

TURKISH BANK A.Ş.
Bank Financial Report
Consolidated
2021 - 2. 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) 30 Haziran 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 30 Haziran 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı 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, ilişikte 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

13 Ağustos 2021

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2021			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)		296.177	392.412	688.589	345.792	442.582	788.374
Cash and cash equivalents		258.704	379.052	637.756	323.246	434.122	757.368
Cash and Cash Balances at Central Bank	(1)	24.703	204.274	228.977	10.079	187.815	197.894
Banks	(3)	47.510	174.778	222.288	28.874	246.307	275.181
Receivables From Money Markets		186.644	0	186.644	284.643	0	284.643
Allowance for Expected Losses (-)		-153	0	-153	-350	0	-350
Financial assets at fair value through profit or loss	(6)	13.315	9.926	23.241	1.872	7.830	9.702
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	4.885	4.885	0	3.977	3.977
Other Financial Assets		13.315	5.041	18.356	1.872	3.853	5.725
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	23.600	1.792	25.392	20.150	0	20.150
Public Debt Securities		22.083	0	22.083	18.582	0	18.582
Equity instruments		1.517	0	1.517	1.517	0	1.517
Other Financial Assets		0	1.792	1.792	51	0	51
Derivative financial assets	(2)	558	1.642	2.200	524	630	1.154
Derivative Financial Assets At Fair Value Through Profit Or Loss		558	1.642	2.200	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)		624.393	380.279	1.004.672	611.019	371.158	982.177
Loans	(5)	682.806	380.279	1.063.085	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 (-)		-58.413	0	-58.413	-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		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)	23.255	0	23.255	30.552	0	30.552
INTANGIBLE ASSETS AND GOODWILL (Net)		6.410	0	6.410	6.368	0	6.368
Goodwill		0	0	0	0	0	0
Other		6.410	0	6.410	6.368	0	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)	3.992	0	3.992	2.253	0	2.253
OTHER ASSETS (Net)	(13)	48.614	3.285	51.899	25.188	2.613	27.801
TOTAL ASSETS		1.007.841	775.976	1.783.817	1.026.172	816.353	1.842.525
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	482.315	719.179	1.201.494	453.195	728.518	1.181.713
LOANS RECEIVED	(3)	8.951	81.264	90.215	5.826	141.291	147.117
MONEY MARKET FUNDS	(4)	165.484	0	165.484	222.093	0	222.093
MARKETABLE SECURITIES (Net)	(5)	35.316	0	35.316	19.275	0	19.275
Bills		35.316	0	35.316	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)	167	2.383	2.550	2.878	216	3.094
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		167	2.383	2.550	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)	5.616	0	5.616	12.524	0	12.524
PROVISIONS	(9)	8.460	0	8.460	7.475	0	7.475
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.424	0	4.424	3.731	0	3.731
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		4.036	0	4.036	3.744	0	3.744
CURRENT TAX LIABILITIES	(10)	4.109	0	4.109	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)	41.313	7.176	48.489	19.180	5.237	24.417
EQUITY	(13)	222.084	0	222.084	220.513	0	220.513
Issued capital		175.000		175.000	175.000		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		-428	0	-428	-428	0	-428
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-57	0	-57	-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		28.249	0	28.249	27.405	0	27.405
Prior Years' Profit or Loss		26.689	0	26.689	22.115	0	22.115
Current Period Net Profit Or Loss		1.560	0	1.560	5.290	0	5.290
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		973.815	810.002	1.783.817	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 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		600.869	597.709	1.198.578	580.157	315.259	895.416
GUARANTIES AND WARRANTIES	(1)	471.489	60.005	531.494	459.342	50.147	509.489
Letters of Guarantee		471.489	59.952	531.441	459.342	50.102	509.444
Guarantees Subject to State Tender Law		465.639	53.180	518.819	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		4.802	6.772	11.574	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	53	53	0	45	45
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	53	53		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)	37.446	21.166	58.612	37.391	21.530	58.921
Irrevocable Commitments		37.446	21.166	58.612	37.391	21.530	58.921
Forward Asset Purchase Commitments		7.874	9.439	17.313	10.210	10.904	21.114
Time Deposit Purchase and Sales Commitments		1.373	0	1.373	260	0	260
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		2.345	0	2.345	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		14.210	0	14.210	12.114	0	12.114
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	36	0	36
Commitments for Credit Card Limits		5.620	11.727	17.347	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		91.934	516.538	608.472	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		91.934	516.538	608.472	83.424	243.582	327.006
Forward Foreign Currency Buy or Sell Transactions		7.750	7.834	15.584	0	0	0
Forward Foreign Currency Buying Transactions		3.890	3.917	7.807	0	0	0
Forward Foreign Currency Sale Transactions		3.860	3.917	7.777	0	0	0
Currency and Interest Rate Swaps		8.446	465.567	474.013	58.213	234.563	292.776
Currency Swap Buy Transactions		0	236.794	236.794	1.916	143.174	145.090
Currency Swap Sell Transactions		8.446	228.773	237.219	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		75.738	43.137	118.875	25.211	9.019	34.230
Currency Options Buy Transactions		41.401	43.079	84.480	23.120	9.019	32.139
Currency Options Sell Transactions		34.337	58	34.395	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)	13.989.708	3.441.845	17.431.553	13.448.936	2.279.554	15.728.490
ITEMS HELD IN CUSTODY		1.891.933	1.713.710	3.605.643	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		1.646.826	885.943	2.532.769	1.146.883	706.039	1.852.922
Cheques Received for Collection		3.619	9.675	13.294	13.705	10.352	24.057
Commercial Notes Received for Collection		500	532	1.032	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		51.571	817.560	869.131	49.633	11.033	60.666
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.030.579	1.728.135	2.758.714	1.079.323	1.551.667	2.630.990
Securities		4.543	0	4.543	5.108	0	5.108
Guarantee Notes		93.556	15.332	108.888	124.820	12.995	137.815
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		500.270	1.491.610	1.991.880	567.424	1.349.775	1.917.199
Other Pledged Items		432.210	221.193	653.403	381.971	188.897	570.868

