

**NUROL YATIRIM BANKASI A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**2020 - 2. 3 Monthly Notification**

**General Information About Financial Statements**

## Independet Audit Comment

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

### Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

#### Nurol Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

#### Giriş

Nurol Yatırım Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosuna ilişkin tablonun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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.

#### Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Nurol Yatırım Bankası Anonim Şirketi'nin 30 Haziran 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin, finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

#### Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

A member firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

4 Ağustos 2020

İstanbul, Türkiye

## Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		546.963	627.262	1.174.225	246.135	642.138	888.273
Cash and cash equivalents	I-1	287.154	544.985	832.139	49.155	574.173	623.328
Cash and Cash Balances at Central Bank	I-1	13.071	82.062	95.133	20.436	130.533	150.969
Banks	I-3	274.238	462.923	737.161	28.820	443.640	472.460
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses ( - )		-155	0	-155	-101		-101
Financial assets at fair value through profit or loss	I-2	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	I-5	259.793	78.712	338.505	196.976	56.032	253.008
Public Debt Securities		7.258	0	7.258	477	0	477
Equity instruments		169.689	0	169.689	131.847	0	131.847
Other Financial Assets		82.846	78.712	161.558	64.652	56.032	120.684
Derivative financial assets	I-2	16	3.565	3.581	4	11.933	11.937
Derivative Financial Assets At Fair Value Through Profit Or Loss		16	3.565	3.581	4	11.933	11.937
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.451.927	811.039	2.262.966	1.418.119	741.077	2.159.196
Loans	I-6	1.519.270	811.039	2.330.309	1.454.278	741.077	2.195.355
Receivables From Leasing Transactions	I-11	0	0	0	0	0	0
Factoring Receivables	I-12	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-67.343	0	-67.343	-36.159	0	-36.159
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	I-16	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	I-9	50	0	50	50	0	50
Investments in Associates (Net)	I-8	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)		50	0	50	50	0	50
Unconsolidated Financial Subsidiaries		50	0	50	50	0	50
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		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)		12.363	0	12.363	7.131	0	7.131
INTANGIBLE ASSETS AND GOODWILL (Net)		5.899	0	5.899	4.811	0	4.811
Goodwill		0	0	0	0	0	0
Other		5.899	0	5.899	4.811	0	4.811
INVESTMENT PROPERTY (Net)	I-14	287.337	0	287.337	223.545	0	223.545
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	I-15	19.035	0	19.035	8.741	0	8.741
OTHER ASSETS (Net)	I-17	24.699	0	24.699	16.891	4	16.895
<b>TOTAL ASSETS</b>		<b>2.348.273</b>	<b>1.438.301</b>	<b>3.786.574</b>	<b>1.925.423</b>	<b>1.383.219</b>	<b>3.308.642</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	II-1	0	0	0	0	0	0
LOANS RECEIVED	II-3	144.485	330.835	475.320	163.930	225.496	389.426
MONEY MARKET FUNDS	II-5	155.801	79.429	235.230	3.538	28.169	31.707
MARKETABLE SECURITIES (Net)	II-6	656.663	0	656.663	664.353	0	664.353
Bills		595.035	0	595.035	618.320	0	618.320
Asset-backed Securities		0	0	0	0	0	0
Bonds		61.628	0	61.628	46.033	0	46.033
FUNDS	II-4	454.332	234.879	689.211	396.042	237.514	633.556
Borrower funds		56.637	3.074	59.711	561	183	744
Other		397.695	231.805	629.500	395.481	237.331	632.812
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		38.812	7.940	46.752	0	43.444	43.444
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-2	38.812	7.940	46.752	0	43.444	43.444
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-9	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-8	5.808	42	5.850	2.565	602	3.167
PROVISIONS	II-10	29.269	0	29.269	22.352	0	22.352
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		6.088	0	6.088	3.224	0	3.224
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		23.181	0	23.181	19.128	0	19.128
CURRENT TAX LIABILITIES	II-11	18.447	0	18.447	13.267	0	13.267
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-12	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-13	0	104.384	104.384	0	90.305	90.305
Loans		0	34.261	34.261	0	29.761	29.761

Other Debt Instruments		0	70.123	70.123	0	60.544	60.544
OTHER LIABILITIES		66.860	928.840	995.700	67.010	913.766	980.776
EQUITY		532.101	-2.353	529.748	435.814	475	436.289
Issued capital	II-14	360.000	0	360.000	300.000	0	300.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums	II-15	0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.952	0	1.952	1.952	0	1.952
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	II-16	83.692	-2.353	81.339	44.604	475	45.079
Profit Reserves		29.258	0	29.258	20.840	0	20.840
Legal Reserves		13.040	0	13.040	9.969	0	9.969
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		16.218	0	16.218	10.871	0	10.871
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		57.199	0	57.199	68.418	0	68.418
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		57.199	0	57.199	68.418	0	68.418
Non-controlling Interests	II-17	0	0	0	0	0	0
Total equity and liabilities		2.102.578	1.683.996	3.786.574	1.768.871	1.539.771	3.308.642

