

**IC ICBC TURKEY BANK ANONİM ŞİRKETİ AND ITS SUBSIDIARY**  
**CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)**  
**AS AT 30 SEPTEMBER 2021**  
**(Currency: Thousands of TL - Turkish Lira)**

ASSETS	Footnotes (Section Five)	THOUSANDS OF TURKISH LIRA					
		CURRENT PERIOD 30/09/2021			PRIOR PERIOD 31/12/2020		
		TC	FC	Total	TC	FC	Total
<b>I. I. FINANCIAL ASSETS (Net)</b>		<b>1,574,641</b>	<b>7,878,998</b>	<b>9,453,639</b>	<b>1,315,692</b>	<b>9,340,398</b>	<b>10,656,090</b>
<b>1.1. Cash and Cash Equivalents</b>		<b>1,337,091</b>	<b>5,429,140</b>	<b>6,766,231</b>	<b>618,882</b>	<b>4,647,341</b>	<b>5,266,223</b>
1.1.1. Cash and Balances at Central Bank	(5.1.1)	308,545	4,117,913	4,426,458	113,485	3,047,428	3,160,913
1.1.2. Banks	(5.1.3)	97,829	1,314,247	1,412,076	2,592	1,604,376	1,606,968
1.1.3. Receivables from Money Markets		934,601	-	934,601	504,390	-	504,390
1.1.4. Allowance for Expected Credit Losses (-)		3,884	3,020	6,904	1,585	4,463	6,048
<b>1.2. Financial Assets at Fair Value Through Profit or Loss</b>		<b>29,893</b>	<b>17,862</b>	<b>47,755</b>	<b>21,923</b>	<b>14,282</b>	<b>36,205</b>
1.2.1. Public Debt Securities		-	-	-	-	-	-
1.2.2. Equity Instruments		73	17,862	17,935	77	14,282	14,359
1.2.3. Other Financial Assets		29,820	-	29,820	21,846	-	21,846
<b>1.3. Financial Assets at Fair Value Through Other Comprehensive Income</b>	(5.1.4)	<b>207,276</b>	<b>2,413,431</b>	<b>2,620,707</b>	<b>674,573</b>	<b>4,677,593</b>	<b>5,352,166</b>
1.3.1. Public Debt Securities		207,276	159,958	367,234	674,573	178,864	853,437
1.3.2. Equity Instruments		-	-	-	-	-	-
1.3.3. Other Financial Assets		-	2,253,473	2,253,473	-	4,498,729	4,498,729
<b>1.4. Derivative Financial Assets</b>	(5.1.2)	<b>381</b>	<b>18,565</b>	<b>18,946</b>	<b>314</b>	<b>1,182</b>	<b>1,496</b>
1.4.1. Derivative Financial Assets at Fair Value Through Profit or Loss		381	18,565	18,946	314	1,182	1,496
1.4.2. Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)</b>		<b>3,338,643</b>	<b>11,033,850</b>	<b>14,372,493</b>	<b>3,341,509</b>	<b>10,780,839</b>	<b>14,122,348</b>
<b>2.1. Loans</b>	(5.1.5)	<b>1,736,843</b>	<b>8,197,049</b>	<b>9,933,892</b>	<b>2,622,721</b>	<b>7,432,590</b>	<b>10,055,311</b>
2.2. Receivables from Leasing Transactions	(5.1.10)	-	-	-	-	-	-
2.3. Factoring Receivables		-	-	-	-	-	-
<b>2.4. Other Financial Assets Measured at Amortised Cost</b>	(5.1.6)	<b>1,657,834</b>	<b>3,263,079</b>	<b>4,920,913</b>	<b>781,293</b>	<b>3,609,776</b>	<b>4,391,069</b>
2.4.1. Public Debt Securities		1,657,834	2,829,164	4,486,998	781,293	2,415,287	3,196,580
2.4.2. Other Financial Assets		-	433,915	433,915	-	1,194,489	1,194,489
<b>2.5. Allowance for Expected Credit Losses (-)</b>		<b>56,034</b>	<b>426,278</b>	<b>482,312</b>	<b>62,505</b>	<b>261,527</b>	<b>324,032</b>
<b>III. NON-CURRENT ASSETS OR DISPOSAL GROUPS "HELD FOR SALE" AND FROM DISCONTINUED OPERATIONS (Net)</b>	(5.1.14)	-	-	-	-	-	-
3.1. Held for Sale		-	-	-	-	-	-
3.2. Held from discontinued operations		-	-	-	-	-	-
<b>IV. INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES</b>		-	-	-	-	-	-
<b>4.1. Investments in Associates (Net)</b>	(5.1.7)	-	-	-	-	-	-
4.1.1. Associates accounted by using equity method		-	-	-	-	-	-
4.1.2. Non-Consolidated Associates		-	-	-	-	-	-
<b>4.2. Investments in Subsidiaries (Net)</b>	(5.1.8)	-	-	-	-	-	-
4.2.1. Non-Consolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2. Non-Consolidated Non-Financial Subsidiaries		-	-	-	-	-	-
<b>4.3. Jointly Controlled Partnerships (Joint Ventures) (Net)</b>	(5.1.9)	-	-	-	-	-	-
4.3.1. Jointly Controlled Partnerships Accounted by Using Equity Method		-	-	-	-	-	-
4.3.2. Non-Consolidated Jointly Controlled Partnerships		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>	(5.1.12)	<b>105,984</b>	-	<b>105,984</b>	<b>113,423</b>	-	<b>113,423</b>
<b>VI. INTANGIBLE ASSETS AND GOODWILL (Net)</b>	(5.1.13)	<b>12,084</b>	-	<b>12,084</b>	<b>7,839</b>	-	<b>7,839</b>
6.1. Goodwill		-	-	-	-	-	-
6.2. Others		12,084	-	12,084	7,839	-	7,839
<b>VII. INVESTMENT PROPERTIES (Net)</b>	(5.1.14)	-	-	-	-	-	-
<b>VIII. CURRENT TAX ASSETS</b>		<b>509</b>	-	<b>509</b>	<b>19</b>	-	<b>19</b>
<b>IX. DEFERRED TAX ASSETS</b>	(5.1.13)	<b>153,837</b>	-	<b>153,837</b>	<b>116,269</b>	-	<b>116,269</b>
<b>X. OTHER ASSETS (Net)</b>	(5.1.15)	<b>79,946</b>	<b>3,156</b>	<b>83,102</b>	<b>72,764</b>	<b>92,431</b>	<b>165,195</b>
<b>TOTAL ASSETS</b>		<b>5,265,644</b>	<b>18,916,004</b>	<b>24,181,648</b>	<b>4,967,515</b>	<b>20,213,668</b>	<b>25,181,183</b>

