



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Unconsolidated 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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş'nin ("Banka") 31 Mart 2022 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, söz konusu ara dönem konsolide olmayan 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 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 hildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm 2.8.4 numaralı dipnotta belirtildiği üzere, 31 Mart 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılan ve tamamı geçmiş yıllarda gider yazılan 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 olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Garanti Bankası A.Ş.'nin 31 Mart 2022 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve 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.

Diğer Husus

Banka'nın 31 Aralık 2021 ve 31 Mart 2021 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide olmayan 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 olmayan 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 olmayan 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 TL tutarındaki serbest karşılıkları içermesi sebebiyle sırasıyla şartlı görüş ve şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem

Sınırlı denetimimizin sonucunda, ıışıkte yedinci bölümde yer veren 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 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	Unconsolidated

	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)		103.617.125	163.491.716	267.108.841	96.070.689	172.989.187	269.059.876
Cash and cash equivalents	5.1.1	48.179.753	147.559.459	195.739.212	44.568.492	155.920.012	200.488.504
Cash and Cash Balances at Central Bank		34.005.291	96.286.737	130.292.028	13.530.186	109.582.964	123.113.150
Banks		302.728	48.165.477	48.468.205	666.522	43.494.704	44.161.226
Receivables From Money Markets		14.106.904	3.331.920	17.438.824	30.486.557	2.964.602	33.451.159
Allowance for Expected Losses (-)		-235.170	-224.675	-459.845	-114.773	-122.258	-237.031
Financial assets at fair value through profit or loss	5.1.2	636.386	970.622	1.607.008	853.972	5.416.191	6.270.163
Public Debt Securities		580.494	322.294	902.788	815.868	380.110	1.195.978
Equity instruments		40.172	90.977	131.149	37.263	99.701	136.964
Other Financial Assets		15.720	557.351	573.071	841	4.936.380	4.937.221
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	49.906.564	11.279.964	61.186.528	35.382.397	9.393.760	44.776.157
Public Debt Securities		49.834.628	10.792.136	60.626.764	35.311.746	8.963.970	44.275.716
Equity instruments		71.936	487.828	559.764	70.651	429.790	500.441
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	5.1.4	4.894.422	3.681.671	8.576.093	15.265.828	2.259.224	17.525.052
Derivative Financial Assets At Fair Value Through Profit Or Loss		4.326.351	3.225.752	7.552.103	14.519.162	2.175.921	16.695.083
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		568.071	455.919	1.023.990	746.666	83.303	829.969
FINANCIAL ASSETS AT AMORTISED COST (Net)		335.255.352	188.380.681	523.636.033	286.850.108	153.233.623	440.083.731
Loans	5.1.5	317.617.655	173.621.096	491.238.751	273.785.070	151.069.530	424.854.600
Receivables From Leasing Transactions	5.1.6	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	5.1.7	27.672.867	33.837.043	61.509.910	22.748.762	19.276.562	42.025.324
Public Debt Securities		27.638.229	31.583.564	59.221.793	22.714.693	17.247.652	39.962.345
Other Financial Assets		34.638	2.253.479	2.288.117	34.069	2.028.910	2.062.979
Allowance for Expected Credit Losses (-)		-10.035.170	-19.077.458	-29.112.628	-9.683.724	-17.112.469	-26.796.193
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.8	468.796	0	468.796	532.647	0	532.647
Held for Sale		468.796	0	468.796	532.647	0	532.647
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5.688.734	15.770.260	21.458.994	5.558.317	14.411.838	19.970.155
Investments in Associates (Net)	5.1.9	47.676	0	47.676	47.221	0	47.221

