



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Consolidated 2022 - 1. 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	Partial Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıkları'nın (Hep birlikte "Grup" olarak anılacaktır) 31 Mart 2022 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 ("TMS") 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 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.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.9.4'de belirtildiği üzere, 31 Mart 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle geçmiş yıllarda ayrılan toplam 7,500,000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 31 Mart 2022 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç 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.

Diğer Husus

Grup'un 31 Aralık 2021 ve 31 Mart 2021 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 2 Şubat 2022 tarihli bağımsız denetim raporunda yer alan konsolide finansal tabloların, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 4,650,000 Bin TL'si geçmiş yıllarda ve 2,850,00 Bin TL'si 2021 yılı içerisinde gider yazılan toplam 7,500,000 Bin TL ve 29 Nisan 2021 tarihli sınırlı denetim raporunda yer alan konsolide finansal tabloların ise 4,650,000 Bin TL'si geçmiş yıllarda ve 150,000 Bin TL'si 2021 yılı içerisinde gider yazılan toplam 4,800,000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle sırasıyla şartlı görüş ve şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor

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

Damla Harman, SMMM

Sorumlu Denetçi

24 Nisan 2022

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 31.03.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		106.491.573	193.138.534	299.630.107	98.162.520	200.010.644	298.173.164
Cash and cash equivalents	5.1.1	49.143.298	165.093.312	214.236.610	45.329.506	171.468.258	216.797.764
Cash and Cash Balances at Central Bank		34.005.291	97.286.433	131.291.724	13.530.186	110.393.448	123.923.634
Banks		1.142.631	63.446.873	64.589.504	1.350.620	57.852.923	59.203.543
Receivables From Money Markets		14.229.327	4.589.588	18.818.915	30.560.571	3.347.068	33.907.639
Allowance for Expected Losses (-)		-233.951	-229.582	-463.533	-111.871	-125.181	-237.052
Financial assets at fair value through profit or loss	5.1.2	2.259.731	1.377.557	3.637.288	2.051.069	5.787.964	7.839.033
Public Debt Securities		581.338	708.212	1.289.550	1.022.981	726.919	1.749.900
Equity instruments		1.655.134	90.977	1.746.111	1.027.247	99.701	1.126.948
Other Financial Assets		23.259	578.368	601.627	841	4.961.344	4.962.185
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	50.181.302	22.675.131	72.856.433	35.483.531	20.262.767	55.746.298
Public Debt Securities		50.109.366	11.090.924	61.200.290	35.412.880	9.237.062	44.649.942
Equity instruments		71.936	511.409	583.345	70.651	450.549	521.200
Other Financial Assets		0	11.072.798	11.072.798	0	10.575.156	10.575.156
Derivative financial assets	5.1.4	4.907.242	3.992.534	8.899.776	15.298.414	2.491.655	17.790.069
Derivative Financial Assets At Fair Value Through Profit Or Loss		4.302.283	3.511.202	7.813.485	14.512.822	2.391.774	16.904.596
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		604.959	481.332	1.086.291	785.592	99.881	885.473
FINANCIAL ASSETS AT AMORTISED COST (Net)		340.732.161	271.815.577	612.547.738	291.012.949	229.117.373	520.130.322
Loans	5.1.5	316.729.694	249.418.394	566.148.088	272.256.354	220.333.364	492.589.718
Receivables From Leasing Transactions	5.1.6	3.275.646	10.953.922	14.229.568	2.926.250	9.730.034	12.656.284
Factoring Receivables	5.1.7	3.190.352	1.607.003	4.797.355	2.887.843	1.328.757	4.216.600
Other Financial Assets Measured at Amortised Cost	5.1.8	27.789.872	31.643.684	59.433.556	22.864.252	17.302.795	40.167.047
Public Debt Securities		27.755.234	31.583.564	59.338.798	22.830.183	17.247.652	40.077.835
Other Financial Assets		34.638	60.120	94.758	34.069	55.143	89.212
Allowance for Expected Credit Losses (-)		-10.253.403	-21.807.426	-32.060.829	-9.921.750	-19.577.577	-29.499.327
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	481.698	18.665	500.363	568.861	17.087	585.948
Held for Sale		481.698	18.665	500.363	568.861	17.087	585.948
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.340.169	60.282	1.400.451	1.112.314	52.210	1.164.524
Investments in Associates (Net)	5.1.10	48.378	13	48.391	47.923	12	47.935

