

**TURKISH BANK A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2021 - 3. 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 Eylül 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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, Grup'un 30 Eylül 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz 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

24 Kasım 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 30.09.2021			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)		242.140	358.675	600.815	345.792	442.582	788.374
Cash and cash equivalents		189.636	344.383	534.019	323.246	434.122	757.368
Cash and Cash Balances at Central Bank	(1)	23.168	202.244	225.412	10.079	187.815	197.894
Banks	(3)	11.004	142.139	153.143	28.874	246.307	275.181
Receivables From Money Markets		155.697	0	155.697	284.643	0	284.643
Allowance for Expected Losses ( - )		-233	0	-233	-350	0	-350
Financial assets at fair value through profit or loss	(6)	15.338	9.607	24.945	1.872	7.830	9.702
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	9.607	9.607	0	3.977	3.977
Other Financial Assets		15.338	0	15.338	1.872	3.853	5.725
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	36.743	1.820	38.563	20.150	0	20.150
Public Debt Securities		35.226	0	35.226	18.582	0	18.582
Equity instruments		1.517	0	1.517	1.517	0	1.517
Other Financial Assets		0	1.820	1.820	51	0	51
Derivative financial assets	(2)	423	2.865	3.288	524	630	1.154
Derivative Financial Assets At Fair Value Through Profit Or Loss		423	2.865	3.288	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)		682.262	357.917	1.040.179	611.019	371.158	982.177
Loans	(5)	740.500	357.917	1.098.417	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 (-)		-58.238	0	-58.238	-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	0	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)	24.918	0	24.918	30.552	0	30.552
INTANGIBLE ASSETS AND GOODWILL (Net)		6.552	0	6.552	6.368	0	6.368
Goodwill		0	0	0	0	0	0
Other		6.552	0	6.552	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)	3.822	0	3.822	2.253	0	2.253
OTHER ASSETS (Net)	(13)	38.512	1.376	39.888	25.188	2.613	27.801
<b>TOTAL ASSETS</b>		<b>1.003.206</b>	<b>717.968</b>	<b>1.721.174</b>	<b>1.026.172</b>	<b>816.353</b>	<b>1.842.525</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(1)	424.353	666.675	1.091.028	453.195	728.518	1.181.713
LOANS RECEIVED	(3)	53.214	77.399	130.613	5.826	141.291	147.117
MONEY MARKET FUNDS	(4)	160.664	0	160.664	222.093	0	222.093
MARKETABLE SECURITIES (Net)	(5)	49.478	0	49.478	19.275	0	19.275
Bills		49.478	0	49.478	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)	78	3.006	3.084	2.878	216	3.094
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		78	3.006	3.084	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)	5.263	0	5.263	12.524	0	12.524
PROVISIONS	(9)	9.039	0	9.039	7.475	0	7.475
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.153	0	4.153	3.731	0	3.731
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		4.886	0	4.886	3.744	0	3.744
CURRENT TAX LIABILITIES	(10)	4.045	0	4.045	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)	35.303	9.993	45.296	19.180	5.237	24.417
EQUITY	(13)	222.664	0	222.664	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		-428	0	-428	-428	0	-428
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		295	0	295	-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		28.477	0	28.477	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		1.788	0	1.788	5.290	0	5.290
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		964.101	757.073	1.721.174	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 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		666.612	719.485	1.386.097	580.157	315.259	895.416
GUARANTIES AND WARRANTIES	(1)	475.440	69.535	544.975	459.342	50.147	509.489
Letters of Guarantee		475.440	69.481	544.921	459.342	50.102	509.444
Guarantees Subject to State Tender Law		471.748	66.661	538.409	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		2.644	2.820	5.464	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	54	54	0	45	45
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	54	54	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
<b>COMMITMENTS</b>		39.460	22.304	61.764	37.391	21.530	58.921
Irrevocable Commitments		39.460	22.304	61.764	37.391	21.530	58.921
Forward Asset Purchase Commitments	(1)	6.180	10.302	16.482	10.210	10.904	21.114
Time Deposit Purchase and Sales Commitments		4.755	0	4.755	260	0	260
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		2.294	0	2.294	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	(1)	14.541	0	14.541	12.114	0	12.114
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	36	0	36
Commitments for Credit Card Limits	(1)	5.666	12.002	17.668	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		151.712	627.646	779.358	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		151.712	627.646	779.358	83.424	243.582	327.006
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		44.098	468.705	512.803	58.213	234.563	292.776
Currency Swap Buy Transactions		0	256.381	256.381	1.916	143.174	145.090
Currency Swap Sell Transactions		44.098	212.324	256.422	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		107.614	158.941	266.555	25.211	9.019	34.230
Currency Options Buy Transactions		56.660	77.967	134.627	23.120	9.019	32.139
Currency Options Sell Transactions		50.954	80.974	131.928	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		14.266.508	2.831.299	17.097.807	13.448.936	2.279.554	15.728.490
ITEMS HELD IN CUSTODY		2.155.552	1.134.859	3.290.411	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	(3)	1.899.415	871.999	2.771.414	1.146.883	706.039	1.852.922
Cheques Received for Collection		11.424	9.707	21.131	13.705	10.352	24.057
Commercial Notes Received for Collection		3.060	775	3.835	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		52.236	252.378	304.614	49.633	11.033	60.666
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		989.760	1.696.440	2.686.200	1.079.323	1.551.667	2.630.990
Securities		4.633	0	4.633	5.108	0	5.108
Guarantee Notes		95.825	15.521	111.346	124.820	12.995	137.815
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		504.470	1.498.442	1.998.912	567.424	1.349.775	1.917.199
Other Pledged Items		384.832	186.477	571.309	381.971	188.897	570.868

