



**KAMUYU AYDINLATMA PLATFORMU**

**ANADOLUBANK A.Ş.  
Bank Financial Report  
Unconsolidated  
2021 - 1. 3 Monthly Notification**

**General Information About Financial Statements**



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

## ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN

### SINIRLI DENETİM RAPORU

Anadolubank A.Ş. Yönetim Kurulu'na

#### Giriş

Anadolubank A.Ş.'nin ("Banka") 31 Mart 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, konsolide olmayan 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 konsolide olmayan 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, Anadolubank A.Ş.'nin ("Banka") 31 Mart 2021 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan 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 Yükümlülüklerle İlişkin Rapor**

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan 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**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 10 Mayıs 2021

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		2.063.383	4.108.099	6.171.482	2.218.061	3.585.041	5.803.102
Cash and cash equivalents		559.318	3.238.733	3.798.051	765.911	2.749.175	3.515.086
Cash and Cash Balances at Central Bank	V-I-1	559.108	2.207.039	2.766.147	395.819	2.134.344	2.530.163
Banks	V-I-2	275	1.033.717	1.033.992	100.348	615.744	716.092
Receivables From Money Markets		0	0	0	270.133	0	270.133
Allowance for Expected Losses ( - )		-65	-2.023	-2.088	-389	-913	-1.302
Financial assets at fair value through profit or loss	V-I-3	0	105.326	105.326	65.417	94.676	160.093
Public Debt Securities		0	8.047	8.047	65.417	8.962	74.379
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	97.279	97.279	0	85.714	85.714
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	1.339.087	738.515	2.077.602	1.296.846	730.543	2.027.389
Public Debt Securities		1.331.428	677.408	2.008.836	1.289.187	675.840	1.965.027
Equity instruments		7.659	18.431	26.090	7.659	16.885	24.544
Other Financial Assets		0	42.676	42.676	0	37.818	37.818
Derivative financial assets	V-I-5	164.978	25.525	190.503	89.887	10.647	100.534
Derivative Financial Assets At Fair Value Through Profit Or Loss		164.978	25.525	190.503	89.887	10.647	100.534
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		15.454.531	1.719.108	17.173.639	15.951.509	1.472.053	17.423.562
Loans	V-I-6	13.077.448	1.723.583	14.801.031	13.227.115	1.476.442	14.703.557
Receivables From Leasing Transactions	V-I-8	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-7	3.255.553	0	3.255.553	3.612.467	0	3.612.467
Public Debt Securities		3.255.553	0	3.255.553	3.612.467	0	3.612.467
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses ( - )		-878.470	-4.475	-882.945	-888.073	-4.389	-892.462
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	V-I-9	276.359	0	276.359	258.828	0	258.828
Held for Sale		276.359	0	276.359	258.828	0	258.828
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		310.964	968.868	1.279.832	291.146	890.096	1.181.242
Investments in Associates (Net)	V-I-10	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)	V-I-11	310.964	968.868	1.279.832	291.146	890.096	1.181.242
Unconsolidated Financial Subsidiaries		310.964	968.868	1.279.832	291.146	890.096	1.181.242