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		2.270.706	2.654.957	4.925.663	1.899.194	2.167.382	4.066.576
GUARANTIES AND WARRANTIES	III-2	811.216	118.373	929.589	814.694	111.159	925.853
Letters of Guarantee	III-1	811.216	73.274	884.490	813.634	78.310	891.944
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		811.216	73.274	884.490	813.634	78.310	891.944
Bank Acceptances		0	6.554	6.554	0	2.113	2.113
Import Letter of Acceptance		0	6.554	6.554	0	2.113	2.113
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	38.545	38.545	1.060	30.736	31.796
Documentary Letters of Credit		0	38.545	38.545	1.060	30.736	31.796
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
<b>COMMITMENTS</b>		387	37.235	37.622	0	0	0
Irrevocable Commitments		387	37.235	37.622	0	0	0
Forward Asset Purchase Commitments		387	37.235	37.622	0	0	0
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		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		1.459.103	2.499.349	3.958.452	1.084.500	2.056.223	3.140.723
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		1.459.103	2.499.349	3.958.452	1.084.500	2.056.223	3.140.723
Forward Foreign Currency Buy or Sell Transactions		324	342	666	308	298	606
Forward Foreign Currency Buying Transactions		162	171	333	154	149	303
Forward Foreign Currency Sale Transactions		162	171	333	154	149	303
Currency and Interest Rate Swaps		1.458.779	2.479.114	3.937.893	1.084.192	2.055.925	3.140.117
Currency Swap Buy Transactions		0	887.369	887.369	0	882.027	882.027
Currency Swap Sell Transactions		651.517	243.616	895.133	630.113	249.154	879.267
Interest Rate Swap Buy Transactions		580.695	475.581	1.056.276	454.079	208.464	662.543
Interest Rate Swap Sell Transactions		226.567	872.548	1.099.115	0	716.280	716.280
Currency, Interest Rate and Securities Options		0	19.893	19.893	0	0	0
Currency Options Buy Transactions		0	9.852	9.852	0	0	0
Currency Options Sell Transactions		0	10.041	10.041	0	0	0
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		4.628.893	1.185.072	5.813.965	4.466.921	1.244.774	5.711.695
ITEMS HELD IN CUSTODY		1.477.470	480.760	1.958.230	1.121.475	380.023	1.501.498
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.187.288	462.823	1.650.111	1.121.432	371.113	1.492.545
Cheques Received for Collection		270.759	7.672	278.431	0	0	0
Commercial Notes Received for Collection		19.423	10.265	29.688	43	8.910	8.953
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		3.151.423	704.312	3.855.735	3.344.386	864.751	4.209.137
Securities		87.736	342.160	429.896	80.598	297.000	377.598
Guarantee Notes		351.073	56.942	408.015	533.933	51.923	585.856
Commodity		384.755	13.686	398.441	356.784	11.880	368.664
Warrant		0	0	0	0	0	0
Real Estate		294.715	269.927	564.642	393.325	447.529	840.854
Other Pledged Items		2.033.144	21.597	2.054.741	1.979.746	56.419	2.036.165



Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	1.060	0	1.060
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.899.599	3.840.029	10.739.628	6.366.115	3.412.156	9.778.271