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		11.121.196	0	11.121.196	10.889.936	0	10.889.936
TOTAL OFF-BALANCE SHEET ACCOUNTS		14.933.120	3.550.784	18.483.904	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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(1)	103.513	59.714	34.695	18.183
Interest Income on Loans		91.299	50.841	30.708	15.706
Interest Income on Reserve Deposits		1.091	27	493	0
Interest Income on Banks		1.634	1.527	422	493
Interest Income on Money Market Placements		3.527	3.082	874	525
Interest Income on Marketable Securities Portfolio		5.096	3.784	1.961	1.340
Financial Assets At Fair Value Through Profit Loss		1.746	251	844	0
Financial Assets At Fair Value Through Other Comprehensive Income		3.350	3.533	1.117	1.340
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		866	453	237	119
INTEREST EXPENSES (-)	(2)	-53.745	-24.624	-17.987	-6.496
Interest Expenses on Deposits		-43.736	-15.734	-14.289	-3.700
Interest Expenses on Funds Borrowed		-2.447	-1.525	-1.079	-454
Interest Expenses on Money Market Funds		-1.079	-607	-514	-147
Interest Expenses on Securities Issued		-3.915	-2.069	-1.872	-782
Lease Interest Expenses		-1.048	-2.976	-217	-883
Other Interest Expense		-1.520	-1.713	-16	-530
NET INTEREST INCOME OR EXPENSE		49.768	35.090	16.708	11.687
NET FEE AND COMMISSION INCOME OR EXPENSES		14.125	17.826	3.936	6.188
Fees and Commissions Received		19.868	20.938	5.723	7.117
From Noncash Loans		5.083	5.266	1.619	1.747
Other		14.785	15.672	4.104	5.370
Fees and Commissions Paid (-)		-5.743	-3.112	-1.787	-929
Paid for Noncash Loans		-288	-152	-89	-51
Other		-5.455	-2.960	-1.698	-878
DIVIDEND INCOME	(3)	200	89	0	0
TRADING INCOME OR LOSS (Net)	(4)	6.689	7.961	2.158	2.412
Gains (Losses) Arising from Capital Markets Transactions		9.013	5.596	2.002	1.595
Gains (Losses) Arising From Derivative Financial Transactions		8.794	-2.773	364	-657
Foreign Exchange Gains or Losses		-11.118	5.138	-208	1.474
OTHER OPERATING INCOME	(5)	10.402	4.664	2.171	1.468
GROSS PROFIT FROM OPERATING ACTIVITIES		81.184	65.630	24.973	21.755
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(6)	-12.126	-2.238	-421	-618
OTHER ALLOWANCE EXPENSES ( - )		-303	0	-303	0
PERSONNEL EXPENSES (-)		-26.821	-24.602	-9.553	-7.341
OTHER OPERATING EXPENSES (-)	(7)	-40.403	-34.698	-14.298	-11.696
NET OPERATING INCOME (LOSS)		1.531	4.092	398	2.100
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		1.531	4.092	398	2.100
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	257	-489	-170	-496
Current Tax Provision		-1.281	-1.236	35	-490
Expense Effect of Deferred Tax		241	0	241	-6
Income Effect of Deferred Tax		1.297	747	-446	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.788	3.603	228	1.604
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)	1.788	3.603	228	1.604
Profit (Loss) Attributable to Group		1.788	3.603	228	1.604
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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		1.788	3.603		
OTHER COMPREHENSIVE INCOME		363	1.465		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	1.468		
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	1.882		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	-414		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		363	-3		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		484	-4		
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		-121	1		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.151	5.068		