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		48.378	13	48.391	47.923	12	47.935
Investments in Subsidiaries (Net)	5.1.11	1.291.791	60.269	1.352.060	1.064.391	52.198	1.116.589
Unconsolidated Financial Subsidiaries		0	0	0	41.420	0	41.420
Unconsolidated Non-Financial Subsidiaries		1.291.791	60.269	1.352.060	1.022.971	52.198	1.075.169
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.12	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)	5.1.13	6.853.471	803.872	7.657.343	5.359.199	747.121	6.106.320
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	907.100	114.356	1.021.456	848.468	115.182	963.650
Goodwill		6.388	0	6.388	6.388	0	6.388
Other		900.712	114.356	1.015.068	842.080	115.182	957.262
INVESTMENT PROPERTY (Net)	5.1.15	652.633	0	652.633	652.633	0	652.633
CURRENT TAX ASSETS		0	133.921	133.921	0	30.727	30.727
DEFERRED TAX ASSET	5.1.16	8.862.633	84.066	8.946.699	4.405.432	37.859	4.443.291
OTHER ASSETS (Net)	5.1.17	16.012.733	4.843.711	20.856.444	12.670.670	5.554.351	18.225.021
TOTAL ASSETS		482.334.171	471.012.984	953.347.155	414.793.046	435.682.554	850.475.600
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	231.149.483	424.816.899	655.966.382	178.400.797	404.432.629	582.833.426
LOANS RECEIVED	5.2.2	3.322.170	43.049.980	46.372.150	2.771.981	40.854.748	43.626.729
MONEY MARKET FUNDS	5.2.3	2.404.817	6.353.682	8.758.499	9.119.851	6.822.938	15.942.789
MARKETABLE SECURITIES (Net)	5.2.4	2.728.776	21.927.913	24.656.689	5.671.907	19.972.964	25.644.871
Bills		1.670.619	139.396	1.810.015	4.673.647	0	4.673.647
Asset-backed Securities		0	0	0	0	0	0
Bonds		1.058.157	21.788.517	22.846.674	998.260	19.972.964	20.971.224
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	5.2.5	0	25.508.244	25.508.244	0	24.183.368	24.183.368
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	5.846.114	7.202.237	13.048.351	6.951.853	6.476.882	13.428.735
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		5.811.816	7.103.642	12.915.458	6.910.642	6.137.677	13.048.319
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		34.298	98.595	132.893	41.211	339.205	380.416
FACTORING PAYABLES	5.2.7	0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.8	852.722	293.733	1.146.455	797.919	272.119	1.070.038
PROVISIONS	5.2.9	4.859.936	10.661.400	15.521.336	5.226.738	9.493.285	14.720.023
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.013.356	176.987	2.190.343	1.841.079	176.824	2.017.903
Insurance Technical Reserves (Net)		1.034.826	462.754	1.497.580	1.002.438	359.409	1.361.847
Other provisions		1.811.754	10.021.659	11.833.413	2.383.221	8.957.052	11.340.273
CURRENT TAX LIABILITIES	5.2.10	10.313.786	146.484	10.460.270	2.842.824	130.091	2.972.915
DEFERRED TAX LIABILITY	5.2.10	41.163	62.414	103.577	0	55.096	55.096
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.11	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	5.2.12	1.027.015	11.144.196	12.171.211	1.030.662	9.880.843	10.911.505
Loans		0	0	0	0	0	0

Other Debt Instruments		1.027.015	11.144.196	12.171.211	1.030.662	9.880.843	10.911.505
OTHER LIABILITIES	5.2.13	34.701.850	7.966.735	42.668.585	29.419.434	5.365.816	34.785.250
EQUITY	5.2.14	96.674.552	290.854	96.965.406	80.399.488	-98.633	80.300.855
Issued capital		4.200.000	0	4.200.000	4.200.000	0	4.200.000
Capital Reserves		784.434	0	784.434	784.434	0	784.434
Equity Share Premiums		11.880	0	11.880	11.880	0	11.880
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		772.554	0	772.554	772.554	0	772.554
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.887.544	218.868	3.106.412	1.661.446	190.809	1.852.255
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		16.096.043	-425.788	15.670.255	7.941.856	-750.153	7.191.703
Profit Reserves		63.161.735	497.774	63.659.509	51.476.644	460.711	51.937.355
Legal Reserves		1.828.302	203.379	2.031.681	1.648.175	186.676	1.834.851
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		61.229.168	0	61.229.168	49.559.538	0	49.559.538
Other Profit Reserves		104.265	294.395	398.660	268.931	274.035	542.966
Profit or Loss		9.238.140	0	9.238.140	14.015.592	0	14.015.592
Prior Years' Profit or Loss		1.022.458	0	1.022.458	548.851	0	548.851
Current Period Net Profit Or Loss		8.215.682	0	8.215.682	13.466.741	0	13.466.741
Non-controlling Interests		306.656	0	306.656	319.516	0	319.516
Total equity and liabilities		393.922.384	559.424.771	953.347.155	322.633.454	527.842.146	850.475.600

