

TURKISH BANK 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 KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank A.Ş'nin ("Banka") ve konsolidasyona tabi ortaklığının (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, Turkish Bank A.Ş.'nin ve bağlı ortaklığının 31 Mart 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç 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 Yükümlülüklere İlişkin Rapor

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

Emre Çelik, 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)		377.351	364.392	741.743	345.792	442.582	788.374
Cash and cash equivalents		325.914	330.917	656.831	323.246	434.122	757.368
Cash and Cash Balances at Central Bank	(1)	17.166	220.898	238.064	10.079	187.815	197.894
Banks	(3)	50.538	110.019	160.557	28.874	246.307	275.181
Receivables From Money Markets		258.361	0	258.361	284.643	0	284.643
Allowance for Expected Losses (-)		-151	0	-151	-350	0	-350
Financial assets at fair value through profit or loss	(6)	10.747	8.597	19.344	1.872	7.830	9.702
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	4.366	4.366	0	3.977	3.977
Other Financial Assets		10.747	4.231	14.978	1.872	3.853	5.725
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	36.662	22.028	58.690	20.150	0	20.150
Public Debt Securities		19.498	0	19.498	18.582	0	18.582
Equity instruments		1.517	0	1.517	1.517	0	1.517
Other Financial Assets		15.647	22.028	37.675	51	0	51
Derivative financial assets	(2)	4.028	2.850	6.878	524	630	1.154
Derivative Financial Assets At Fair Value Through Profit Or Loss		4.028	2.850	6.878	524	630	1.154
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		613.596	394.367	1.007.963	611.019	371.158	982.177
Loans	(5)	666.088	394.367	1.060.455	661.604	371.158	1.032.762
Receivables From Leasing Transactions	(9)	0	0	0	0	0	0
Factoring Receivables		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 (-)		-52.492	0	-52.492	-50.585	0	-50.585
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	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		5.000	0	5.000	5.000	0	5.000
Investments in Associates (Net)	(7)	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)	(7)	5.000	0	5.000	5.000	0	5.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		5.000	0	5.000	5.000		5.000
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)	(11)	27.183	0	27.183	30.552		30.552
INTANGIBLE ASSETS AND GOODWILL (Net)		6.561	0	6.561	6.368	0	6.368
Goodwill		0	0	0	0	0	0
Other		6.561	0	6.561	6.368		6.368
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS	(11)	0	0	0	0	0	0
DEFERRED TAX ASSET	(11)	3.096	0	3.096	2.253		2.253
OTHER ASSETS (Net)	(13)	35.502	2.645	38.147	25.188	2.613	27.801
TOTAL ASSETS		1.068.289	761.404	1.829.693	1.026.172	816.353	1.842.525
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	481.212	719.678	1.200.890	453.195	728.518	1.181.713
LOANS RECEIVED	(3)	14.188	97.927	112.115	5.826	141.291	147.117
MONEY MARKET FUNDS	(4)	212.491	0	212.491	222.093	0	222.093
MARKETABLE SECURITIES (Net)	(5)	26.359	0	26.359	19.275	0	19.275
Bills		26.359	0	26.359	19.275	0	19.275
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	(2)	65	1.931	1.996	2.878	216	3.094
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		65	1.931	1.996	2.878	216	3.094
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)	(7)	9.362	0	9.362	12.524	0	12.524
PROVISIONS	(9)	8.721	0	8.721	7.475	0	7.475
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.310	0	4.310	3.731	0	3.731
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		4.411	0	4.411	3.744	0	3.744
CURRENT TAX LIABILITIES	(10)	4.893	0	4.893	4.304	0	4.304
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(6)	26.972	5.521	32.493	19.180	5.237	24.417
EQUITY	(13)	220.373	0	220.373	220.513	0	220.513
Issued capital		175.000	0	175.000	175.000	0	175.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		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		-442	0	-442	-428	0	-428
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-184	0	-184	-68	0	-68
Profit Reserves		19.320	0	19.320	18.604	0	18.604
Legal Reserves	(14)	6.687	0	6.687	5.971	0	5.971
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	(15)	12.633	0	12.633	12.633	0	12.633
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		26.679	0	26.679	27.405	0	27.405
Prior Years' Profit or Loss		26.500	0	26.500	22.115	0	22.115
Current Period Net Profit Or Loss		179	0	179	5.290	0	5.290
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.004.636	825.057	1.829.693	967.263	875.262	1.842.525