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	IV-1	178.733	230.329	80.572	127.608
Interest Income on Loans		133.534	154.283	63.365	81.798
Interest Income on Reserve Deposits		663	3.414	316	1.781
Interest Income on Banks		8.971	10.135	7.152	5.490
Interest Income on Money Market Placements		1.378	204	1.241	21
Interest Income on Marketable Securities Portfolio		29.339	54.398	7.428	37.185
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		29.339	54.398	7.428	37.185
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		4.848	7.895	1.070	1.333
INTEREST EXPENSES (-)	IV-2	-81.278	-138.722	-38.923	-71.965
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-21.772	-36.700	-9.785	-20.259
Interest Expenses on Money Market Funds		-3.023	-8.396	-2.494	-4.153
Interest Expenses on Securities Issued		-43.930	-73.282	-20.001	-37.513
Lease Interest Expenses		-440	-545	-208	-361
Other Interest Expense		-12.113	-19.799	-6.435	-9.679
NET INTEREST INCOME OR EXPENSE		97.455	91.607	41.649	55.643
NET FEE AND COMMISSION INCOME OR EXPENSES		14.645	28.630	4.369	13.372
Fees and Commissions Received		19.261	33.152	6.643	15.283
From Noncash Loans		8.784	10.703	4.251	5.401
Other		10.477	22.449	2.392	9.882
Fees and Commissions Paid (-)		-4.616	-4.522	-2.274	-1.911
Paid for Noncash Loans		-1.147	-857	-611	-439
Other		-3.469	-3.665	-1.663	-1.472
DIVIDEND INCOME	IV-3	89	69	89	69
TRADING INCOME OR LOSS (Net)	IV-4	28.545	-43.849	28.399	-31.406
Gains (Losses) Arising from Capital Markets Transactions		36.983	-5.250	28.558	-5.056
Gains (Losses) Arising From Derivative Financial Transactions		-7.774	-19.375	-5.487	-10.008
Foreign Exchange Gains or Losses		-664	-19.224	5.328	-16.342
OTHER OPERATING INCOME	IV-5	5.782	11.267	1.149	5.599
GROSS PROFIT FROM OPERATING ACTIVITIES		146.516	87.724	75.655	43.277
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	IV-6	-34.625	-68	-32.079	532
OTHER ALLOWANCE EXPENSES ( - )	IV-6	-5.350	-1.853	-2.110	-913
PERSONNEL EXPENSES (-)		-12.427	-10.815	-8.704	-5.730
OTHER OPERATING EXPENSES (-)	IV-7	-19.644	-20.881	-6.680	-12.759
NET OPERATING INCOME (LOSS)		74.470	54.107	26.082	24.407
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-8	74.470	54.107	26.082	24.407
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-17.271	-11.047	-5.086	-4.275
Current Tax Provision		-27.165	-17.083	-13.548	-9.787
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		9.894	6.036	8.462	5.512
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	57.199	43.060	20.996	20.132
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	IV-8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	IV-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		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-11	57.199	43.060	20.996	20.132
Profit (Loss) Attributable to Group		57.199	43.060	20.996	20.132
Profit (loss), attributable to non-controlling interests		0	0	0	0
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	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		57.199	43.060	20.996	20.132
OTHER COMPREHENSIVE INCOME		36.260	9.683	75.496	4.472
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0	0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		36.260	9.683	75.496	4.472
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		35.860	10.537	76.361	4.816
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		400	-854	-865	-344
TOTAL COMPREHENSIVE INCOME (LOSS)		93.459	52.743	96.492	24.604

# Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		202.412	65.643
Interest Received		208.188	202.804
Interest Paid		-105.193	-129.196
Dividends received		0	0
Fees and Commissions Received		19.261	33.153
Other Gains		48.024	5.945
Collections from Previously Written Off Loans and Other Receivables		87.541	15.713
Cash Payments to Personnel and Service Suppliers		-29.270	-29.940
Taxes Paid		-22.783	-9.562
Other		-3.356	-23.274
Changes in Operating Assets and Liabilities Subject to Banking Operations		60.817	-88.260
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-315.382	-467.536
Net (Increase) Decrease in Other Assets		40.964	-26.299
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		349.988	157.368
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-14.753	248.207
Net Cash Provided From Banking Operations		263.229	-22.617
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-56.388	-170.675
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		-3.604	1.545
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.629.285	-2.814.445
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.578.869	2.643.076
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-2.368	-851
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		21.797	505
Cash Obtained from Loans and Securities Issued		2.683.980	1.867.188
Cash Outflow Arised From Loans and Securities Issued		-2.660.376	-1.865.512
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.807	-1.171
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		28.089	45.382
Net Increase (Decrease) in Cash and Cash Equivalents		256.727	-147.405
Cash and Cash Equivalents at Beginning of the Period		493.637	540.852
Cash and Cash Equivalents at End of the Period		750.364	393.447



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit ( Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2019 - 30.06.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		160.000	0	0	0	1.952	0	00	0	11.756	00	28.953	-13.093	64.980	254.548	0	254.548
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Adjusted Beginning Balance		160.000	0	0	0	1.952	0	00	0	11.756	00	28.953	-13.093	64.980	254.548	0	254.548
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	9.683	00	0	0	43.060	52.743	0	52.743
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		60.000	0	0	0	0	0	00	0	0	00	-8.113	51.887	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00	0	64.980	-64.980	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00	0	64.980	-64.980	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period		220.000				1.952				21.439		20.840	0	43.060	307.291		0 307.291
Current Period 01.01.2020 - 30.06.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		300.000	0	0	0	1.952	0	00	0	45.079	00	20.840	0	68.418	436.289	0	436.289
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Adjusted Beginning Balance		300.000	0	0	0	1.952	0	00	0	45.079	00	20.840	0	68.418	436.289	0	436.289
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	36.260	00	0	0	57.199	93.459	0	93.459
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		60.000	0	0	0	0	0	00	0	0	00	8.418	-68.418	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00	0	68.418	-68.418	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00	0	68.418	68.418	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period		300.000	0	0	0	1.952	0	00	0	81.339	00	29.258	0	57.199	529.748		0 529.748