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		11.067.196	0	11.067.196	10.889.936	0	10.889.936
TOTAL OFF-BALANCE SHEET ACCOUNTS		14.590.577	4.039.554	18.630.131	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 - 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	(1)	68.818	41.531	35.843	19.339
Interest Income on Loans		60.591	35.135	31.790	16.082
Interest Income on Reserve Deposits		598	27	200	13
Interest Income on Banks		1.212	1.034	641	331
Interest Income on Money Market Placements		2.653	2.557	1.033	1.608
Interest Income on Marketable Securities Portfolio		3.135	2.444	1.730	1.070
Financial Assets At Fair Value Through Profit Loss		902	0	532	-108
Financial Assets At Fair Value Through Other Comprehensive Income		2.233	2.444	1.198	1.178
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		629	334	449	235
INTEREST EXPENSES (-)	(2)	-35.758	-18.128	-17.679	-7.953
Interest Expenses on Deposits		-29.447	-12.034	-15.286	-5.260
Interest Expenses on Funds Borrowed		-1.368	-1.071	-596	-538
Interest Expenses on Money Market Funds		-565	-460	-321	-150
Interest Expenses on Securities Issued		-2.043	-1.287	-1.147	-649
Lease Interest Expenses		-831	-2.093	-329	-840
Other Interest Expense		-1.504	-1.183	0	-516
NET INTEREST INCOME OR EXPENSE		33.060	23.403	18.164	11.386
NET FEE AND COMMISSION INCOME OR EXPENSES		10.189	11.638	4.542	5.084
Fees and Commissions Received		14.145	13.821	6.760	6.145
From Noncash Loans		3.464	3.519	1.854	1.750
Other	(12)	10.681	10.302	4.906	4.395
Fees and Commissions Paid (-)		-3.956	-2.183	-2.218	-1.061
Paid for Noncash Loans		-199	-101	-93	-52
Other	(12)	-3.757	-2.082	-2.125	-1.009
DIVIDEND INCOME	(3)	200	89	200	89
TRADING INCOME OR LOSS (Net)	(4)	4.531	5.549	3.698	2.819
Gains (Losses) Arising from Capital Markets Transactions		7.011	4.001	4.438	2.294
Gains (Losses) Arising From Derivative Financial Transactions		8.430	-2.116	-1.010	-646
Foreign Exchange Gains or Losses		-10.910	3.664	270	1.171
OTHER OPERATING INCOME	(5)	8.231	3.196	2.197	1.885
GROSS PROFIT FROM OPERATING ACTIVITIES		56.211	43.875	28.801	21.263
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-11.705	-1.620	-6.289	-1.336
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-17.268	-17.261	-9.201	-8.534
OTHER OPERATING EXPENSES (-)	(7)	-26.105	-23.002	-12.165	-11.540
NET OPERATING INCOME (LOSS)		1.133	1.992	1.146	-147
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		1.133	1.992	1.146	-147
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	427	7	235	56
Current Tax Provision		-1.316	-746	-668	-312
Expense Effect of Deferred Tax		0	-283	0	-245
Income Effect of Deferred Tax		1.743	1.036	903	613
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.560	1.999	1.381	-91
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		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	1.560	1.999	1.381	-91
Profit (Loss) Attributable to Group		1.560	1.999	1.381	-91
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	Consolidated