# 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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		20.293	28.123
Interest Received		100.686	58.967
Interest Paid	IV-3	-52.899	-24.127
Dividends received		200	89
Fees and Commissions Received		20.113	20.817
Other Gains		24.778	19.848
Collections from Previously Written Off Loans and Other Receivables	I-5.i.g	1.287	3.005
Cash Payments to Personnel and Service Suppliers		-40.695	-24.727
Taxes Paid		-4.729	-3.039
Other		-28.448	-22.710
Changes in Operating Assets and Liabilities Subject to Banking Operations		-241.716	-44.499
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-15.243	-6.263
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-67.723	275.644
Net (Increase) Decrease in Other Assets		-28.126	-5.520
Net Increase (Decrease) in Bank Deposits		-48.578	-123.330
Net Increase (Decrease) in Other Deposits		-33.920	-28.149
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-16.433	-66.833
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-31.693	-90.048
Net Cash Provided From Banking Operations		-221.423	-16.376
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-26.467	18.346
Cash Obtained from Tangible and Intangible Asset Sales		-11.147	-5.789
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		68	11.078
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		-127.192	-20.906
Cash Paid for Purchase of Financial Assets At Amortised Cost		111.804	34.867
Other			-904
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		32.691	3.027
Cash Obtained from Loans and Securities Issued		124.200	41.885
Cash Outflow Arised From Loans and Securities Issued		-83.200	-27.000
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-8.309	-11.992
Other		0	134
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		58.558	73.937
Net Increase (Decrease) in Cash and Cash Equivalents		-156.641	78.934
Cash and Cash Equivalents at Beginning of the Period	(2)	464.433	171.909
Cash and Cash Equivalents at End of the Period	(2)	307.792	250.843



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 - 30.09.2020	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	-2.579 0	0	0	0 0	-400	3.639	0	660	0	660
	Effect Of Corrections		0	0	0	0	0	0	-2.579 0	0	0	0 0	-400	3.639	0	660	0	660
	Effect Of Changes In Accounting Policy		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	1.222 0	0	-57	0 0	18.473	21.167	986	215.112	0	215.112
	Total Comprehensive Income (Loss)		0	0	0	0	0	1.066	402 0	0	-3	0 0	0	0	3.603	5.068	0	5.068
	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	-1.624 0	0	0	0 0	0	1.624	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	-613	0 0	0	-60	0 0	18.860	23.390	3.603	220.180	0	220.180
Current Period 01.01.2021 - 30.09.2021	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	363	0 0	0	0	1.788	2.151	0	2.151
	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	II-14	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	295	0 0	19.320	26.689	1.788	222.664	0	222.664