The accompanying notes are an integral part of these financial statements.

**ICBC TURKEY BANK ANONİM ŞİRKETİ AND ITS SUBSIDIARY**  
**CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)**  
**AS AT 30 SEPTEMBER 2021**  
**(Currency: Thousands of TL - Turkish Lira)**

LIABILITIES	Footnotes (Section Five)	THOUSANDS OF TURKISH LIRA					
		CURRENT PERIOD			PRIOR PERIOD		
		30/09/2021			31/12/2020		
		TC	FC	Total	TC	FC	Total
<b>I. DEPOSIT</b>		<b>2,364,908</b>	<b>12,324,690</b>	<b>14,689,598</b>	<b>1,783,716</b>	<b>9,854,981</b>	<b>11,638,697</b>
<b>II. FUNDS BORROWED</b>	(5.II.1)	<b>701,582</b>	<b>3,216,696</b>	<b>3,918,278</b>	<b>639,192</b>	<b>7,452,646</b>	<b>8,091,838</b>
<b>III. MONEY MARKET FUNDS</b>	(5.II.2)	<b>22,191</b>	-	<b>22,191</b>	<b>550,633</b>	<b>147,067</b>	<b>697,700</b>
<b>IV. MARKETABLE SECURITIES (Net)</b>		-	-	-	-	-	-
4.1. Bills		-	-	-	-	-	-
4.2. Asset Backed Securities		-	-	-	-	-	-
4.3. Bonds		-	-	-	-	-	-
<b>V. FUNDS</b>		-	-	-	-	-	-
5.1. Borrowers' funds		-	-	-	-	-	-
5.2. Other		-	-	-	-	-	-
<b>VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>		-	-	-	-	-	-
<b>VII. DERIVATIVE FINANCIAL LIABILITIES</b>	(5.II.3)	<b>299</b>	<b>864</b>	<b>1,163</b>	<b>293</b>	<b>89,662</b>	<b>89,955</b>
7.1. Derivative Financial Liabilities at Fair Value Through Profit or Loss		299	864	1,163	293	89,662	89,955
7.2. Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>VIII. FACTORING PAYABLES</b>		-	-	-	-	-	-
<b>IX. LEASE PAYABLES (Net)</b>	(5.II.6)	<b>67,963</b>	-	<b>67,963</b>	<b>72,700</b>	-	<b>72,700</b>
<b>X. PROVISIONS</b>	(5.II.8)	<b>182,443</b>	<b>66,752</b>	<b>249,195</b>	<b>144,829</b>	<b>59,169</b>	<b>203,998</b>
10.1. Provision for Restructuring		-	-	-	-	-	-
10.2. Reserves for Employee Benefits		35,650	-	35,650	27,024	-	27,024
10.3. Insurance Technical Reserves (Net)		-	-	-	-	-	-
10.4. Other Provisions		146,793	66,752	213,545	117,805	59,169	176,974
<b>XI. CURRENT TAX LIABILITIES</b>	(5.II.9)	<b>43,931</b>	-	<b>43,931</b>	<b>69,246</b>	-	<b>69,246</b>
<b>XII. DEFERRED TAX LIABILITIES</b>		-	-	-	-	-	-
<b>XIII. LIABILITIES RELATED TO NON-CURRENT ASSETS "HELD FOR SALE" AND "DISCONTINUED OPERATIONS" (Net)</b>	(5.II.10)	-	-	-	-	-	-
13.1. Held for Sale		-	-	-	-	-	-
13.2. Related to Discontinued Operations		-	-	-	-	-	-
<b>XIV. SUBORDINATED DEBT</b>	(5.II.11)	-	<b>2,666,367</b>	<b>2,666,367</b>	-	<b>2,202,640</b>	<b>2,202,640</b>
14.1. Loans		-	2,666,367	2,666,367	-	2,202,640	2,202,640
14.2. Other Debt Instruments		-	-	-	-	-	-
<b>XV. OTHER LIABILITIES</b>	(5.II.5)	<b>302,404</b>	<b>604,375</b>	<b>906,779</b>	<b>327,516</b>	<b>369,077</b>	<b>696,593</b>
<b>XVI. SHAREHOLDERS' EQUITY</b>	(5.II.12)	<b>1,620,455</b>	<b>(4,272)</b>	<b>1,616,183</b>	<b>1,424,193</b>	<b>(6,377)</b>	<b>1,417,816</b>
16.1. Paid-in Capital		860,000	-	860,000	860,000	-	860,000
16.2. Capital Reserves		(587)	-	(587)	(587)	-	(587)
16.2.1. Equity Share Premiums		(587)	-	(587)	(587)	-	(587)
16.2.2. Share Cancellation Profits		-	-	-	-	-	-
16.2.3. Other Capital Reserves		-	-	-	-	-	-
16.3. Other Accumulated Comprehensive Income that will not be Reclassified in Profit or Loss		18,419	-	18,419	18,248	-	18,248
16.4. Other Accumulated Comprehensive Income that will be Reclassified in Profit or Loss		(3,351)	(4,272)	(7,623)	1,834	(6,377)	(4,543)
16.5. Profit Reserves		491,598	-	491,598	402,700	-	402,700
16.5.1. Legal Reserves		26,983	-	26,983	22,538	-	22,538
16.5.2. Statutory Reserves		-	-	-	-	-	-
16.5.3. Extraordinary Reserves		406,552	-	406,552	322,099	-	322,099
16.5.4. Other Profit Reserves		58,063	-	58,063	58,063	-	58,063
16.6. Profit or loss		254,376	-	254,376	141,998	-	141,998
16.6.1. Prior Years' Profits or Losses		56,635	-	56,635	51,067	-	51,067
16.6.2. Current Period Net Profit or Loss		197,741	-	197,741	90,931	-	90,931
16.7. Minority Share		-	-	-	-	-	-
<b>TOTAL LIABILITIES</b>		<b>5,306,176</b>	<b>18,875,472</b>	<b>24,181,648</b>	<b>5,012,318</b>	<b>20,168,865</b>	<b>25,181,183</b>

The accompanying notes are an integral part of these financial statements.

**ICBC TURKEY BANK ANONİM ŞİRKETİ AND ITS SUBSIDIARY**  
**CONSOLIDATED OFF BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)**  
**AS AT 30 SEPTEMBER 2021**  
**(Currency: Thousands of TL - Turkish Lira)**