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		47.676	0	47.676	47.221	0	47.221
Investments in Subsidiaries (Net)	5.1.10	5.641.058	15.770.260	21.411.318	5.511.096	14.411.838	19.922.934
Unconsolidated Financial Subsidiaries		5.619.272	15.770.260	21.389.532	5.489.289	14.411.838	19.901.127
Unconsolidated Non-Financial Subsidiaries		21.786	0	21.786	21.807	0	21.807
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.11	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)	5.1.12	6.692.242	353	6.692.595	5.194.595	346	5.194.941
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	827.694	0	827.694	771.668	0	771.668
Goodwill		0	0	0	0	0	0
Other		827.694	0	827.694	771.668	0	771.668
INVESTMENT PROPERTY (Net)	5.1.14	814.149	0	814.149	814.148	0	814.148
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	5.1.15	8.694.458	0	8.694.458	4.226.924	0	4.226.924
OTHER ASSETS (Net)	5.1.16	15.902.234	5.645.448	21.547.682	12.017.769	6.208.293	18.226.062
TOTAL ASSETS		477.960.784	373.288.458	851.249.242	412.036.865	346.843.287	758.880.152
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	233.212.906	344.872.410	578.085.316	180.483.956	332.755.601	513.239.557
LOANS RECEIVED	5.2.2	1.041.966	38.351.767	39.393.733	1.119.813	35.693.426	36.813.239
MONEY MARKET FUNDS	5.2.3	28.934	1.350.641	1.379.575	7.402.927	2.226.671	9.629.598
MARKETABLE SECURITIES (Net)	5.2.4	2.054.322	18.274.636	20.328.958	5.346.082	16.496.903	21.842.985
Bills		760.860	153.170	914.030	4.089.879	0	4.089.879
Asset-backed Securities		0	0	0	0	0	0
Bonds		1.293.462	18.121.466	19.414.928	1.256.203	16.496.903	17.753.106
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	25.356.485	25.356.485	0	24.035.836	24.035.836
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	5.842.665	7.105.618	12.948.283	6.938.591	6.024.155	12.962.746
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		5.808.367	7.050.699	12.859.066	6.897.380	5.784.248	12.681.628
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		34.298	54.919	89.217	41.211	239.907	281.118
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.7	834.447	81.451	915.898	778.439	77.661	856.100
PROVISIONS	5.2.8	3.668.267	9.980.955	13.649.222	4.082.854	8.957.984	13.040.838
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.880.352	77.665	1.958.017	1.727.204	98.603	1.825.807
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.787.915	9.903.290	11.691.205	2.355.650	8.859.381	11.215.031
CURRENT TAX LIABILITIES	5.2.9	10.097.576	90.925	10.188.501	2.587.170	69.205	2.656.375
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.10	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	5.2.11	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	5.2.12	34.083.308	6.037.623	40.120.931	28.966.245	3.943.869	32.910.114
EQUITY	5.2.13	96.574.858	136.271	96.711.129	80.286.603	-305.344	79.981.259
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		2.758.103	72.881	2.830.984	1.531.823	191.105	1.722.928
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		16.731.169	-231.005	16.500.164	8.575.312	-770.484	7.804.828
Profit Reserves		62.828.078	294.395	63.122.473	51.045.044	274.035	51.319.079
Legal Reserves		1.616.487	0	1.616.487	1.506.754	0	1.506.754
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		61.107.326	0	61.107.326	49.269.359	0	49.269.359
Other Profit Reserves		104.265	294.395	398.660	268.931	274.035	542.966
Profit or Loss		9.273.074	0	9.273.074	14.149.990	0	14.149.990
Prior Years' Profit or Loss		1.063.401	0	1.063.401	548.851	0	548.851
Current Period Net Profit Or Loss		8.209.673	0	8.209.673	13.601.139	0	13.601.139
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		388.466.264	462.782.978	851.249.242	319.023.342	439.856.810	758.880.152

