

TURKLAND BANK A.Ş.
Bank Financial Report
Unconsolidated
2021 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Turkland Bank A.Ş. Genel Kurulu'na

Giriş

Turkland Bank A.Ş'nin ("Banka") 30 Haziran 2021 tarihli ilişikteki bilançosunun ve aynı tarihte sona eren altı aylık döneme ait kar veya zarar tablosunun, kar veya zarar ve diğer kapsamlı gelir tablosunun, özkaynak değişim tablosunun ve 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, 30 Haziran 2021 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve 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.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Müjde Aslan, SMMM

Sorumlu Denetçi

İstanbul, 13 Ağustos 2021

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 30.06.2021			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)		81.643	582.851	664.494	258.685	638.001	896.686
Cash and cash equivalents		81.505	582.841	664.346	258.547	637.993	896.540
Cash and Cash Balances at Central Bank	I-1	81.278	269.928	351.206	44.069	273.402	317.471
Banks	I-3	281	312.913	313.194	2.460	327.543	330.003
Receivables From Money Markets		0	0	0	212.104	37.048	249.152
Allowance for Expected Losses (-)		-54	0	-54	-86	0	-86
Financial assets at fair value through profit or loss		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-4	138	10	148	138	8	146
Public Debt Securities		0	10	10	0	8	8
Equity instruments		138	0	138	138	0	138
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	I-2	0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.695.567	514.994	2.210.561	1.235.752	464.769	1.700.521
Loans	I-5	1.786.272	514.994	2.301.266	1.712.362	464.769	2.177.131
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-6	324.464	0	324.464	19.661	0	19.661
Public Debt Securities		324.464	0	324.464	19.661	0	19.661
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-415.169	0	-415.169	-496.271	0	-496.271
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	228.645	0	228.645	179.054	0	179.054
Held for Sale		228.645	0	228.645	179.054	0	179.054
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		7.659	0	7.659	7.659	0	7.659
Investments in Associates (Net)	I-7	7.659	0	7.659	7.659	0	7.659

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		7.659	0	7.659	7.659	0	7.659
Investments in Subsidiaries (Net)	I-8	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-9	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	I-12	34.716	0	34.716	42.326	0	42.326
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	10.460	0	10.460	8.796	0	8.796
Goodwill		0	0	0	0	0	0
Other		10.460	0	10.460	8.796	0	8.796
INVESTMENT PROPERTY (Net)	I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		557	0	557	1.417	0	1.417
DEFERRED TAX ASSET	I-15	43.205	0	43.205	43.205	0	43.205
OTHER ASSETS (Net)	I-17	109.466	210	109.676	125.675	62.367	188.042
TOTAL ASSETS		2.211.918	1.098.055	3.309.973	1.902.569	1.165.137	3.067.706
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	1.203.260	1.053.897	2.257.157	1.131.927	1.148.071	2.279.998
LOANS RECEIVED	II-3	0	0	0	262	0	262
MONEY MARKET FUNDS		215.181	0	215.181	34.044	0	34.044
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
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	II-2	7	0	7	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7	0	7	0	0	0
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)	II-6	25.586	0	25.586	32.803	0	32.803
PROVISIONS	II-8	128.241	2.712	130.953	142.227	2.322	144.549
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		16.100	0	16.100	14.413	0	14.413
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		112.141	2.712	114.853	127.814	2.322	130.136
CURRENT TAX LIABILITIES	II-9	8.482	0	8.482	6.021	0	6.021
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-5	77.567	42.574	120.141	67.338	21.700	89.038
EQUITY	II-12	552.466	0	552.466	480.991	0	480.991
Issued capital		1.000.000	0	1.000.000	1.000.000	0	1.000.000
Capital Reserves		25.430	0	25.430	25.430	0	25.430
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		25.430	0	25.430	25.430	0	25.430
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.352	0	3.352	3.032	0	3.032
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		-547.471	0	-547.471	-466.167	0	-466.167
Legal Reserves		6.336	0	6.336	5.332	0	5.332
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		-525.900	0	-525.900	-443.592	0	-443.592
Other Profit Reserves		-27.907	0	-27.907	-27.907	0	-27.907
Profit or Loss		71.155	0	71.155	-81.304	0	-81.304
Prior Years' Profit or Loss		0	0	0	-101.384	0	-101.384
Current Period Net Profit Or Loss		71.155	0	71.155	20.080	0	20.080
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		2.210.790	1.099.183	3.309.973	1.895.613	1.172.093	3.067.706