	Footnotes (Section Five)	THOUSANDS OF TURKISH LIRA					
		CURRENT PERIOD			PRIOR PERIOD		
		30/09/2021			31/12/2020		
		TC	FC	Total	TC	FC	Total
<b>A. OFF BALANCE SHEET COMMITMENTS (I-II-III)</b>		<b>1,128,910</b>	<b>12,547,039</b>	<b>13,675,949</b>	<b>1,045,835</b>	<b>14,679,666</b>	<b>15,725,501</b>
<b>I. GUARANTEES AND WARRANTIES</b>	(5.III.1)	<b>832,376</b>	<b>6,796,559</b>	<b>7,628,935</b>	<b>899,364</b>	<b>8,512,185</b>	<b>9,411,549</b>
1.1. Letters of Guarantee		832,376	3,142,569	3,974,945	873,917	2,429,013	3,302,930
1.1.1. Guarantees Subject to State Tender Law		-	-	-	-	-	-
1.1.2. Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3. Other Letters of Guarantee		832,376	3,142,569	3,974,945	873,917	2,429,013	3,302,930
1.2. Bank Acceptances		-	-	-	-	-	-
1.2.1. Import Letter of Acceptance		-	-	-	-	-	-
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letters of Credit		-	393,873	393,873	25,447	439,924	465,371
1.3.1. Documentary Letters of Credit		-	102,191	102,191	25,447	201,616	227,063
1.3.2. Other Letters of Credit		-	291,682	291,682	-	238,308	238,308
1.4. Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of Turkey		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Purchase Guarantees for Securities Issued		-	-	-	-	-	-
1.7. Factoring Guarantees		-	-	-	-	-	-
1.8. Other Guarantees		-	3,260,117	3,260,117	-	5,643,248	5,643,248
1.9. Other Warranties		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	(5.III.1)	<b>156,572</b>	<b>244,768</b>	<b>401,340</b>	<b>130,428</b>	<b>45,000</b>	<b>175,428</b>
2.1. Irrevocable Commitments		156,572	244,768	401,340	130,428	45,000	175,428
2.1.1. Asset Purchase and Sales Commitments		29,787	244,768	274,555	8,886	45,000	53,886
2.1.2. Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3. Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4. Loan Granting Commitments		31,037	-	31,037	29,704	-	29,704
2.1.5. Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6. Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7. Commitments for Checks Payments		5,537	-	5,537	6,294	-	6,294
2.1.8. Tax and Fund Liabilities from Export Commitments		3	-	3	3	-	3
2.1.9. Commitments for Credit Card Limits		89,943	-	89,943	85,095	-	85,095
2.1.10. Commitments for Credit Cards and Banking Services Promotions		-	-	-	-	-	-
2.1.11. Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12. Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13. Other Irrevocable Commitments		265	-	265	446	-	446
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>		<b>139,962</b>	<b>5,505,712</b>	<b>5,645,674</b>	<b>16,043</b>	<b>6,122,481</b>	<b>6,138,524</b>
3.1. Derivative Financial Instruments Held for Hedging		-	-	-	-	-	-
3.1.1. Fair Value Hedges		-	-	-	-	-	-
3.1.2. Cash Flow Hedges		-	-	-	-	-	-
3.1.3. Foreign Net Investment Hedges		-	-	-	-	-	-
3.2. Trading Transactions		139,962	5,505,712	5,645,674	16,043	6,122,481	6,138,524
3.2.1. Forward Foreign Currency Purchase and Sale Transactions		26,087	97,427	123,514	9,844	27,516	37,360