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		572.749	651.743	1.224.492	580.157	315.259	895.416
GUARANTIES AND WARRANTIES	(1)	443.373	57.318	500.691	459.342	50.147	509.489
Letters of Guarantee		443.373	57.267	500.640	459.342	50.102	509.444
Guarantees Subject to State Tender Law		435.903	51.438	487.341	452.952	46.968	499.920
Guarantees Given for Foreign Trade Operations		1.048	0	1.048	1.048	0	1.048
Other Letters of Guarantee		6.422	5.829	12.251	5.342	3.134	8.476
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	51	51	0	45	45
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	51	51	0	45	45
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)	37.895	17.441	55.336	37.391	21.530	58.921
Irrevocable Commitments		37.895	17.441	55.336	37.391	21.530	58.921
Forward Asset Purchase Commitments		3.608	4.492	8.100	10.210	10.904	21.114
Time Deposit Purchase and Sales Commitments		5.176	1.456	6.632	260	0	260
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		2.773	0	2.773	2.880	0	2.880
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		14.397	0	14.397	12.114	0	12.114
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	36	0	36
Commitments for Credit Card Limits		5.917	11.493	17.410	5.874	10.626	16.500
Commitments for Credit Cards and Banking Services Promotions		142	0	142	142	0	142
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		5.875	0	5.875	5.875	0	5.875
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		91.481	576.984	668.465	83.424	243.582	327.006
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		91.481	576.984	668.465	83.424	243.582	327.006
Forward Foreign Currency Buy or Sell Transactions		391	1.271	1.662	0	0	0
Forward Foreign Currency Buying Transactions		391	440	831	0	0	0
Forward Foreign Currency Sale Transactions		0	831	831	0	0	0
Currency and Interest Rate Swaps		63.362	465.733	529.095	58.213	234.563	292.776
Currency Swap Buy Transactions		0	266.639	266.639	1.916	143.174	145.090
Currency Swap Sell Transactions		63.362	199.094	262.456	56.297	91.389	147.686
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		27.728	109.980	137.708	25.211	9.019	34.230
Currency Options Buy Transactions		13.864	54.990	68.854	23.120	9.019	32.139
Currency Options Sell Transactions		13.864	54.990	68.854	2.091	0	2.091
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	(3)	13.435.041	3.268.883	16.703.924	13.448.936	2.279.554	15.728.490
ITEMS HELD IN CUSTODY		1.449.669	1.555.615	3.005.284	1.479.677	727.887	2.207.564
Customer Fund and Portfolio Balances		189.417	0	189.417	268.306	0	268.306
Securities Held in Custody		1.197.388	757.723	1.955.111	1.146.883	706.039	1.852.922
Cheques Received for Collection		11.801	13.233	25.034	13.705	10.352	24.057
Commercial Notes Received for Collection		500	502	1.002	1.150	463	1.613
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		50.563	784.157	834.720	49.633	11.033	60.666
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.012.676	1.713.268	2.725.944	1.079.323	1.551.667	2.630.990
Securities		3.347	0	3.347	5.108	0	5.108
Guarantee Notes		99.445	14.629	114.074	124.820	12.995	137.815
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		510.270	1.488.136	1.998.406	567.424	1.349.775	1.917.199
Other Pledged Items		399.614	210.503	610.117	381.971	188.897	570.868

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		10.972.696	0	10.972.696	10.889.936	0	10.889.936
TOTAL OFF-BALANCE SHEET ACCOUNTS		14.007.790	3.920.626	17.928.416	14.029.093	2.594.813	16.623.906