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		435.805.624	695.777.718	1.131.583.342	351.725.728	647.893.921	999.619.649
GUARANTIES AND WARRANTIES	5.3.1	54.660.878	109.310.278	163.971.156	44.306.497	90.152.277	134.458.774
Letters of Guarantee		53.616.412	68.423.697	122.040.109	44.007.746	60.356.900	104.364.646
Guarantees Subject to State Tender Law		0	2.369.287	2.369.287	0	2.359.247	2.359.247
Guarantees Given for Foreign Trade Operations		3.266.830	1.443.307	4.710.137	3.089.307	1.586.208	4.675.515
Other Letters of Guarantee		50.349.582	64.611.103	114.960.685	40.918.439	56.411.445	97.329.884
Bank Acceptances		214.769	2.917.207	3.131.976	65.766	2.685.971	2.751.737
Import Letter of Acceptance		214.769	2.917.207	3.131.976	65.766	2.685.971	2.751.737
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		140.197	36.976.786	37.116.983	160.485	25.794.163	25.954.648
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		140.197	36.976.786	37.116.983	160.485	25.794.163	25.954.648
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		689.500	716.332	1.405.832	72.500	1.056.461	1.128.961
Endorsements to the Central Bank of Turkey		689.500	716.332	1.405.832	72.500	1.056.461	1.128.961
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	276.256	276.256	0	258.782	258.782
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	120.437.437	36.490.621	156.928.058	102.485.489	37.588.748	140.074.237
Irrevocable Commitments		118.514.344	24.336.440	142.850.784	100.896.376	19.144.862	120.041.238
Forward Asset Purchase Commitments		4.184.845	19.718.429	23.903.274	5.160.834	14.950.271	20.111.105
Time Deposit Purchase and Sales Commitments		0	15.379	15.379	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	4.967	4.967	0	4.560	4.560
Loan Granting Commitments		36.431.351	2.555.889	38.987.240	30.051.943	2.367.061	32.419.004
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.215.928	0	5.215.928	3.956.330	0	3.956.330
Tax and Fund Liabilities Arised from Export Commitments		133.434	0	133.434	116.784	0	116.784
Commitments for Credit Card Limits		72.547.019	2.041.776	74.588.795	61.609.289	1.822.970	63.432.259
Commitments for Credit Cards and Banking Services Promotions		1.767	0	1.767	1.196	0	1.196
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	0	0	0	0	0
Revocable Commitments		1,923.093	12,154.181	14,077.274	1,589.113	18,443.886	20,032.999
Revocable Loan Granting Commitments		297.625	9,915.752	10,213.377	557.330	16,363.918	16,921.248
Other Revocable Commitments		1,625.468	2,238.429	3,863.897	1,031.783	2,079.968	3,111.751
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	260,707.309	549,976.819	810,684.128	204,933.742	520,152.896	725,086.638
Derivative Financial Instruments Held For Hedging		8,374.098	64,320.566	72,694.664	10,157.293	65,472.706	75,629.999
Fair Value Hedges		0	12,133.226	12,133.226	400.000	10,961.095	11,361.095
Cash Flow Hedges		8,374.098	52,187.340	60,561.438	9,757.293	54,511.611	64,268.904
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		252,333.211	485,656.253	737,989.464	194,776.449	454,680.190	649,456.639
Forward Foreign Currency Buy or Sell Transactions		15,886.477	23,809.468	39,695.945	13,352.362	19,688.268	33,040.630