3.2.1.1. Forward Foreign Currency Purchase Transactions		26,087	36,448	62,535	7,132	11,708	18,840
3.2.1.2. Forward Foreign Currency Sale Transactions		-	60,979	60,979	2,712	15,808	18,520
3.2.2. Currency and Interest Rate Swaps		25,779	5,291,104	5,316,883	6,199	6,080,240	6,086,439
3.2.2.1. Currency Swap Purchase Transactions		-	2,667,301	2,667,301	-	3,000,604	3,000,604
3.2.2.2. Currency Swap Sale Transactions		25,779	2,623,803	2,649,582	6,199	3,079,636	3,085,835
3.2.2.3. Interest Rate Swap Purchase Transactions		-	-	-	-	-	-
3.2.2.4. Interest Rate Swap Sale Transactions		-	-	-	-	-	-
3.2.3. Currency, Interest Rate and Securities Options		88,096	117,181	205,277	-	14,725	14,725
3.2.3.1. Currency Purchase Options		44,048	58,591	102,639	-	7,341	7,341
3.2.3.2. Currency Sale Options		44,048	58,590	102,638	-	7,384	7,384
3.2.3.3. Interest Rate Purchase Options		-	-	-	-	-	-
3.2.3.4. Interest Rate Sale Options		-	-	-	-	-	-
3.2.3.5. Securities Purchase Options		-	-	-	-	-	-
3.2.3.6. Securities Sale Options		-	-	-	-	-	-
3.2.4. Currency Futures		-	-	-	-	-	-
3.2.4.1. Currency Purchase Futures		-	-	-	-	-	-
3.2.4.2. Currency Sale Futures		-	-	-	-	-	-
3.2.5. Interest Rate Futures		-	-	-	-	-	-
3.2.5.1. Interest Rate Purchase Futures		-	-	-	-	-	-
3.2.5.2. Interest Rate Sale Futures		-	-	-	-	-	-
3.2.6. Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)</b>		<b>18,035,169</b>	<b>118,818,796</b>	<b>136,853,965</b>	<b>18,199,177</b>	<b>91,152,523</b>	<b>109,351,700</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>8,043,675</b>	<b>64,302,846</b>	<b>72,346,521</b>	<b>7,896,731</b>	<b>38,703,770</b>	<b>46,600,501</b>
4.1. Customer Fund and Portfolio Balances		-	-	-	-	-	-
4.2. Securities Held in Custody		1,571,820	37,095	1,608,915	1,474,262	23,099	1,497,361
4.3. Checks Received for Collection		39,845	37,828	77,673	49,343	23,103	72,446
4.4. Commercial Notes Received for Collection		3,883	16,178	20,061	2,507	9,148	11,655
4.5. Other Assets Received for Collection		-	-	-	-	-	-
4.6. Securities Received for Public Offering		-	-	-	-	-	-
4.7. Other Items under Custody		6,426,373	64,199,917	70,626,290	6,369,985	38,648,016	45,018,001
4.8. Custodians		1,754	11,828	13,582	634	404	1,038
<b>V. PLEDGED ITEMS</b>		<b>9,991,494</b>	<b>54,515,950</b>	<b>64,507,444</b>	<b>10,302,446</b>	<b>52,448,753</b>	<b>62,751,199</b>
5.1. Marketable Securities		21,489	-	21,489	14,573	-	14,573
5.2. Guarantee Notes		921	88	1,009	921	440	1,361
5.3. Commodity		35,689	63,383	99,072	43,956	69,335	113,291
5.4. Warrant		-	-	-	-	-	-
5.5. Immovables		2,678,570	37,161,792	39,840,362	2,865,716	36,879,643	39,745,359
5.6. Other Pledged Items		7,254,825	17,290,687	24,545,512	7,377,280	15,499,335	22,876,615
5.7. Depositories Receiving Pledged Items		-	-	-	-	-	-
<b>VI. ACCEPTED GUARANTEES AND WARRANTIES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL OFF BALANCE SHEET ITEMS (A+B)</b>		<b>19,164,079</b>	<b>131,365,835</b>	<b>150,529,914</b>	<b>19,245,012</b>	<b>105,832,189</b>	<b>125,077,201</b>

