

NUROL YATIRIM BANKASI A.Ş.
Bank Financial Report
Consolidated
2021 - 1. 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") 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 tablosuna ilişkin tablonun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Ana Ortaklık 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 Konsolide 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 finansal bilgilerin, Nurol Yatırım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin, konsolide 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 Yükümlülükler İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan konsolide 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.

A member firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

6 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)		591.245	715.410	1.306.655	368.051	512.140	880.191
Cash and cash equivalents	I-1	93.718	557.979	651.697	104.108	414.951	519.059
Cash and Cash Balances at Central Bank	I-1	13.302	134.359	147.661	6.973	123.122	130.095
Banks	I-3	80.511	423.620	504.131	97.232	291.829	389.061
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-95	0	-95	-97	0	-97
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	497.463	96.929	594.392	227.741	94.212	321.953
Public Debt Securities		5.972	0	5.972	7.237	0	7.237
Equity instruments		481.950	0	481.950	210.023	0	210.023
Other Financial Assets		9.541	96.929	106.470	10.481	94.212	104.693
Derivative financial assets	I-2	64	60.502	60.566	36.202	2.977	39.179
Derivative Financial Assets At Fair Value Through Profit Or Loss		64	60.502	60.566	36.202	2.977	39.179
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.537.464	1.727.895	3.265.359	1.769.941	1.322.088	3.092.029
Loans	I-6	1.642.462	1.727.895	3.370.357	1.868.017	1.322.088	3.190.105
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 (-)		-104.998	0	-104.998	-98.076	0	-98.076
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	0	0	0	0	0	0
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)		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)		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)		16.611	0	16.611	13.843	0	13.843
INTANGIBLE ASSETS AND GOODWILL (Net)		9.275	0	9.275	8.594	0	8.594
Goodwill		0	0	0	0	0	0
Other		9.275	0	9.275	8.594	0	8.594
INVESTMENT PROPERTY (Net)	I-14	296.500	0	296.500	296.500	0	296.500
CURRENT TAX ASSETS		0	0	0	7.324	0	7.324
DEFERRED TAX ASSET	I-15	6.727	0	6.727	7.602	0	7.602
OTHER ASSETS (Net)	I-17	18.524	0	18.524	19.261	0	19.261
TOTAL ASSETS		2.476.346	2.443.305	4.919.651	2.491.116	1.834.228	4.325.344
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	0	0	0	0	0	0
LOANS RECEIVED	II-3	137.218	247.257	384.475	37.861	328.723	366.584
MONEY MARKET FUNDS	II-5	1.726	65.974	67.700	2.203	70.111	72.314
MARKETABLE SECURITIES (Net)	II-6	815.574	0	815.574	722.790	0	722.790
Bills		661.490	0	661.490	571.405	0	571.405
Asset-backed Securities		0	0	0	0	0	0
Bonds		154.084	0	154.084	151.385	0	151.385
FUNDS	II-4	308.924	489.015	797.939	327.309	353.891	681.200
Borrower funds		27.593	236	27.829	222.744	5.349	228.093
Other		281.331	488.779	770.110	104.565	348.542	453.107
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		125.940	15.546	141.486	40.802	41.042	81.844
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-2	125.940	15.546	141.486	40.802	41.042	81.844
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	8.471	0	8.471	6.996	0	6.996
PROVISIONS	II-10	37.805	0	37.805	32.510	0	32.510
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		6.232	0	6.232	4.266	0	4.266
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		31.573	0	31.573	28.244	0	28.244
CURRENT TAX LIABILITIES	II-11	26.166	0	26.166	9.339	0	9.339
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	41.689	41.689	0	113.214	113.214
Loans		0	41.689	41.689	0	37.158	37.158

Other Debt Instruments		0	0	0	0	76.056	76.056
OTHER LIABILITIES		76.929	1.607.070	1.683.999	94.584	1.524.979	1.619.563
EQUITY		913.556	791	914.347	621.450	-2.460	618.990
Issued capital	II-14	360.000	0	360.000	360.000	0	360.000
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		376.119	0	376.119	120.733	0	120.733
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	II-16	-882	791	-91	2.452	-2.460	-8
Profit Reserves		62.753	0	62.753	29.362	0	29.362
Legal Reserves		13.051	0	13.051	13.051	0	13.051
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		16.311	0	16.311	16.311	0	16.311
Other Profit Reserves		33.391	0	33.391	0	0	0
Profit or Loss		115.566	0	115.566	108.903	0	108.903
Prior Years' Profit or Loss		75.512	0	75.512	0	0	0
Current Period Net Profit Or Loss		40.054	0	40.054	108.903	0	108.903
Non-controlling Interests	II-17	0	0	0	0	0	0
Total equity and liabilities		2.452.309	2.467.342	4.919.651	1.895.844	2.429.500	4.325.344