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		373.539	1.467.322	1.840.861	436.166	896.553	1.332.719
GUARANTIES AND WARRANTIES	III-1	344.414	1.446.613	1.791.027	414.947	893.685	1.308.632
Letters of Guarantee		332.664	154.344	487.008	378.197	165.779	543.976
Guarantees Subject to State Tender Law		4.982	277	5.259	5.146	237	5.383
Guarantees Given for Foreign Trade Operations		10.879	7.664	18.543	17.048	9.797	26.845
Other Letters of Guarantee		316.803	146.403	463.206	356.003	155.745	511.748
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	91.216	91.216	0	45.744	45.744
Documentary Letters of Credit		0	91.216	91.216	0	45.744	45.744
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		11.750	1.201.053	1.212.803	36.750	682.162	718.912
Endorsements to the Central Bank of Turkey		0	1.201.053	1.201.053	0	682.162	682.162
Other Endorsements		11.750	0	11.750	36.750	0	36.750
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	III-1	28.671	20.276	48.947	21.219	2.868	24.087
Irrevocable Commitments		28.671	20.276	48.947	21.219	2.868	24.087
Forward Asset Purchase Commitments		10.732	20.276	31.008	1.600	2.868	4.468
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		533	0	533	1.333	0	1.333
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		17.406	0	17.406	18.286	0	18.286
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	III-2	454	433	887	0	0	0
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		454	433	887	0	0	0
Forward Foreign Currency Buy or Sell Transactions		454	433	887	0	0	0
Forward Foreign Currency Buying Transactions		0	433	433	0	0	0
Forward Foreign Currency Sale Transactions		454	0	454	0	0	0
Currency and Interest Rate Swaps		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
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		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		9.611.740	2.870.336	12.482.076	9.680.606	2.595.219	12.275.825
ITEMS HELD IN CUSTODY		483.639	40.814	524.453	397.584	14.310	411.894
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		17.041	779	17.820	25.061	667	25.728
Cheques Received for Collection		466.335	39.948	506.283	371.515	13.643	385.158
Commercial Notes Received for Collection		263	87	350	1.008	0	1.008
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		9.128.101	2.829.522	11.957.623	9.283.022	2.580.909	11.863.931
Securities		0	0	0	0	0	0
Guarantee Notes		2.241	0	2.241	6.257	0	6.257
Commodity		1.646	0	1.646	1.646	0	1.646
Warrant		0	0	0	0	0	0
Real Estate		1.107.422	30.796	1.138.218	1.143.884	63.458	1.207.342
Other Pledged Items		8.016.792	2.798.726	10.815.518	8.131.235	2.517.451	10.648.686

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		9.985.279	4.337.658	14.322.937	10.116.772	3.491.772	13.608.544

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	IV-1	172.297	151.146	94.233	68.970
Interest Income on Loans		142.362	118.082	75.371	55.427
Interest Income on Reserve Deposits		3.928	0	2.393	0
Interest Income on Banks		4.687	2.765	1.791	1.110
Interest Income on Money Market Placements		3.966	5.866	49	2.466
Interest Income on Marketable Securities Portfolio		16.334	23.886	14.469	9.918
Financial Assets At Fair Value Through Profit Loss		0	743	0	743
Financial Assets At Fair Value Through Other Comprehensive Income		0	1.216	0	1.133
Financial Assets Measured at Amortised Cost		16.334	21.927	14.469	8.042
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.020	547	160	49
INTEREST EXPENSES (-)	IV-2	-119.873	-83.657	-67.925	-35.882
Interest Expenses on Deposits		-104.080	-72.751	-54.984	-30.852
Interest Expenses on Funds Borrowed		-2	-301	0	-116
Interest Expenses on Money Market Funds		-9.753	-1.671	-8.385	-1.667
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-2.682	-3.821	-1.277	-1.957
Other Interest Expense		-3.356	-5.113	-3.279	-1.290
NET INTEREST INCOME OR EXPENSE		52.424	67.489	26.308	33.088
NET FEE AND COMMISSION INCOME OR EXPENSES		10.202	11.963	5.200	5.706
Fees and Commissions Received		11.420	12.921	5.856	6.262
From Noncash Loans		10.499	11.941	5.341	5.893
Other	IV-12	921	980	515	369
Fees and Commissions Paid (-)		-1.218	-958	-656	-556
Paid for Noncash Loans		-185	-107	-107	-49
Other	IV-12	-1.033	-851	-549	-507
DIVIDEND INCOME	IV-3	28	37	28	37
TRADING INCOME OR LOSS (Net)	IV-4	265	-6.612	435	-732
Gains (Losses) Arising from Capital Markets Transactions		0	-1.043	0	572
Gains (Losses) Arising From Derivative Financial Transactions		133	24.970	-720	8.112
Foreign Exchange Gains or Losses		132	-30.539	1.155	-9.416
OTHER OPERATING INCOME	IV-5	40.442	19.123	18.124	5.077
GROSS PROFIT FROM OPERATING ACTIVITIES		103.361	92.000	50.095	43.176
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	85.524	74.256	21.532	15.582
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-57.895	-42.351	-32.716	-22.131
OTHER OPERATING EXPENSES (-)	IV-7	-59.835	-53.399	-28.746	-26.445
NET OPERATING INCOME (LOSS)		71.155	70.506	10.165	10.182
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	71.155	70.506	10.165	10.182
TAX PROVISION FOR CONTINUING 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 CONTINUING OPERATIONS	IV-10	71.155	70.506	10.165	10.182
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		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		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	IV-10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-11	71.155	70.506	10.165	10.182
Profit (Loss) Attributable to Group		71.155	70.506	10.165	10.182
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 01.01.2021 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		71.155	70.506		
OTHER COMPREHENSIVE INCOME		320	-1.049	0	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		320	-1.049	0	
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		320	-1.049		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0		
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		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		71.475	69.457	0	