The accompanying notes are an integral part of these financial statements.

**ICBC TURKEY BANK ANONİM ŞİRKETİ**  
**CONSOLIDATED INCOME STATEMENT**  
**FOR THE PERIOD ENDED 30 SEPTEMBER 2021**  
**(Currency: Thousands of TL - Turkish Lira)**

INCOME STATEMENT	Footnotes (Section Five)	THOUSANDS OF TURKISH LIRA			
		CURRENT PERIOD (01/01/2021 - 30/09/2021)	PRIOR PERIOD (01/01/2020 - 30/09/2020)	CURRENT PERIOD (01/07/2021 - 30/09/2021)	PRIOR PERIOD (01/07/2020 - 30/09/2020)
<b>I. INTEREST INCOME</b>	(5.IV.1)	<b>1,097,632</b>	<b>822,013</b>	<b>363,421</b>	<b>279,367</b>
1.1. Interest on loans		575,512	456,036	171,440	161,141
1.2. Interest received from reserve deposits		19,558	-	8,044	-
1.3. Interest received from banks		12,268	33,790	4,981	929
1.4. Interest received from money market transactions		76,110	1,338	30,074	-
1.5. Interest received from marketable securities portfolio		409,491	287,296	147,515	112,135
1.5.1. Financial assets at fair value through profit or loss		-	-	-	-
1.5.2. Financial assets at fair value through other comprehensive income		90,895	80,368	20,201	30,688
1.5.3. Financial assets measured at amortised cost		318,596	206,928	127,314	81,447
1.6. Finance lease interest income		-	-	-	-
1.7. Other interest income		4,693	43,553	1,367	5,162
<b>II. INTEREST EXPENSES</b>	(5.IV.2)	<b>591,738</b>	<b>488,653</b>	<b>178,151</b>	<b>164,324</b>
2.1. Interest on deposits		402,964	246,520	130,086	74,662
2.2. Interest on funds borrowed		171,275	199,650	43,776	72,364
2.3. Interest on money market transactions		7,512	5,970	1,009	3,594
2.4. Interest on securities issued		-	-	-	-
2.5. Finance lease interest expenses		8,434	9,797	2,731	3,123
2.6. Other interest expenses		1,553	26,716	549	10,581
<b>III. NET INTEREST INCOME/EXPENSE (I - II)</b>		<b>505,894</b>	<b>333,360</b>	<b>185,270</b>	<b>115,043</b>
<b>IV. NET FEES AND COMMISSIONS INCOME/EXPENSES</b>		<b>154,996</b>	<b>97,364</b>	<b>29,763</b>	<b>29,731</b>
4.1. Fees and commissions received		168,309	107,249	34,560	33,297
4.1.1. Non-cash loans		24,340	14,998	9,015	5,822
4.1.2. Other		143,969	92,251	25,545	27,475
4.2. Fees and commissions paid		13,313	9,885	4,797	3,566
4.2.1. Non-cash loans		29	16	10	4
4.2.2. Other		13,284	9,869	4,787	3,562
<b>V. DIVIDEND INCOME</b>		<b>201</b>	<b>90</b>	<b>-</b>	<b>-</b>
<b>VI. TRADING PROFIT/LOSS (Net)</b>	(5.IV.3)	<b>114,664</b>	<b>112,009</b>	<b>24,015</b>	<b>59,011</b>
6.1. Profit/losses from capital market transactions		17,563	17,269	2,749	6,958
6.2. Profit/losses from derivative financial transactions		104,095	(110,560)	36,902	(85,954)
6.3. Foreign exchange profit/losses		(6,994)	205,300	(15,636)	138,007
<b>VII. OTHER OPERATING INCOME</b>	(5.IV.4)	<b>75,277</b>	<b>131,985</b>	<b>23,218</b>	<b>8,280</b>