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		432.186.643	635.294.794	1.067.481.437	346.807.634	596.467.542	943.275.176
GUARANTIES AND WARRANTIES	5.3.1	54.660.878	100.253.363	154.914.241	44.306.497	84.699.341	129.005.838
Letters of Guarantee		53.616.412	65.474.086	119.090.498	44.007.746	57.782.766	101.790.512
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	928.140	4.194.970	3.089.307	1.106.832	4.196.139
Other Letters of Guarantee		50.349.582	62.176.659	112.526.241	40.918.439	54.316.687	95.235.126
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	30.971.807	31.112.004	160.485	23.014.869	23.175.354
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		140.197	30.971.807	31.112.004	160.485	23.014.869	23.175.354
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	173.931	173.931	0	159.274	159.274
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	118.940.900	25.020.719	143.961.619	101.591.900	30.130.756	131.722.656
Irrevocable Commitments		118.643.275	18.861.805	137.505.080	101.034.570	17.195.616	118.230.186
Forward Asset Purchase Commitments		4.170.323	15.504.648	19.674.971	5.160.834	14.114.864	19.275.698
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		36.574.354	3.336.811	39.911.165	30.189.679	3.076.192	33.265.871
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		72.547.469	0	72.547.469	61.609.747	0	61.609.747
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		297.625	6.158.914	6.456.539	557.330	12.935.140	13.492.470
Revocable Loan Granting Commitments		297.625	6.154.830	6.452.455	557.330	12.931.455	13.488.785
Other Revocable Commitments		0	4.084	4.084	0	3.685	3.685
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	258.584.865	510.020.712	768.605.577	200.909.237	481.637.445	682.546.682
Derivative Financial Instruments Held For Hedging		8.278.222	57.473.363	65.751.585	9.997.807	57.572.415	67.570.222
Fair Value Hedges		0	11.486.266	11.486.266	400.000	10.367.175	10.767.175
Cash Flow Hedges		8.278.222	45.987.097	54.265.319	9.597.807	47.205.240	56.803.047
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		250.306.643	452.547.349	702.853.992	190.911.430	424.065.030	614.976.460
Forward Foreign Currency Buy or Sell Transactions		15.896.189	19.243.065	35.139.254	13.308.349	17.780.565	31.088.914
Forward Foreign Currency Buying Transactions		12.014.120	5.273.518	17.287.638	9.728.979	5.458.737	15.187.716
Forward Foreign Currency Sale Transactions		3.882.069	13.969.547	17.851.616	3.579.370	12.321.828	15.901.198
Currency and Interest Rate Swaps		216.455.451	325.289.643	541.745.094	164.194.177	311.301.976	475.496.153
Currency Swap Buy Transactions		5.470.907	135.666.057	141.136.964	3.466.859	132.141.114	135.607.973
Currency Swap Sell Transactions		113.741.456	41.488.727	155.230.183	106.132.322	32.852.678	138.985.000
Interest Rate Swap Buy Transactions		48.621.544	74.067.429	122.688.973	27.297.498	73.154.092	100.451.590
Interest Rate Swap Sell Transactions		48.621.544	74.067.430	122.688.974	27.297.498	73.154.092	100.451.590
Currency, Interest Rate and Securities Options		15.886.782	27.722.020	43.608.802	12.284.808	22.228.111	34.512.919
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	3.873.805	3.873.805	0	3.691.321	3.691.321
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	206.869	206.869
Currency Futures		2.068.221	1.860.433	3.928.654	1.124.096	1.112.905	2.237.001
Currency Futures Buy Transactions		849.794	1.122.951	1.972.745	809.350	301.139	1.110.489
Currency Futures Sell Transactions		1.218.427	737.482	1.955.909	314.746	811.766	1.126.512
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		0	78.388.550	78.388.550	0	71.484.357	71.484.357
CUSTODY AND PLEDGES RECEIVED		1.152.196.181	2.214.602.152	3.366.798.333	1.052.291.389	1.972.779.369	3.025.070.758
ITEMS HELD IN CUSTODY		78.706.725	124.065.110	202.771.835	75.539.932	105.251.963	180.791.895
Customer Fund and Portfolio Balances		28.884.027	0	28.884.027	26.180.085	0	26.180.085
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		27.836.370	16.033.131	43.869.501	27.221.508	13.470.090	40.691.598
Commercial Notes Received for Collection		3.831.126	2.092.569	5.923.695	3.427.104	1.772.129	5.199.233
Other Assets Received for Collection		345.786	52.971.619	53.317.405	275.296	47.251.662	47.526.958
Securities that will be Intermediated to Issue		0	354.754	354.754	0	319.790	319.790
Other Items Under Custody		245.683	4.706.174	4.951.857	92.602	4.442.365	4.534.967
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.073.489.456	2.090.537.042	3.164.026.498	976.751.457	1.867.527.406	2.844.278.863
Securities		10.519.758	6.706.497	17.226.255	7.750.984	5.992.958	13.743.942
Guarantee Notes		22.882.867	26.312.304	49.195.171	22.906.994	23.858.796	46.765.790
Commodity		260.586	0	260.586	441.462	0	441.462
Warrant		0	0	0	0	0	0
Real Estate		234.288.763	327.996.929	562.285.692	220.239.773	300.612.642	520.852.415
Other Pledged Items		805.537.482	1.729.521.077	2.535.058.559	725.412.244	1.537.062.795	2.262.475.039