Forward Foreign Currency Buying Transactions		12,004.584	7,562.289	19,566.873	9,734.071	6,429.241	16,163.312
Forward Foreign Currency Sale Transactions		3,881.893	16,247.179	20,129.072	3,618.291	13,259.027	16,877.318
Currency and Interest Rate Swaps		216,523.462	355,480.783	572,004.245	164,715.512	341,701.557	506,417.069
Currency Swap Buy Transactions		5,634.188	152,419.695	158,053.883	3,971.126	148,821.859	152,792.985
Currency Swap Sell Transactions		113,646.186	58,441.605	172,087.791	106,149.390	50,271.988	156,421.378
Interest Rate Swap Buy Transactions		48,621.544	72,309.741	120,931.285	27,297.498	71,303.855	98,601.353
Interest Rate Swap Sell Transactions		48,621.544	72,309.742	120,931.286	27,297.498	71,303.855	98,601.353
Currency, Interest Rate and Securities Options		16,186.178	26,265.374	42,451.552	14,159.657	20,726.981	34,886.638
Currency Options Buy Transactions		6,833.418	8,707.036	15,540.454	4,417.926	6,898.987	11,316.913
Currency Options Sell Transactions		9,053.364	9,783.352	18,836.716	7,866.882	6,448.093	14,314.975
Interest Rate Options Buy Transactions		0	5,357.827	5,357.827	0	4,982.841	4,982.841
Interest Rate Options Sell Transactions		0	2,417.159	2,417.159	0	2,190.191	2,190.191
Securities Options Buy Transactions		111.725	0	111.725	1,267.078	0	1,267.078
Securities Options Sell Transactions		187.671	0	187.671	607.771	206.869	814.640
Currency Futures		2,273.363	2,059.785	4,333.148	1,306.794	1,277.838	2,584.632
Currency Futures Buy Transactions		1,054.936	1,122.951	2,177.887	992.048	301.139	1,293.187
Currency Futures Sell Transactions		1,218.427	936.834	2,155.261	314.746	976.699	1,291.445
Interest Rate Futures Buy and Sell Transactions		0	43.638	43.638	0	157.116	157.116
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	43.638	43.638	0	157.116	157.116
Other		1,463.731	77,997.205	79,460.936	1,242.124	71,128.430	72,370.554
CUSTODY AND PLEDGES RECEIVED		1,200,160.261	2,332,025.517	3,532,185.778	1,093,978.634	2,083,443.828	3,177,422.462
ITEMS HELD IN CUSTODY		123,623.867	127,270.698	250,894.565	114,179.952	108,260.211	222,440.163
Customer Fund and Portfolio Balances		73,676.222	0	73,676.222	64,677.619	0	64,677.619
Securities Held in Custody		17,563.733	47,906.863	65,470.596	18,343.337	37,995.927	56,339.264
Cheques Received for Collection		27,939.168	16,198.565	44,137.733	27,326.791	13,620.060	40,946.851
Commercial Notes Received for Collection		3,833.138	2,140.290	5,973.428	3,429.128	1,815.204	5,244.332
Other Assets Received for Collection		345.786	53,001.832	53,347.618	275.296	47,257.187	47,532.483
Securities that will be Intermediated to Issue		0	354.754	354.754	0	319.790	319.790
Other Items Under Custody		265.820	7,668.394	7,934.214	127.781	7,252.043	7,379.824
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1,076,536.394	2,204,754.819	3,281,291.213	979,798.682	1,975,183.617	2,954,982.299
Securities		11,600.631	6,884.134	18,484.765	8,838.322	6,124.816	14,963.138
Guarantee Notes		22,886.625	40,923.421	63,810.046	22,910.852	35,928.645	58,839.497
Commodity		260.586	0	260.586	441.462	0	441.462
Warrant		0	1,107.513	1,107.513	0	925.896	925.896
Real Estate		235,175.420	365,644.761	600,820.181	221,127.430	334,187.401	555,314.831
Other Pledged Items		806,613.132	1,790,194.755	2,596,807.887	726,480.616	1,598,016.644	2,324,497.260