<b>VIII. GROSS PROFIT FROM OPERATING ACTIVITIES (III+IV+V+VI+VII)</b>		<b>851,032</b>	<b>674,808</b>	<b>262,266</b>	<b>212,065</b>
<b>IX. ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)</b>	(5.IV.5)	<b>161,397</b>	<b>208,126</b>	<b>81,648</b>	<b>103,062</b>
<b>X. OTHER PROVISION EXPENSES (-)</b>	(5.IV.5)	<b>1,683</b>	<b>3,528</b>	<b>383</b>	<b>954</b>
<b>XI. PERSONNEL EXPENSES (-)</b>		<b>245,831</b>	<b>195,853</b>	<b>86,792</b>	<b>60,800</b>
<b>XII. OTHER OPERATING EXPENSES (-)</b>	(5.IV.6)	<b>204,284</b>	<b>152,471</b>	<b>53,645</b>	<b>58,029</b>
<b>XIII. NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)</b>		<b>237,837</b>	<b>114,830</b>	<b>39,798</b>	<b>(10,780)</b>
<b>XIV. SURPLUS WRITTEN AS GAIN AFTER MERGER</b>		-	-	-	-
<b>XV. PROFIT/LOSS FROM EQUITY METHOD APPLIED SUBSIDIARIES</b>		-	-	-	-
<b>XVI. NET MONETARY POSITION GAIN/LOSS</b>		-	-	-	-
<b>XVII. PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+...+XVI)</b>	(5.IV.7)	<b>237,837</b>	<b>114,830</b>	<b>39,798</b>	<b>(10,780)</b>
<b>XVIII. PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)</b>	(5.IV.8)	<b>40,096</b>	<b>28,968</b>	<b>16,089</b>	<b>1,558</b>
18.1. Current tax provision		76,447	82,742	27,954	4,122
18.2. Expense effect of deferred tax (+)		26,883	10,405	2,334	7,870
18.3. Income effect of deferred tax (-)		63,234	64,179	14,199	10,434
<b>XIX. NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)</b>	(5.IV.9)	<b>197,741</b>	<b>85,862</b>	<b>23,709</b>	<b>(12,338)</b>
<b>XX. INCOME FROM DISCONTINUED OPERATIONS</b>		-	-	-	-
20.1. Income from assets held for sale		-	-	-	-
20.2. Profit from sale of associates, subsidiaries and joint ventures		-	-	-	-
20.3. Other income from discontinued operations		-	-	-	-
<b>XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		-	-	-	-
21.1. Expenses on assets held for sale		-	-	-	-
21.2. Losses from sale of associates, subsidiaries and joint ventures		-	-	-	-
21.3. Other expenses from discontinued operations		-	-	-	-
<b>XXII. PROFIT/LOSS BEFORE TAXES FROM DISCONTINUED OPERATIONS (±) (XX-XXI)</b>	(5.IV.7)	-	-	-	-
<b>XXIII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>	(5.IV.8)	-	-	-	-
23.1. Current tax provision		-	-	-	-
23.1. Expense effect of deferred tax (+)		-	-	-	-
23.3. Income effect of deferred tax (-)		-	-	-	-
<b>XXIV. NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)</b>		-	-	-	-
<b>XXV. NET PROFIT/LOSSES (XIX+XXIV)</b>	(5.IV.9)	<b>197,741</b>	<b>85,862</b>	<b>23,709</b>	<b>(12,338)</b>
25.1. Group's Profit/Loss		197,741	85,862	23,709	(12,338)
25.2. Minority Shares' (-)		-	-	-	-
Profit/(Loss) per Share		0.0230	0.0100	0.0028	(0.0014)

The accompanying notes are an integral part of these financial statements.

