.475	2.128.234	324.648	464.024	788.672
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		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		3.680	0	3.680	3.293	0	3.293
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		352.736	0	352.736	358.021	0	358.021
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		200.571	2.076	202.647	175.586	1.408	176.994
Revocable Commitments		19.298.209	0	19.298.209	13.542.087	0	13.542.087
Revocable Loan Granting Commitments		19.298.209	0	19.298.209	13.542.087	0	13.542.087
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	2.298.475	11.741.965	14.040.440	3.879.810	8.232.365	12.112.175
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		2.298.475	11.741.965	14.040.440	3.879.810	8.232.365	12.112.175
Forward Foreign Currency Buy or Sell Transactions		133.191	520.628	653.819	314.420	1.319.559	1.633.979
Forward Foreign Currency Buying Transactions		67.515	259.876	327.391	158.442	660.338	818.780
Forward Foreign Currency Sale Transactions		65.676	260.752	326.428	155.978	659.221	815.199
Currency and Interest Rate Swaps		1.930.136	9.457.415	11.387.551	3.259.181	5.645.350	8.904.531
Currency Swap Buy Transactions		154.018	4.318.398	4.472.416	337.850	3.522.056	3.859.906
Currency Swap Sell Transactions		1.424.118	3.096.961	4.521.079	1.819.331	2.123.294	3.942.625
Interest Rate Swap Buy Transactions		176.000	1.021.028	1.197.028	551.000	0	551.000
Interest Rate Swap Sell Transactions		176.000	1.021.028	1.197.028	551.000	0	551.000
Currency, Interest Rate and Securities Options		235.148	1.763.922	1.999.070	306.209	1.267.456	1.573.665
Currency Options Buy Transactions		117.228	885.022	1.002.250	151.634	636.321	787.955
Currency Options Sell Transactions		117.920	878.900	996.820	154.575	631.135	785.710
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		42.553.372	40.292.589	82.845.961	41.552.560	36.341.723	77.894.283
ITEMS HELD IN CUSTODY		14.287.894	4.250.132	18.538.026	10.969.614	4.020.802	14.990.416
Customer Fund and Portfolio Balances		2.764.881	0	2.764.881	1.314.024	0	1.314.024
Securities Held in Custody		11.493.939	3.944.663	15.438.602	9.635.857	3.766.824	13.402.681
Cheques Received for Collection		22.873	1.544	24.417	13.410	0	13.410
Commercial Notes Received for Collection		5.870	2.056	7.926	5.992	1.718	7.710
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		331	301.869	302.200	331	252.260	252.591
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		28.027.458	36.042.457	64.069.915	30.345.321	32.320.921	62.666.242
Securities		17.698	1.747.719	1.765.417	110.761	265.030	375.791
Guarantee Notes		1.693.643	22.913.650	24.607.293	2.764.598	20.842.275	23.606.873
Commodity		1.118.655	569.378	1.688.033	243.641	0	243.641
Warrant		0	0	0	0	0	0
Real Estate		12.309.493	1.660.819	13.970.312	14.339.073	1.347.518	15.686.591
Other Pledged Items		12.887.969	9.150.891	22.038.860	12.887.248	9.866.098	22.753.346

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		238.020	0	238.020	237.625	0	237.625
TOTAL OFF-BALANCE SHEET ACCOUNTS		65.927.456	56.386.925	122.314.381	60.548.953	46.443.960	106.992.913

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	2.141.077	1.420.974	760.729	490.751
Interest Income on Loans		1.539.604	1.024.418	523.937	355.123
Interest Income on Reserve Deposits		39.035	6.491	16.562	2.261
Interest Income on Banks		5.368	21.004	1.884	5.772
Interest Income on Money Market Placements		10.278	38.483	494	3.501
Interest Income on Marketable Securities Portfolio		546.668	325.718	217.788	122.351
Financial Assets At Fair Value Through Profit Loss		6.992	883	1.300	25
Financial Assets At Fair Value Through Other Comprehensive Income		511.803	301.369	207.497	113.828
Financial Assets Measured at Amortised Cost		27.873	23.466	8.991	8.498
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		124	4.860	64	1.743
INTEREST EXPENSES (-)	(2)	-1.308.936	-739.933	-464.859	-253.927
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-132.198	-90.689	-48.083	-29.381
Interest Expenses on Money Market Funds		-103.273	-50.900	-28.923	-20.573
Interest Expenses on Securities Issued		-1.060.540	-573.701	-385.330	-196.425
Lease Interest Expenses		-1.276	-1.217	-426	-372
Other Interest Expense		-11.649	-23.426	-2.097	-7.176
NET INTEREST INCOME OR EXPENSE		832.141	681.041	295.870	236.824
NET FEE AND COMMISSION INCOME OR EXPENSES		150.868	126.890	61.086	36.642
Fees and Commissions Received		274.246	213.543	122.859	61.767
From Noncash Loans		31.978	21.605	9.890	6.429
Other	(12)	242.268	191.938	112.969	55.338
Fees and Commissions Paid (-)		-123.378	-86.653	-61.773	-25.125
Paid for Noncash Loans		-1.902	-2.751	-633	-632
Other	(12)	-121.476	-83.902	-61.140	-24.493
DIVIDEND INCOME	(3)	960	89	624	0
TRADING INCOME OR LOSS (Net)	(4)	36.918	150.786	6.081	37.195
Gains (Losses) Arising from Capital Markets Transactions		74.131	80.822	18.631	8.205
Gains (Losses) Arising From Derivative Financial Transactions		-36.770	39.115	-67.950	-2.959
Foreign Exchange Gains or Losses		-443	30.849	55.400	31.949
OTHER OPERATING INCOME	(5)	117.678	18.502	46.630	678
GROSS PROFIT FROM OPERATING ACTIVITIES		1.138.565	977.308	410.291	311.339
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-104.103	-83.287	-25.763	-4.261
OTHER ALLOWANCE EXPENSES (-)	(6)	-41.841	-41.751	-13.720	-14.734
PERSONNEL EXPENSES (-)		-164.131	-134.802	-56.678	-49.951
OTHER OPERATING EXPENSES (-)	(7)	-230.371	-181.132	-86.452	-61.459
NET OPERATING INCOME (LOSS)		598.119	536.336	227.678	180.934
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		2.113	1.365	762	624
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	600.232	537.701	228.440	181.558
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-136.214	-116.352	-52.454	-39.577
Current Tax Provision		-117.904	-104.734	-102.478	-41.003
Expense Effect of Deferred Tax		-115.268	-24.585	-24.417	-1.642
Income Effect of Deferred Tax		96.958	12.967	74.441	3.068
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	464.018	421.349	175.986	141.981
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	(8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(9)	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	(10)	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	464.018	421.349	175.986	141.981
Profit (Loss) Attributable to Group		462.702	420.194	175.578	141.592
Profit (loss), attributable to non-controlling interests		1.316	1.155	408	389
Profit (loss) per share					
Profit (Loss) per Share					