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(1)	32.975	22.192
Interest Income on Loans		28.801	19.053
Interest Income on Reserve Deposits		398	14
Interest Income on Banks		571	703
Interest Income on Money Market Placements		1.620	949
Interest Income on Marketable Securities Portfolio		1.405	1.374
Financial Assets At Fair Value Through Profit Loss		370	108
Financial Assets At Fair Value Through Other Comprehensive Income		1.035	1.266
Financial Assets Measured at Amortised Cost		0	0
Finance Leasing Interest Income		0	0
Other Interest Income		180	99
INTEREST EXPENSES (-)	(2)	-18.079	-10.175
Interest Expenses on Deposits		-14.161	-6.774
Interest Expenses on Funds Borrowed		-772	-533
Interest Expenses on Money Market Funds		-244	-310
Interest Expenses on Securities Issued		-896	-638
Lease Interest Expenses		-502	-1.253
Other Interest Expense		-1.504	-667
NET INTEREST INCOME OR EXPENSE		14.896	12.017
NET FEE AND COMMISSION INCOME OR EXPENSES		5.647	6.554
Fees and Commissions Received		7.385	7.676
From Noncash Loans		1.610	1.769
Other	(12)	5.775	5.907
Fees and Commissions Paid (-)		-1.738	-1.122
Paid for Noncash Loans		-106	-49
Other	(12)	-1.632	-1.073
DIVIDEND INCOME	(3)	0	0
TRADING INCOME OR LOSS (Net)	(4)	833	2.730
Gains (Losses) Arising from Capital Markets Transactions		2.573	1.707
Gains (Losses) Arising From Derivative Financial Transactions		9.440	-1.470
Foreign Exchange Gains or Losses		-11.180	2.493
OTHER OPERATING INCOME	(5)	6.063	1.311
GROSS PROFIT FROM OPERATING ACTIVITIES		27.439	22.612
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-5.416	-284
OTHER ALLOWANCE EXPENSES (-)		0	0
PERSONNEL EXPENSES (-)		-8.067	-8.727
OTHER OPERATING EXPENSES (-)	(7)	-13.940	-11.462
NET OPERATING INCOME (LOSS)		16	2.139
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	(8)	16	2.139
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	163	-49
Current Tax Provision		-648	-434
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		811	385
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	179	2.090
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		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	(11)	179	2.090
Profit (Loss) Attributable to Group		179	2.090
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)		179	2.090
OTHER COMPREHENSIVE INCOME		-130	-575
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-14	-691
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		-17	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	-886
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3	195
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-116	116
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-145	148
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		29	-32
TOTAL COMPREHENSIVE INCOME (LOSS)		49	1.515

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		50.077	14.061
Interest Received		34.599	23.722
Interest Paid		-18.251	-11.809
Dividends received		0	0
Fees and Commissions Received		7.414	7.660
Other Gains		11.610	5.511
Collections from Previously Written Off Loans and Other Receivables		742	1.890
Cash Payments to Personnel and Service Suppliers		-11.041	-11.709
Taxes Paid		0	-434
Other		25.004	-770
Changes in Operating Assets and Liabilities Subject to Banking Operations		-113.823	78.849
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-9.642	1.706
Net (Increase) Decrease in Due From Banks		0	
Net (Increase) Decrease in Loans		-33.745	272.990
Net (Increase) Decrease in Other Assets		-26.365	-10.265
Net Increase (Decrease) in Bank Deposits		2.812	67.899
Net Increase (Decrease) in Other Deposits		14.654	-175.115
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		-34.928	-31.869
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		-26.609	-46.497
Net Cash Provided From Banking Operations		-63.746	92.910
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-78.595	-648
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		-41.147	-7.289
Cash Obtained from Tangible and Intangible Asset Sales		2.602	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-77.615	-6.377
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		39.075	13.018
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		-1.510	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.111	-946
Cash Obtained from Loans and Securities Issued		23.784	30.869
Cash Outflow Arised From Loans and Securities Issued		-17.419	-27.930
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-4.285	-1.783
Other		31	-2.102
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		24.682	19.783
Net Increase (Decrease) in Cash and Cash Equivalents		-115.548	111.099
Cash and Cash Equivalents at Beginning of the Period		663.765	222.104
Cash and Cash Equivalents at End of the Period		548.217	333.203



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		175.000	0	0	0	0	-1.679	3.801 0	0	-57	0 0	18.873	17.528	986	214.452	0	214.452
	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		175.000	0	0	0	0	-1.679	3.801 0	0	-57	0 0	18.873	17.528	986	214.452	0	214.452
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-691 0	0	116	0 0	0	0	2.090	1.515	0	1.515
	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	282	704	-986	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	282	704	-986	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		175.000	0	0	0	0	-1.679	3.110 0	0	59	0 0	19.155	18.232	2.090	215.967	0	215.967
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		175.000	0	0	0	0	-1.650	1.222 0	0	-68	0 0	18.604	22.115	5.290	220.513	0	220.513
	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		175.000	0	0	0	0	-1.650	1.222 0	0	-68	0 0	18.604	22.115	5.290	220.513	0	220.513
	Total Comprehensive Income (Loss)		0	0	0	0	0	-14	0 0	0	-116	0 0	0	0	179	49	0	49
	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	-189	0	-189	0	-189
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	716	4.574	-5.290	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	716	4.574	-5.290	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		175.000	0	0	0	0	-1.664	1.222 0	0	-184	0 0	19.320	26.500	179	220.373	0	220.373