ICBC TURKEY BANK ANONİM ŞİRKETİ  
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 30 SEPTEMBER 2021  
(Currency: Thousands of TL - Turkish Lira)

	THOUSANDS OF TURKISH LIRA			
	CURRENT PERIOD (01/01/2021 - 30/09/2021)	PRIOR PERIOD (01/01/2020 - 30/09/2020)	CURRENT PERIOD (01/07/2021 - 30/09/2021)	PRIOR PERIOD (01/07/2020 - 30/09/2020)
<b>I. PROFIT (LOSS)</b>	<b>197,741</b>	<b>85,862</b>	<b>23,709</b>	<b>(12,338)</b>
<b>II. OTHER COMPREHENSIVE INCOME</b>	<b>(2,909)</b>	<b>(8,793)</b>	<b>8,326</b>	<b>(14,227)</b>
2.1. Other comprehensive income that will not be reclassified to profit or loss	171	-	(9)	-
2.1.1. Gains (Losses) on Revaluation of Property, Plant and Equipment	180	-	-	-
2.1.2. Gains (losses) on revaluation of Intangible Assets	-	-	-	-
2.1.3. Gains (losses) on remeasurements of defined benefit plans	-	-	-	-
2.1.4. Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss	-	-	-	-
2.1.5. Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss	(9)	-	(9)	-
<b>2.2. Other Comprehensive Income That Will Be Reclassified to Profit or Loss</b>	<b>(3,080)</b>	<b>(8,793)</b>	<b>8,335</b>	<b>(14,227)</b>
2.2.1. Exchange Differences on Translation	-	-	-	-
2.2.2. Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income	(4,305)	(10,441)	10,928	(18,827)
2.2.3. Income (Loss) Related with Cash Flow Hedges	-	-	-	-
2.2.4. Income (Loss) Related with Hedges of Net Investments in Foreign Operations	-	-	-	-
2.2.5. Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss	-	-	-	-
2.2.6. Taxes Relating To Components Of Other Comprehensive Income That Will Be Reclassified To Profit Or Loss	1,225	1,648	(2,593)	4,600
<b>III. TOTAL COMPREHENSIVE INCOME (LOSS) (I+II)</b>	<b>194,832</b>	<b>77,069</b>	<b>32,035</b>	<b>(26,565)</b>

The accompanying notes are an integral part of these financial statements.

ICBC TURKEY BANK ANONİM ŞİRKETİ  
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY  
FOR THE PERIOD ENDED 30 SEPTEMBER 2020 AND 2021  
(Currency: Thousands of TL - Turkish Lira)

AUDITED PRIOR PERIOD 30/09/2020	Paid-In Capital	Share Premium	Share Cancellation Profits	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 Period Net Income (/Loss)	Current Period Net Income (/Loss)	Total SE Without Minority Share	Minority Interests	Total Shareholders' Equity
					1	2	3	4	5	6								
<b>I. Balance at the Beginning of Period</b>	860,000	(587)	-	-	15,094	1,216	-	-	4,582	-	-	328,778	48,719	71,510	1,329,312	-	1,329,312	
<b>II. Adjustment in accordance with TAS 8</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.1 Effect of Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.2 Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>III. New Balance (I+II)</b>	860,000	(587)	-	-	15,094	1,216	-	-	4,582	-	-	328,778	48,719	71,510	1,329,312	-	1,329,312	
<b>IV. Total Comprehensive Income</b>	-	-	-	-	-	-	-	-	(8,793)	-	-	-	-	85,862	77,069	-	77,069	
V. Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VI. Capital Increase through internal reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VII. Issued capital/inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VIII. Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IX. Subordinated Debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
X. Increase/ (Decrease) through Other Changes, equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>XI. Profit Distribution</b>	-	-	-	-	-	-	-	-	-	-	-	73,922	(2,412)	(71,510)	-	-	-	
11.1. Dividends distributed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11.2. Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	-	73,922	(73,922)	-	-	-	-	
11.3. Other	-	-	-	-	-	-	-	-	-	-	-	-	71,510	(71,510)	-	-	-	
<b>Balances at the End of Period (III+.....X+XI) - 30/09/2020</b>	860,000	(587)	-	-	15,094	1,216	-	-	(4,211)	-	-	402,700	46,307	85,862	1,406,381	-	1,406,381	
<b>CURRENT PERIOD</b>																		
<b>I. Balance at the Beginning of Period</b>	860,000	(587)	-	-	17,326	922	-	-	(4,543)	-	-	402,700	51,067	90,931	1,417,816	-	1,417,816	
<b>II. Adjustment in accordance with TAS 8</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.1 Effect of Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.2 Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>III. New Balance (I+II)</b>	860,000	(587)	-	-	17,326	922	-	-	(4,543)	-	-	402,700	51,067	90,931	1,417,816	-	1,417,816	
<b>IV. Total Comprehensive Income</b>	-	-	-	-	171	-	-	-	(3,080)	-	-	-	-	197,741	194,832	-	194,832	
V. Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VI. Capital Increase through internal reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VII. Issued capital/inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VIII. Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IX. Subordinated Debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
X. Increase/(Decrease) Through Other Changes, equity	-	-	-	-	-	-	-	-	-	-	-	-	3,535	-	3,535	-	3,535	
<b>XI. Profit Distribution</b>	-	-	-	-	-	-	-	-	-	-	-	88,898	2,033	(90,931)	-	-	-	
11.1. Dividends distributed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11.2. Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	-	88,898	(88,898)	-	-	-	-	
11.3. Other	-	-	-	-	-	-	-	-	-	-	-	-	90,931	(90,931)	-	-	-	
<b>Balances at the End of Period (I+...+X+XI) - 30/09/2021</b>	860,000	(587)	-	-	17,497	922	-	-	(7,623)	-	-	491,598	56,635	197,741	1,616,183	-	1,616,183	

The accompanying notes are an integral part of these financial statements.