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-12	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)	V-I-13	324.932	97	325.029	326.922	122	327.044
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-14	19.134	0	19.134	15.929	0	15.929
Goodwill		0	0	0	0	0	0
Other		19.134	0	19.134	15.929	0	15.929
INVESTMENT PROPERTY (Net)	V-I-15	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-16	56.817	0	56.817	50.516	0	50.516
OTHER ASSETS (Net)	V-I-17	279.978	28.139	308.117	251.953	81.897	333.850
<b>TOTAL ASSETS</b>		<b>18.786.098</b>	<b>6.824.311</b>	<b>25.610.409</b>	<b>19.364.864</b>	<b>6.029.209</b>	<b>25.394.073</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	V-II-1	10.215.497	7.580.898	17.796.395	9.490.440	7.113.521	16.603.961
LOANS RECEIVED	V-II-2	101.359	45.456	146.815	101.631	261.877	363.508
MONEY MARKET FUNDS		3.524.963	0	3.524.963	4.218.413	0	4.218.413
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	V-II-3	33.786	50.119	83.905	87.066	84.382	171.448
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		33.786	50.119	83.905	87.066	84.382	171.448
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)	V-II-4	79.840	801	80.641	80.074	708	80.782
PROVISIONS	V-II-5	76.119	1.322	77.441	81.295	1.123	82.418
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		60.379	0	60.379	64.245	0	64.245
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		15.740	1.322	17.062	17.050	1.123	18.173
CURRENT TAX LIABILITIES	V-II-6	45.816	0	45.816	67.350	0	67.350
DEFERRED TAX LIABILITY	V-II-7	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-8	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	V-II-9	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	V-II-10	512.706	55.939	568.645	559.757	23.314	583.071
EQUITY		3.277.890	7.898	3.285.788	3.173.863	49.259	3.223.122
Issued capital	V-II-11	600.000	0	600.000	600.000	0	600.000
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	V-II-13	63.449	9.315	72.764	65.970	8.670	74.640
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	V-II-13	319.276	-81.080	238.196	303.634	-39.996	263.638
Profit Reserves		2.219.313	0	2.219.313	1.804.000	0	1.804.000
Legal Reserves		136.838	0	136.838	116.072	0	116.072
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.082.475	0	2.082.475	1.776.344	0	1.776.344
Other Profit Reserves		0	0	0	-88.416	0	-88.416
Profit or Loss		75.852	79.663	155.515	400.259	80.585	480.844
Prior Years' Profit or Loss		0	65.531	65.531	0	65.531	65.531
Current Period Net Profit Or Loss		75.852	14.132	89.984	400.259	15.054	415.313
<b>Total equity and liabilities</b>		<b>17.867.976</b>	<b>7.742.433</b>	<b>25.610.409</b>	<b>17.859.889</b>	<b>7.534.184</b>	<b>25.394.073</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		9.936.725	12.127.319	22.064.044	10.403.370	9.623.213	20.026.583
GUARANTIES AND WARRANTIES	V-III-2	3.055.487	3.700.935	6.756.422	3.083.439	3.203.455	6.286.894
Letters of Guarantee		2.990.683	994.467	3.985.150	3.018.639	966.883	3.985.522
Guarantees Subject to State Tender Law		54.728	2.931	57.659	56.531	2.735	59.266
Guarantees Given for Foreign Trade Operations		37.743	1.710	39.453	35.587	1.595	37.182
Other Letters of Guarantee		2.898.212	989.826	3.888.038	2.926.521	962.553	3.889.074
Bank Acceptances		0	60.017	60.017	0	4.935	4.935