Depositories Receiving Pledged Items		0	235	235	0	215	215
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.635.965.885	3.027.803.235	4.663.769.120	1.445.704.362	2.731.337.749	4.177.042.111

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 31.03.2022	Previous Period 01.01.2021 - 31.03.2021
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	5.4.1	22.093.201	11.898.223
Interest Income on Loans		15.473.618	9.387.805
Interest Income on Reserve Deposits		242.621	128.253
Interest Income on Banks		53.915	56.559
Interest Income on Money Market Placements		1.012.296	228.597
Interest Income on Marketable Securities Portfolio		4.893.897	1.825.674
Financial Assets At Fair Value Through Profit Loss		90.309	30.762
Financial Assets At Fair Value Through Other Comprehensive Income		2.748.112	907.077
Financial Assets Measured at Amortised Cost		2.055.476	887.835
Finance Leasing Interest Income		287.018	145.085
Other Interest Income		129.836	126.250
INTEREST EXPENSES (-)	5.4.2	-7.849.368	-5.053.520
Interest Expenses on Deposits		-6.196.579	-4.016.126
Interest Expenses on Funds Borrowed		-521.359	-260.603
Interest Expenses on Money Market Funds		-120.582	-57.428
Interest Expenses on Securities Issued		-683.417	-679.978
Lease Interest Expenses		-38.363	-26.922
Other Interest Expense		-289.068	-12.463
NET INTEREST INCOME OR EXPENSE		14.243.833	6.844.703
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	3.206.043	2.067.219
Fees and Commissions Received		4.377.263	2.617.529
From Noncash Loans		375.021	229.185
Other		4.002.242	2.388.344
Fees and Commissions Paid (-)		-1.171.220	-550.310
Paid for Noncash Loans		-15.502	-6.708
Other		-1.155.718	-543.602
DIVIDEND INCOME	5.4.3	14.049	3.215
TRADING INCOME OR LOSS (Net)	5.4.4	2.393.556	246.371
Gains (Losses) Arising from Capital Markets Transactions		1.216.203	1.125.143
Gains (Losses) Arising From Derivative Financial Transactions		-13.665.754	4.817.155
Foreign Exchange Gains or Losses		14.843.107	-5.695.927
OTHER OPERATING INCOME	5.4.5	4.767.405	3.622.055
GROSS PROFIT FROM OPERATING ACTIVITIES		24.624.886	12.783.563
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-7.150.931	-5.315.894
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-1.129.700	-974.854
PERSONNEL EXPENSES (-)		-2.023.051	-1.220.870
OTHER OPERATING EXPENSES (-)	5.4.7	-3.262.472	-2.058.466
NET OPERATING INCOME (LOSS)		11.058.732	3.213.479
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		270.823	153.145
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	11.329.555	3.366.624
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-3.066.941	-669.148
Current Tax Provision		-7.646.826	-181.397
Expense Effect of Deferred Tax		-425.570	-1.671.197
Income Effect of Deferred Tax		5.005.455	1.183.446
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	8.262.614	2.697.476
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	5.4.8	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	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	5.4.10	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	8.262.614	2.697.476
Profit (Loss) Attributable to Group		8.215.682	2.665.831
Profit (loss), attributable to non-controlling interests		46.932	31.645
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,01956000	0,00635000

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 01.01.2022 - 31.03.2022	Previous Period 01.01.2021 - 31.03.2021
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		8.262.614	2.697.476
OTHER COMPREHENSIVE INCOME		9.733.263	-223.325
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.254.157	51.334
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.362.724	1.762
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		65	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		57.518	50.400
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-166.150	-828
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		8.479.106	-274.659
Exchange Differences on Translation		1.308.671	540.547
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		9.522.350	-1.005.281
Income (Loss) Related with Cash Flow Hedges		485.290	263.808
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-643.594	-264.175
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		-2.193.611	190.442
TOTAL COMPREHENSIVE INCOME (LOSS)		17.995.877	2.474.151