ICBC TURKEY BANK ANONİM ŞİRKETİ  
CONSOLIDATED STATEMENT OF CASH FLOWS  
FOR THE PERIOD ENDED 30 SEPTEMBER 2021  
(Currency: Thousands of TL - Turkish Lira)

	THOUSANDS OF TURKISH LIRA	
	CURRENT PERIOD (01/01/2021 - 30/09/2021)	PRIOR PERIOD (01/01/2020 - 30/09/2020)
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>		
<b>1.1 Operating profit before changes in operating assets and liabilities</b>	<b>255,625</b>	<b>573,018</b>
1.1.1 Interest Received	801,877	795,202
1.1.2 Interest Paid	(525,760)	(408,323)
1.1.3 Dividends Received	201	90
1.1.4 Fees and Commissions Received	125,159	140,618
1.1.5 Other Income	116,799	237,916
1.1.6 Collections from Previously Written-off Loans and Other Receivables	4,759	122,051
1.1.7 Cash Payments to Personnel and Service Suppliers	(237,205)	(193,549)
1.1.8 Taxes Paid	(93,164)	(99,876)
1.1.9 Other	62,959	(21,111)
<b>1.2 Changes in Operating Assets and Liabilities Subject to Banking Operations</b>	<b>(657,797)</b>	<b>1,707,828</b>
1.2.1 Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss	(11,556)	(4,101)
1.2.2 Net (Increase) Decrease in due from Banks	(922,626)	(1,377,017)
1.2.3 Net (Increase) Decrease in Loans	2,468,438	(1,460,476)
1.2.4 Net (Increase) Decrease in Other Assets	(411,404)	(471,803)
1.2.5 Net (Increase) Decrease in Bank Deposits	89,689	(53,272)
1.2.6 Net (Increase) Decrease in Other Deposits	2,957,245	1,287,584
1.2.7 Net Increase (Decrease) in Financial Liabilities at Fair Value Through Profit or Loss	-	-
1.2.8 Net Increase (Decrease) in Funds Borrowed	(4,235,571)	3,763,089
1.2.9 Net Increase (Decrease) in Matured Payables	-	-
1.2.10 Net Increase (Decrease) in Other Liabilities	(592,012)	23,824
<b>I. Net Cash Provided by Banking Operations</b>	<b>(402,172)</b>	<b>2,280,846</b>
<b>B. CASH FLOWS FROM INVESTING ACTIVITIES</b>		
<b>II. Net Cash Flows from Investing Activities</b>	<b>751,228</b>	<b>(3,036,114)</b>
2.1 Cash Paid for the Purchase of Associates, Subsidiaries and Joint Ventures	-	-
2.2 Cash Obtained from the Sale of Associates, Subsidiaries and Joint Ventures	-	-
2.3 Cash Paid for the Purchase of Tangible and Intangible Asset	(8,797)	(15,649)
2.4 Cash Obtained from the Sale of Tangible and Intangible Asset	2,529	-
2.5 Cash Paid for the Purchase of Financial Assets at Fair Value Through Other Comprehensive Income	(3,682)	(1,928,510)
2.6 Cash Obtained from the Sale of Financial Assets at Fair Value Through Other Comprehensive Income	615,598	2,821
2.7 Cash Paid for the Purchase of Financial Assets at Amortised Cost	(971,310)	(1,476,994)
2.8 Cash Obtained from Sale of Financial Assets at Amortised Cost	1,114,930	382,341
2.9 Other	1,960	(123)
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>		
<b>III. Net Cash Provided from Financing Activities</b>	<b>(4,737)</b>	<b>(7,790)</b>
3.1 Cash Obtained from Funds Borrowed and Securities Issued	-	-
3.2 Cash Outflow from Funds Borrowed and Securities Issued	-	-
3.3 Equity Investments Issued	-	-
3.4 Dividends Paid	-	-
3.5 Payments for Liabilities Lease	(4,737)	(7,790)
3.6 Other	-	-
<b>IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>	<b>227,713</b>	<b>405,865</b>
<b>V. Net Increase/Decrease in Cash and Cash Equivalents (I+II+III+IV)</b>	<b>572,032</b>	<b>(357,193)</b>
<b>VI. Cash and Cash Equivalents at Beginning of Period</b>	<b>3,750,867</b>	<b>3,866,345</b>
<b>VII. Cash and Cash Equivalents at End of Period (V+VI)</b>	<b>4,322,899</b>	<b>3,509,152</b>

The accompanying notes are an integral part of these financial statements.