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		2.970.988	4.298.496	7.269.484	3.255.167	3.791.961	7.047.128
GUARANTIES AND WARRANTIES	III-2	882.196	57.553	939.749	819.903	56.613	876.516
Letters of Guarantee	III-1	882.196	57.553	939.749	819.903	54.188	874.091
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		882.196	57.553	939.749	819.903	54.188	874.091
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	0	0	0	2.425	2.425
Documentary Letters of Credit		0	0	0	0	2.425	2.425
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		20.000	0	20.000	20.000	0	20.000
Irrevocable Commitments		20.000	0	20.000	20.000	0	20.000
Forward Asset Purchase Commitments		0	0	0	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		20.000	0	20.000	20.000	0	20.000
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		2.068.792	4.240.943	6.309.735	2.415.264	3.735.348	6.150.612
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		2.068.792	4.240.943	6.309.735	2.415.264	3.735.348	6.150.612
Forward Foreign Currency Buy or Sell Transactions		6.889	6.613	13.502	0	0	0
Forward Foreign Currency Buying Transactions		3.406	3.348	6.754	0	0	0
Forward Foreign Currency Sale Transactions		3.483	3.265	6.748	0	0	0
Currency and Interest Rate Swaps		2.061.903	4.234.330	6.296.233	2.415.264	3.735.348	6.150.612
Currency Swap Buy Transactions		0	1.879.321	1.879.321	0	1.908.902	1.908.902
Currency Swap Sell Transactions		1.126.726	759.547	1.886.273	1.516.993	439.417	1.956.410
Interest Rate Swap Buy Transactions		935.177	272.540	1.207.717	898.271	240.500	1.138.771
Interest Rate Swap Sell Transactions		0	1.322.922	1.322.922	0	1.146.529	1.146.529
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	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		7.063.260	1.522.865	8.586.125	6.371.581	1.356.911	7.728.492
ITEMS HELD IN CUSTODY		1.843.676	578.212	2.421.888	1.620.300	504.188	2.124.488
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.826.707	565.723	2.392.430	1.599.116	493.059	2.092.175
Cheques Received for Collection		5.969	0	5.969	1.804	0	1.804
Commercial Notes Received for Collection		11.000	12.489	23.489	19.380	11.129	30.509
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		5.219.584	944.653	6.164.237	4.751.281	852.723	5.604.004
Securities		97.336	416.290	513.626	87.736	370.970	458.706
Guarantee Notes		785.379	69.279	854.658	664.938	61.737	726.675
Commodity		1.031.271	16.652	1.047.923	841.169	14.839	856.008
Warrant		0	0	0	0	0	0
Real Estate		119.515	335.170	454.685	118.015	305.078	423.093
Other Pledged Items		3.186.083	107.262	3.293.345	3.039.423	100.099	3.139.522

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		10.034.248	5.821.361	15.855.609	9.626.748	5.148.872	14.775.620