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		464.018	421.349		
OTHER COMPREHENSIVE INCOME		-48.609	-51.598		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		4.049	1.195		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	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		5.369	1.532		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.320	-337		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-52.658	-52.793		
Exchange Differences on Translation		3.426	2.786		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-75.039	-71.425		
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		1.210	169		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		17.745	15.677		
TOTAL COMPREHENSIVE INCOME (LOSS)		415.409	369.751		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		599.946	162.775
Interest Received		2.045.793	1.271.494
Interest Paid		-1.236.280	-807.149
Dividends received		960	89
Fees and Commissions Received		276.549	214.937
Other Gains		117.262	89.835
Collections from Previously Written Off Loans and Other Receivables		64.118	48.487
Cash Payments to Personnel and Service Suppliers		-171.282	-141.142
Taxes Paid		-50.599	-103.395
Other		-446.575	-410.381
Changes in Operating Assets and Liabilities Subject to Banking Operations		-157.140	-2.535.204
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		51.736	18.109
Net (Increase) Decrease in Due From Banks		-358.342	-37.719
Net (Increase) Decrease in Loans		-1.718.196	-2.039.217
Net (Increase) Decrease in Other Assets		16.160	-589.401
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		1.013.251	-2.303.243
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		838.251	2.416.267
Net Cash Provided From Banking Operations		442.806	-2.372.429
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.002.612	-1.243.260
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		-7.289	-10.974
Cash Obtained from Tangible and Intangible Asset Sales		295	111
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-9.580.512	-7.047.055
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.455.908	5.816.776
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-21.868
Cash Obtained from Sale of Financial Assets At Amortised Cost		140.802	35.580
Other		-11.816	-15.830
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.027.348	1.570.128
Cash Obtained from Loans and Securities Issued		90.778.678	36.098.506
Cash Outflow Arised From Loans and Securities Issued		-88.749.239	-34.526.576
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.091	-1.802
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		232.516	220.183
Net Increase (Decrease) in Cash and Cash Equivalents		1.700.058	-1.825.378
Cash and Cash Equivalents at Beginning of the Period		1.497.617	3.822.975
Cash and Cash Equivalents at End of the Period		3.197.675	1.997.597



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2020 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		1.193.585	0	0	53.902	0	-835	2.657 0	5.547	61.170	1.261 0	286.588	16.687	346.123	1.966.685	2.220	1.968.905
	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		1.193.585	0	0	53.902	0	-835	2.657 0	5.547	61.170	1.261 0	286.588	16.687	346.123	1.966.685	2.220	1.968.905
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	1.195 0	2.786	-55.711	132 0	0	0	420.194	368.596	1.155	369.751
	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	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	341.683	4.440	-346.123	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	341.683	-341.683	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	346.123	-346.123	0	0
	Equity at end of period		1.193.585	0	0	53.902	0	-835	3.852 0	8.333	5.459	1.393 0	628.271	21.127	420.194	2.335.281	3.375	2.338.656
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		1.193.585	0	0	53.902	0	-2.710	872 0	8.817	17.008	1.457 0	628.271	21.127	483.881	2.406.210	3.789	2.409.999
	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		1.193.585	0	0	53.902	0	-2.710	872 0	8.817	17.008	1.457 0	628.271	21.127	483.881	2.406.210	3.789	2.409.999
	Total Comprehensive Income (Loss)		0	0	0	0	0	56	3.993 0	3.426	-56.935	851 0	0	0	462.702	414.093	1.316	415.409
	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	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	450.644	33.237	-483.881	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	450.644	-450.644	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	483.881	-483.881	0	0
	Equity at end of period		1.193.585	0	0	53.902	0	-2.654	4.865 0	12.243	-39.927	2.308 0	1.078.915	54.364	462.702	2.820.303	5.105	2.825.408