Import Letter of Acceptance		0	60.017	60.017	0	4.935	4.935
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	829.793	829.793	0	899.021	899.021
Documentary Letters of Credit		0	829.793	829.793	0	899.021	899.021
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		64.804	1.816.658	1.881.462	64.800	1.332.616	1.397.416
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	V-III-1	1.317.393	2.263.974	3.581.367	1.234.154	761.018	1.995.172
Irrevocable Commitments		1.317.393	2.263.974	3.581.367	1.234.154	761.018	1.995.172
Forward Asset Purchase Commitments		182.887	2.263.974	2.446.861	245.476	761.018	1.006.494
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		596.094	0	596.094	523.552	0	523.552
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		329.053	0	329.053	248.307	0	248.307
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		132.913	0	132.913	128.070	0	128.070
Commitments for Credit Cards and Banking Services Promotions		822	0	822	803	0	803
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		75.624	0	75.624	87.946	0	87.946
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		5.563.845	6.162.410	11.726.255	6.085.777	5.658.740	11.744.517
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		5.563.845	6.162.410	11.726.255	6.085.777	5.658.740	11.744.517
Forward Foreign Currency Buy or Sell Transactions		515.646	692.305	1.207.951	578.989	665.488	1.244.477
Forward Foreign Currency Buying Transactions		331.175	276.444	607.619	490.494	151.019	641.513
Forward Foreign Currency Sale Transactions		184.471	415.861	600.332	88.495	514.469	602.964
Currency and Interest Rate Swaps		2.765.644	2.843.871	5.609.515	4.455.388	3.872.238	8.327.626
Currency Swap Buy Transactions		207.149	1.606.155	1.813.304	5.072	2.396.391	2.401.463
Currency Swap Sell Transactions		518.495	1.237.716	1.756.211	1.800.566	666.260	2.466.826
Interest Rate Swap Buy Transactions		1.020.000	0	1.020.000	1.339.750	362.252	1.702.002
Interest Rate Swap Sell Transactions		1.020.000	0	1.020.000	1.310.000	447.335	1.757.335
Currency, Interest Rate and Securities Options		2.282.555	2.626.234	4.908.789	1.051.400	1.121.014	2.172.414
Currency Options Buy Transactions		570.282	1.754.781	2.325.063	278.548	766.568	1.045.116
Currency Options Sell Transactions		1.712.273	871.453	2.583.726	772.852	354.446	1.127.298
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		161.777.571	11.926.874	173.704.445	155.908.228	10.511.468	166.419.696
ITEMS HELD IN CUSTODY		4.274.089	1.007.367	5.281.456	4.065.770	872.791	4.938.561
Customer Fund and Portfolio Balances		0	0	0	90.576	0	90.576
Securities Held in Custody		2.451	602.870	605.321	1.262	536.069	537.331
Cheques Received for Collection		4.178.733	393.748	4.572.481	3.892.598	324.468	4.217.066
Commercial Notes Received for Collection		92.905	10.749	103.654	81.334	12.254	93.588
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		157.503.482	10.919.507	168.422.989	151.842.458	9.638.677	161.481.135
Securities		35.522	0	35.522	46.294	0	46.294
Guarantee Notes		15.732	19.110	34.842	15.555	18.510	34.065
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		1.954	0	1.954	3.994	0	3.994
Other Pledged Items		157.450.274	10.900.397	168.350.671	151.776.615	9.620.167	161.396.782