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		1.584.382.824	2.849.896.946	4.434.279.770	1.399.099.023	2.569.246.911	3.968.345.934

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2022 - 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	20.838.436	11.265.841
Interest Income on Loans		14.671.526	8.974.984
Interest Income on Reserve Deposits		241.384	128.034
Interest Income on Banks		13.682	18.275
Interest Income on Money Market Placements		1.007.055	223.029
Interest Income on Marketable Securities Portfolio		4.787.072	1.806.753
Financial Assets At Fair Value Through Profit Loss		37.887	25.703
Financial Assets At Fair Value Through Other Comprehensive Income		2.680.815	881.198
Financial Assets Measured at Amortised Cost		2.068.370	899.852
Finance Leasing Interest Income		0	0
Other Interest Income		117.717	114.766
INTEREST EXPENSES (-)	5.4.2	-7.633.977	-4.965.699
Interest Expenses on Deposits		-6.181.063	-4.029.716
Interest Expenses on Funds Borrowed		-481.034	-325.504
Interest Expenses on Money Market Funds		-24.321	-21.282
Interest Expenses on Securities Issued		-621.712	-550.704
Lease Interest Expenses		-36.794	-26.192
Other Interest Expense		-289.053	-12.301
NET INTEREST INCOME OR EXPENSE		13.204.459	6.300.142
NET FEE AND COMMISSION INCOME OR EXPENSES		2.950.349	1.859.091
Fees and Commissions Received		4.040.142	2.365.619
From Noncash Loans		310.265	197.476
Other		3.729.877	2.168.143
Fees and Commissions Paid (-)		-1.089.793	-506.528
Paid for Noncash Loans		-1.010	-537
Other		-1.088.783	-505.991
DIVIDEND INCOME	5.4.3	1.634	1.046
TRADING INCOME OR LOSS (Net)	5.4.4	2.066.482	69.734
Gains (Losses) Arising from Capital Markets Transactions		826.787	1.157.610
Gains (Losses) Arising From Derivative Financial Transactions		-13.508.881	4.728.614
Foreign Exchange Gains or Losses		14.748.576	-5.816.490
OTHER OPERATING INCOME	5.4.5	3.808.038	2.930.829
GROSS PROFIT FROM OPERATING ACTIVITIES		22.030.962	11.160.842
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-6.681.218	-4.926.743
OTHER ALLOWANCE EXPENSES (-)		-1.107.456	-946.485
PERSONNEL EXPENSES (-)		-1.638.269	-1.022.938
OTHER OPERATING EXPENSES (-)	5.4.7	-2.718.182	-1.744.906
NET OPERATING INCOME (LOSS)		9.885.837	2.519.770
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.110.387	693.972
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	10.996.224	3.213.742
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-2.786.551	-531.817
Current Tax Provision		-7.417.547	-10.478
Expense Effect of Deferred Tax		-338.483	-1.646.669
Income Effect of Deferred Tax		4.969.479	1.125.330
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	8.209.673	2.681.925
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	
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	5.4.10	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	8.209.673	2.681.925
Profit (Loss) Attributable to Group		8.209.673	2.681.925
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,01955000	0,00639000

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 01.01.2022 - 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)		8.209.673	2.681.925
OTHER COMPREHENSIVE INCOME		9.803.392	-229.281
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.108.056	51.334
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.348.100	-5.100
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		-73.908	57.262
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-166.136	-828
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		8.695.336	-280.615
Exchange Differences on Translation		1.262.051	543.931
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		9.839.854	-1.028.680
Income (Loss) Related with Cash Flow Hedges		466.792	266.601
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-643.594	-264.174
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-11.050	156
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-2.218.717	201.551
TOTAL COMPREHENSIVE INCOME (LOSS)		18.013.065	2.452.644