	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)		1.560	1.999		
OTHER COMPREHENSIVE INCOME		11	845		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	656		
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		0	841		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	-185		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		11	189		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		15	242		
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		-4	-53		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.571	2.844		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 30.06.2021	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		25.594	29.969
Interest Received		67.544	40.243
Interest Paid		-34.306	-14.282
Dividends received		200	89
Fees and Commissions Received		14.470	13.753
Other Gains		23.241	16.239
Collections from Previously Written Off Loans and Other Receivables		1.211	2.762
Cash Payments to Personnel and Service Suppliers		-25.190	-24.074
Taxes Paid		-2.458	-422
Other		-19.118	-4.339
Changes in Operating Assets and Liabilities Subject to Banking Operations		-189.838	-4.120
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-14.083	1.771
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-32.958	282.864
Net (Increase) Decrease in Other Assets		-33.880	-20.509
Net Increase (Decrease) in Bank Deposits		20.672	37.482
Net Increase (Decrease) in Other Deposits		-1.071	-233.405
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-56.771	-19.892
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-71.747	-52.431
Net Cash Provided From Banking Operations		-164.244	25.849
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.200	-9.050
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		0	-11.097
Cash Obtained from Tangible and Intangible Asset Sales		0	767
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-72.131	-10.765
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		66.889	13.577
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		42	-1.532
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		7.742	910
Cash Obtained from Loans and Securities Issued		51.970	39.991
Cash Outflow Arised From Loans and Securities Issued		-36.500	-32.500
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-7.739	-8.958
Other		11	2.377
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		34.629	18.660
Net Increase (Decrease) in Cash and Cash Equivalents		-127.073	36.369
Cash and Cash Equivalents at Beginning of the Period		663.765	222.104
Cash and Cash Equivalents at End of the Period		536.692	258.473



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2020 - 30.06.2020	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	656 0	0	189	0 0	0	0	1.999	2.844	0	2.844
	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	387	599	-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	387	599	-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	4.457 0	0	132	0 0	19.260	18.127	1.999	217.296	0	217.296
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		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	0	0 0	0	11	0 0	0	0	1.560	1.571	0	1.571
	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	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	-1.650	1.222 0	0	-57	0 0	19.320	26.689	1.560	222.084	0	222.084