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>171.714.296</b>	<b>24.054.193</b>	<b>195.768.489</b>	<b>166.311.598</b>	<b>20.134.681</b>	<b>186.446.279</b>

## 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 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME		698.404	424.935
Interest Income on Loans	V-IV-1	525.634	374.817
Interest Income on Reserve Deposits		12.568	1.522
Interest Income on Banks	V-IV-1	845	7.303
Interest Income on Money Market Placements		2.845	22.950
Interest Income on Marketable Securities Portfolio	V-IV-1	152.422	11.886
Financial Assets At Fair Value Through Profit Loss		137	441
Financial Assets At Fair Value Through Other Comprehensive Income		29.118	4.916
Financial Assets Measured at Amortised Cost		123.167	6.529
Finance Leasing Interest Income		0	0
Other Interest Income		4.090	6.457
INTEREST EXPENSES (-)		-604.942	-261.285
Interest Expenses on Deposits	V-IV-2	-424.000	-243.549
Interest Expenses on Funds Borrowed	V-IV-2	-3.661	-1.886
Interest Expenses on Money Market Funds		-172.771	-188
Interest Expenses on Securities Issued		0	-6.139
Lease Interest Expenses		-4.148	-4.358
Other Interest Expense		-362	-5.165
NET INTEREST INCOME OR EXPENSE		93.462	163.650
NET FEE AND COMMISSION INCOME OR EXPENSES		33.726	41.922
Fees and Commissions Received		40.723	47.433
From Noncash Loans		11.823	10.769
Other	V-IV-11	28.900	36.664
Fees and Commissions Paid (-)		-6.997	-5.511
Paid for Noncash Loans		0	0
Other		-6.997	-5.511
DIVIDEND INCOME	V-IV-3	17	13
TRADING INCOME OR LOSS (Net)	V-IV-4	47.549	31.510
Gains (Losses) Arising from Capital Markets Transactions		4.634	4.382
Gains (Losses) Arising From Derivative Financial Transactions		137.715	44.945
Foreign Exchange Gains or Losses		-94.800	-17.817
OTHER OPERATING INCOME	V-IV-5	100.420	118.986
GROSS PROFIT FROM OPERATING ACTIVITIES		275.174	356.081
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-74.055	-103.595
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-545	-686
PERSONNEL EXPENSES (-)		-79.494	-70.185
OTHER OPERATING EXPENSES (-)	V-IV-7	-51.406	-48.498
NET OPERATING INCOME (LOSS)		69.674	133.117
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		34.007	17.839
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-8	103.681	150.956
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-13.697	-27.561
Current Tax Provision		0	-12.058
Expense Effect of Deferred Tax		-41.718	-19.104
Income Effect of Deferred Tax		28.021	3.601
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-8	89.984	123.395
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	V-IV-8	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	V-IV-9	0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-10	89.984	123.395
Profit (Loss) Attributable to Group		89.984	123.395
Profit (loss), attributable to non-controlling interests		0	0
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
Profit (Loss) per Share			
<i>Hisse Başına Kar/Zarar</i>		0,00015000	0,00020600



## 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 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>			
PROFIT (LOSS)		89.984	123.395
OTHER COMPREHENSIVE INCOME		-27.318	-61.268
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.876	-1.019
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		-3.153	-357
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		807	-940
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		470	278
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-25.442	-60.249
Exchange Differences on Translation		64.993	51.839
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-51.446	-79.423
Income (Loss) Related with Cash Flow Hedges		754	-8.355
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-62.630	-52.666
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		22.887	28.356
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>62.666</b>	<b>62.127</b>

## Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
<b>Statement of Cash Flow (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		-371.300	130.738
Interest Received		674.880	458.165
Interest Paid		-628.184	-235.806
Dividends received		17	13
Fees and Commissions Received		40.723	47.433
Other Gains		99.276	158.230
Collections from Previously Written Off Loans and Other Receivables		73.188	62.714
Cash Payments to Personnel and Service Suppliers		-79.494	-70.185
Taxes Paid		-37.253	-41.225
Other		-514.453	-248.601
Changes in Operating Assets and Liabilities Subject to Banking Operations		220.427	440.420
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		63.118	-64.963
Net (Increase) Decrease in Due From Banks		28.740	-465.360
Net (Increase) Decrease in Loans		-112.138	-187.584
Net (Increase) Decrease in Other Assets		-49.754	-25.388
Net Increase (Decrease) in Bank Deposits		150.946	373.921
Net Increase (Decrease) in Other Deposits		1.069.620	969.918
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-221.293	11.812
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-708.812	-171.936
Net Cash Provided From Banking Operations		-150.873	571.158
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		359.389	-848.762
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		-15.376	-20.167
Cash Obtained from Tangible and Intangible Asset Sales		17.531	11.993
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	-249.255
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		0	-589.804
Cash Obtained from Sale of Financial Assets At Amortised Cost		361.815	0
Other		-4.581	-1.529
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-14.400	-140.493
Cash Obtained from Loans and Securities Issued		0	-129.260
Cash Outflow Arised From Loans and Securities Issued		-4.471	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-9.929	-11.233
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		111.216	-24.907
Net Increase (Decrease) in Cash and Cash Equivalents		305.332	-443.004
Cash and Cash Equivalents at Beginning of the Period		2.336.146	2.392.266
Cash and Cash Equivalents at End of the Period		2.641.478	1.949.262