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		19.435.793	-5.912.579
Interest Received		20.342.999	9.504.606
Interest Paid		-6.731.051	-4.536.573
Dividends received		1.634	1.046
Fees and Commissions Received		4.040.142	2.365.619
Other Gains		3.808.038	2.930.829
Collections from Previously Written Off Loans and Other Receivables		200.926	209.519
Cash Payments to Personnel and Service Suppliers		-3.762.747	-2.332.642
Taxes Paid		-2.106.812	-1.697.723
Other	5.6	3.642.664	-12.357.260
Changes in Operating Assets and Liabilities Subject to Banking Operations		-2.558.990	703.361
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		4.660.581	70.470
Net (Increase) Decrease in Due From Banks		592.799	-281.444
Net (Increase) Decrease in Loans		-68.803.300	-20.545.280
Net (Increase) Decrease in Other Assets		-2.534.306	-1.449.901
Net Increase (Decrease) in Bank Deposits		1.061.291	1.221.120
Net Increase (Decrease) in Other Deposits		60.500.540	9.510.220
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-2.820.018	9.332.508
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	5.6	4.783.423	2.845.668
Net Cash Provided From Banking Operations		16.876.803	-5.209.218
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-22.556.742	1.263.551
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		-264.336	-122.234
Cash Obtained from Tangible and Intangible Asset Sales		103.328	190.350
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.538.364	-5.532.135
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.495.909	6.335.341
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	5.6	0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.542.757	711.498
Cash Obtained from Loans and Securities Issued		1.971.256	5.562.670
Cash Outflow Arised From Loans and Securities Issued		-3.420.002	-4.780.884
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-94.011	-70.288
Other	5.6	0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	3.285.437	3.790.248
Net Increase (Decrease) in Cash and Cash Equivalents		-3.937.259	556.079
Cash and Cash Equivalents at Beginning of the Period		117.996.371	49.479.756
Cash and Cash Equivalents at End of the Period		114.059.112	50.035.835



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		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	1.737.731	-297.937	161.751 0	5.385.882	58.744	-1.784.809 0	45.401.476	6.434.451	0	62.081.723	0	62.081.723		
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	-132	0	-100.924 0	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	0	0		
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	-132	0	-100.924 0	0	535.568		434.512	0	434.512		
	Adjusted Beginning Balance		4.200.000	11.880	0	772.554	1.737.731	-297.937	161.751 0	5.385.750	58.744	-1.885.733 0	45.401.476	6.970.019	0	62.516.235	0	62.516.235		
	Total Comprehensive Income (Loss)		0	0	0	0	-4.590	0	55.924 0	543.931	-826.645	2.099 0	196.448	-196.448	2.681.925	2.452.644	0	2.452.644		
	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	11.564	0	0	11.564	0	11.564		
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	5.614.203	-6.238.003	0	-623.800	0	-623.800		
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-623.800	0	-623.800	0	-623.800		
Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	5.578.998	-5.578.998	0	0	0	0			
Other		0	0	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	1.733.141	-297.937	217.675 0	5.929.681	-767.901	-1.883.634 0	51.223.691	535.568	2.681.925	64.356.643	0	64.356.643			
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	1.719.852	-413.401	416.477 0	10.797.306	490.675	-3.483.153 0	51.319.079	14.149.990	0	79.981.259	0	79.981.259		
	Adjustments Related to TMS 8		5.5	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		4.200.000	11.880	0	772.554	1.719.852	-413.401	416.477 0	10.797.306	490.675	-3.483.153 0	51.319.079	14.149.990	0	79.981.259	0	79.981.259		
	Total Comprehensive Income (Loss)		0	0	0	0	1.182.833	0	-74.777 0	1.262.051	7.583.297	-150.012 0	13.283	-13.283	8.209.673	18.013.065	0	18.013.065		
	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	24.136	0	0	24.136	0	24.136		
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	11.765.975	-	0	-1.307.331	0	-1.307.331		
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-1.307.331	0	-1.307.331	0	-1.307.331		
Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	11.708.768	-	0	0	0	0			
Other		0	0	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	2.902.685	-413.401	341.700 0	12.059.357	8.073.972	-3.633.165 0	63.122.473	1.063.401	8.209.673	96.711.129	0	96.711.129			