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-1	133.732	101.070
Interest Income on Loans		112.338	70.169
Interest Income on Reserve Deposits		1.428	347
Interest Income on Banks		3.610	1.819
Interest Income on Money Market Placements		0	137
Interest Income on Marketable Securities Portfolio		7.559	20.246
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		7.559	20.246
Financial Assets Measured at Amortised Cost		0	0
Finance Leasing Interest Income		0	0
Other Interest Income		8.797	8.352
INTEREST EXPENSES (-)	IV-2	-60.570	-45.324
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-21.120	-11.987
Interest Expenses on Money Market Funds		-2.893	-529
Interest Expenses on Securities Issued		-32.529	-26.201
Lease Interest Expenses		-311	-232
Other Interest Expense		-3.717	-6.375
NET INTEREST INCOME OR EXPENSE		73.162	55.746
NET FEE AND COMMISSION INCOME OR EXPENSES		24.967	10.276
Fees and Commissions Received		27.788	12.618
From Noncash Loans		3.825	4.533
Other		23.963	8.085
Fees and Commissions Paid (-)		-2.821	-2.342
Paid for Noncash Loans		-629	-536
Other		-2.192	-1.806
DIVIDEND INCOME	IV-3	0	0
TRADING INCOME OR LOSS (Net)	IV-4	-21.480	146
Gains (Losses) Arising from Capital Markets Transactions		11.114	8.425
Gains (Losses) Arising From Derivative Financial Transactions		-61.712	-2.287
Foreign Exchange Gains or Losses		29.118	-5.992
OTHER OPERATING INCOME	IV-5	2.023	4.633
GROSS PROFIT FROM OPERATING ACTIVITIES		78.672	70.801
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-9.197	-2.541
OTHER ALLOWANCE EXPENSES (-)	IV-6	-4.631	-3.240
PERSONNEL EXPENSES (-)		-7.462	-5.747
OTHER OPERATING EXPENSES (-)	IV-7	-9.280	-10.942
NET OPERATING INCOME (LOSS)		48.102	48.331
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-8	48.102	48.331
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-8.048	-12.185
Current Tax Provision		-23.242	-13.617
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		15.194	1.432
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	40.054	36.146
INCOME ON DISCONTINUED OPERATIONS		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	IV-8	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	IV-9	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	IV-11	40.054	36.146
Profit (Loss) Attributable to Group		40.054	36.146
Profit (loss), attributable to non-controlling interests		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	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)		40.054	36.146
OTHER COMPREHENSIVE INCOME		255.303	-39.206
Other Comprehensive Income that will not be Reclassified to Profit or Loss		255.386	-32.989
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		271.927	-32.989
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-16.541	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-83	-6.217
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-555	-7.482
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		472	1.265
TOTAL COMPREHENSIVE INCOME (LOSS)		295.357	-3.060

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		97.254	168.137
Interest Received	VI-1	130.098	134.887
Interest Paid		-61.348	-63.988
Dividends received		0	0
Fees and Commissions Received		27.787	12.475
Other Gains		17.711	17.790
Collections from Previously Written Off Loans and Other Receivables		0	87.541
Cash Payments to Personnel and Service Suppliers		-16.298	-14.804
Taxes Paid		-581	-7.962
Other	VI-1	-115	2.198
Changes in Operating Assets and Liabilities Subject to Banking Operations		-40.245	-24.154
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		-175.863	-113.975
Net (Increase) Decrease in Other Assets	VI-1	-9.416	44.509
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		138.267	251.063
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	VI-1	6.767	-205.751
Net Cash Provided From Banking Operations	VI-1	57.009	143.983
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	VI-1	-6.130	-41.097
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		-1.840	-3.280
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.386.267	-2.462.163
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.383.698	2.425.041
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	VI-1	-1.721	-695
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		12.979	-4.894
Cash Obtained from Loans and Securities Issued		1.824.538	946.524
Cash Outflow Arised From Loans and Securities Issued		-1.810.565	-950.474
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-994	-944
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		57.913	34.302
Net Increase (Decrease) in Cash and Cash Equivalents	VI-2	121.771	132.294
Cash and Cash Equivalents at Beginning of the Period		395.941	493.637
Cash and Cash Equivalents at End of the Period	VI-3	517.712	625.931



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		300.000	0	0	0	1.952	0	44.424 0	0	604	0 0	20.850	0	68.512	436.342	0	436.342
	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		300.000	0	0	0	1.952	0	44.424 0	0	604	0 0	20.850	0	68.512	436.342	0	436.342
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-32.989 0	0	-6.217	0 0	0	0	36.146	-3.060	0	-3.060
	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 98	98	0	0	98	0	98
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	0	68.512	-68.512	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	68.512	-68.512	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		300.000	0	0	0	1.952	0	11.435 0	0	-5.613	0 0	20.948	68.512	36.146	433.380	0	433.380	
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		360.000	0	0	0	1.952	0	118.781 0	0	-8	0 0	29.362	0	108.903	618.990	0	618.990
	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		360.000	0	0	0	1.952	0	118.781 0	0	-8	0 0	29.362	0	108.903	618.990	0	618.990
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	255.386 0	0	-83	0 0	0	0	40.054	295.357	0	295.357
	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 33.391	-33.391	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	0	108.903	-108.903	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	108.903	-108.903	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		360.000	0	0	0	1.952	0	374.167 0	0	-91	0 0	62.753	75.512	40.054	914.347	0	914.347	