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 31.03.2022	Previous Period 01.01.2021 - 31.03.2021
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	5.6	20.083.319	-5.896.500
Interest Received		20.839.288	10.079.133
Interest Paid		-4.580.091	-4.842.915
Dividends received		14.049	3.215
Fees and Commissions Received		4.377.263	2.617.529
Other Gains		4.767.405	3.622.055
Collections from Previously Written Off Loans and Other Receivables		213.957	215.357
Cash Payments to Personnel and Service Suppliers		-4.450.571	-2.774.296
Taxes Paid		-2.509.031	-1.932.101
Other		1.411.050	-12.884.477
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	-4.614.126	3.145.471
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		4.230.999	-143.847
Net (Increase) Decrease in Due From Banks		1.562.165	-1.826.493
Net (Increase) Decrease in Loans		-78.321.735	-24.445.879
Net (Increase) Decrease in Other Assets		-156.430	-556.244
Net Increase (Decrease) in Bank Deposits		1.926.150	1.183.661
Net Increase (Decrease) in Other Deposits		67.885.790	12.298.897
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-8.143.882	13.306.610
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		6.402.817	3.328.766
Net Cash Provided From Banking Operations	5.6	15.469.193	-2.751.029
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-23.352.992	-7.406
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-828	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-252.259	-192.701
Cash Obtained from Tangible and Intangible Asset Sales		134.246	211.275
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-13.504.675	-7.806.596
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		6.622.975	7.388.387
Cash Paid for Purchase of Financial Assets At Amortised Cost		-17.465.048	-212.368
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.112.597	604.597
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.188.962	8.947.110
Cash Obtained from Loans and Securities Issued		3.880.659	16.640.728
Cash Outflow Arised From Loans and Securities Issued		-572.503	-7.613.632
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-119.194	-79.986
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	3.967.277	3.755.751
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	-727.560	9.944.426
Cash and Cash Equivalents at Beginning of the Period	5.6	122.462.323	52.763.757
Cash and Cash Equivalents at End of the Period	5.6	121.734.763	62.708.183



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 01.01.2021 - 31.03.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		4,200.000	11.880	0	772.554	1,948.436	-302.744	66.879	5,190.254	240.292	-2,349.276	45,869.743	6,513.366	0	62,161.384	247,679	62,409.063	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	-132	0	-100.924	0	535.568	0	434.512	0	434.512	
	Effect Of Corrections		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	-132	0	-100.924	0	535.568	0	434.512	0	434.512	
	Adjusted Beginning Balance		5.5	4,200.000	11.880	0	772.554	1,948.436	-302.744	66.879	5,190.122	240.292	-2,450.200	45,869.743	7,048.934	0	62,595.896	247,679	62,843.575
	Total Comprehensive Income (Loss)			0	0	0	0	2,272	0	49,062	540,547	-860,413	46,273	208,276	-208,276	2,665,831	2,443,572	30,579	2,474,151
	Capital Increase in Cash			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
	Issued Capital Inflation Adjustment Difference			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
	Subordinated Debt			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	16,169	0	0	16,169	0	16,169
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	5,681,290	-6,305,090	0	-623,800	-46,769	-670,569
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	-623,800	0	-623,800	-46,769	-670,569
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	5,646,085	-5,646,085	0	0	0	0
	Other			0	0	0	0	0	0	0	0	0	0	35,205	-35,205	0	0	0	0
	Equity at end of period			4,200.000	11.880	0	772.554	1,950.708	-302.744	115,941	5,730,669	-620,121	-2,403,927	51,775,478	535,568	2,665,831	64,431,837	231,489	64,663,326
Current Period 01.01.2022 - 31.03.2022	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		4,200.000	11.880	0	772.554	2,013.061	-420.279	259.473	10,662.419	432.618	-3,903.334	51,937.355	14,015.592	0	79,981.339	319,516	80,300.855	
	Adjustments Related to TMS 8		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	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		5.5	4,200.000	11.880	0	772.554	2,013.061	-420.279	259.473	10,662.419	432.618	-3,903.334	51,937.355	14,015.592	0	79,981.339	319,516	80,300.855
	Total Comprehensive Income (Loss)			0	0	0	0	1,197,458	50	56,649	1,308,671	7,309,949	-140,068	13,283	-13,283	8,215,682	17,948,391	47,486	17,995,877
	Capital Increase in Cash			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
	Issued Capital Inflation Adjustment Difference			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
	Subordinated Debt			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	36,351	0	0	36,351	0	36,351
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	11,672,520	-	0	-1,307,331	-60,346	-1,367,677
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	-1,307,331	0	-1,307,331	-60,346	-1,367,677
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	11,615,313	-	0	0	0	0
	Other			0	0	0	0	0	0	0	0	0	0	57,207	-57,207	0	0	0	0
	Equity at end of period			4,200.000	11.880	0	772.554	3,210,519	-420,229	316,122	11,971,090	7,742,567	-4,043,402	63,659,509	1,022,458	8,215,682	96,658,750	306,656	96,965,406