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020
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		2.924	147.368
Interest Received		180.055	256.868
Interest Paid		-113.532	-94.289
Dividends received		28	37
Fees and Commissions Received		10.682	12.365
Other Gains		11.966	47.259
Collections from Previously Written Off Loans and Other Receivables		52.932	135.532
Cash Payments to Personnel and Service Suppliers		-49.299	-44.133
Taxes Paid		-860	0
Other		-89.048	-166.271
Changes in Operating Assets and Liabilities Subject to Banking Operations		27.771	-863.954
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		2.479	19.488
Net (Increase) Decrease in Loans		-132.311	101.582
Net (Increase) Decrease in Other Assets		93.548	-85.724
Net Increase (Decrease) in Bank Deposits		180.834	-147
Net Increase (Decrease) in Other Deposits		-190.260	-992.931
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-250	-2.475
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		73.731	96.253
Net Cash Provided From Banking Operations		30.695	-716.586
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-295.904	307.179
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		-1.363	-13.171
Cash Obtained from Tangible and Intangible Asset Sales		20	2.526
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-291.152	-774.293
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	1.092.117
Other		-3.409	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-7.220	345.324
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-7.220	-4.676
Other		0	350.000
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		41.026	45.039
Net Increase (Decrease) in Cash and Cash Equivalents		-231.403	-19.044
Cash and Cash Equivalents at Beginning of the Period		665.439	599.336
Cash and Cash Equivalents at End of the Period		434.036	580.292



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 01.01.2020 - 30.06.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period			650.000	0	0	1.848	0	1.691	2.807 0	0	0	0	0 0	5.332	-	-	112.377	0	112.377
	Adjustments Related to TMS 8			0	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	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	0
	Adjusted Beginning Balance			650.000	0	0	1.848	0	1.691	2.807 0	0	0	0	0 0	5.332	-	-	112.377	0	112.377
	Total Comprehensive Income (Loss)			0	0	0	0	0	0	0 0	0	0	0	0 0	0	0	70.506	70.506	0	70.506
	Capital Increase in Cash			350.000	0	0	0	0	0	0 0	0	0	0	0 0	0	0	0	350.000	0	350.000
	Capital Increase Through Internal Reserves			0	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	0
	Convertible Bonds			0	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	0
	Increase (decrease) through other changes, equity			0	0	0	0	0	-1.049	0 0	0	0	0	0 0	0	0	0	-1.049	0	-1.049
	Profit Distributions			0	0	0	-447.917	0	0	0 0	0	0	0	0 0	0	0	447.917	0	0	0
	Dividends Paid			0	0	0	0	0	0	0 0	0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves			0	0	0	-447.917	0	0	0 0	0	0	0	0 0	0	0	447.917	0	0	0
	Other			0	0	0	0	0	0	0 0	0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period			1.000.000	0	0	-446.069	0	642	2.807 0	0	0	0	0 0	5.332	-	70.506	531.834	0	531.834
Current Period 01.01.2021 - 30.06.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period			1.000.000	0	0	-446.069	0	225	2.807 0	0	0	0	0 0	5.332	-	20.080	480.991	0	480.991
	Adjustments Related to TMS 8			0	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	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	0
	Adjusted Beginning Balance			1.000.000	0	0	-446.069	0	225	2.807 0	0	0	0	0 0	5.332	-	20.080	480.991	0	480.991
	Total Comprehensive Income (Loss)			0	0	0	0	0	0	0 0	0	0	0	0 0	0	0	71.155	71.155	0	71.155
	Capital Increase in Cash			0	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	0
	Issued Capital Inflation Adjustment Difference			0	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	0
	Subordinated Debt			0	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	320	0 0	0	0	0	0 0	0	0	0	320	0	320
	Profit Distributions			0	0	0	-82.308	0	0	0 0	0	0	0	0 0	1.004	101.384	-20.080	0	0	0
	Dividends Paid			0	0	0	0	0	0	0 0	0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves			0	0	0	-82.308	0	0	0 0	0	0	0	0 0	1.004	101.384	-20.080	0	0	0
	Other			0	0	0	0	0	0	0 0	0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period			1.000.000	0	0	-528.377	0	545	2.807 0	0	0	0	0 0	6.336	0	71.155	552.466	0	552.466