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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
2022 - 1. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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 Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O'nun ("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 Saklanmasına 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 bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de 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 1.772.000 Bin TL'si geçmiş yıllarda, 228.000 Bin TL'si de cari dönemde ayrılan toplam 2.000.000 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 Vakıflar Bankası T.A.O'nun 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.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Damla Harman, SMMM

Sorumlu Denetçi

10 Mayıs 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)		93.569.841	255.124.544	348.694.385	101.014.790	242.702.869	343.717.659
Cash and cash equivalents	V-I-1	12.643.309	144.101.085	156.744.394	30.466.068	141.889.415	172.355.483
Cash and Cash Balances at Central Bank	V-I-1	11.993.821	120.838.141	132.831.962	29.359.910	114.789.077	144.148.987
Banks	V-I-3	666.045	23.262.944	23.928.989	1.120.400	20.185.938	21.306.338
Receivables From Money Markets		0	0	0	0	6.914.400	6.914.400
Allowance for Expected Losses (-)	V-I-16	-16.557	0	-16.557	-14.242	0	-14.242
Financial assets at fair value through profit or loss	V-I-2	59.171	14.682.692	14.741.863	177.289	16.226.214	16.403.503
Public Debt Securities		0	14.361.526	14.361.526	0	15.939.741	15.939.741
Equity instruments		58.284	321.166	379.450	169.483	286.473	455.956
Other Financial Assets		887	0	887	7.806	0	7.806
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	69.348.592	94.783.485	164.132.077	50.957.221	82.514.082	133.471.303
Public Debt Securities		68.825.903	94.483.273	163.309.176	50.435.798	82.233.247	132.669.045
Equity instruments		0	7.938	7.938	0	7.246	7.246
Other Financial Assets		522.689	292.274	814.963	521.423	273.589	795.012
Derivative financial assets	V-I-2	11.518.769	1.557.282	13.076.051	19.414.212	2.073.158	21.487.370
Derivative Financial Assets At Fair Value Through Profit Or Loss		11.518.769	1.557.282	13.076.051	19.414.212	2.073.158	21.487.370
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		456.321.491	269.456.810	725.778.301	402.569.743	237.367.487	639.937.230
Loans	V-I-5	419.697.397	242.119.315	661.816.712	380.005.846	212.004.025	592.009.871
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	65.855.506	27.420.591	93.276.097	48.417.140	25.444.843	73.861.983
Public Debt Securities		65.796.555	26.951.021	92.747.576	48.358.190	25.176.782	73.534.972
Other Financial Assets		58.951	469.570	528.521	58.950	268.061	327.011
Allowance for Expected Credit Losses (-)		-29.231.412	-83.096	-29.314.508	-25.853.243	-81.381	-25.934.624
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	597.956	0	597.956	755.033	0	755.033
Held for Sale		597.956	0	597.956	755.033	0	755.033
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5.532.648	1.465.270	6.997.918	5.328.755	1.369.078	6.697.833
Investments in Associates (Net)	V-I-7	2.118.335	0	2.118.335	2.047.712	0	2.047.712

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		2.118.335	0	2.118.335	2.047.712	0	2.047.712
Investments in Subsidiaries (Net)	V-I-8	3.414.313	1.465.270	4.879.583	3.281.043	1.369.078	4.650.121
Unconsolidated Financial Subsidiaries		2.905.827	1.465.270	4.371.097	2.772.557	1.369.078	4.141.635
Unconsolidated Non-Financial Subsidiaries		508.486	0	508.486	508.486	0	508.486
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-9	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)		5.100.460	31.330	5.131.790	4.838.056	28.796	4.866.852
INTANGIBLE ASSETS AND GOODWILL (Net)		276.743	0	276.743	276.221	0	276.221
Goodwill		0	0	0	0	0	0
Other		276.743	0	276.743	276.221	0	276.221
INVESTMENT PROPERTY (Net)	V-I-12	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	6.018.090	0	6.018.090	0	0	0
OTHER ASSETS (Net)	V-I-15	8.199.039	3.610.032	11.809.071	7.964.715	2.998.154	10.962.869
TOTAL ASSETS		**575.616.268**	**529.687.986**	**1.105.304.254**	**522.747.313**	**484.466.384**	**1.007.213.697**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	346.265.289	337.946.557	684.211.846	255.395.817	335.547.570	590.943.387
LOANS RECEIVED	V-II-3	1.943.173	92.373.170	94.316.343	1.060.376	90.370.154	91.430.530
MONEY MARKET FUNDS		78.518.586	26.998.929	105.517.515	123.441.143	20.439.641	143.880.784
MARKETABLE SECURITIES (Net)	V-II-3	8.347.936	56.300.426	64.648.362	10.566.317	51.408.580	61.974.897
Bills		4.069.274	1.317.132	5.386.406	5.264.846	871.154	6.136.000
Asset-backed Securities		0	0	0	0	0	0
Bonds		4.278.662	54.983.294	59.261.956	5.301.471	50.537.426	55.838.897
FUNDS		3.005	0	3.005	3.005	0	3.005
Borrower funds		0	0	0	0	0	0
Other		3.005	0	3.005	3.005	0	3.005
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	1.266.800	3.087.773	4.354.573	1.609.212	3.881.066	5.490.278
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.266.800	3.087.773	4.354.573	1.609.212	3.881.066	5.490.278
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-5	962.724	4.444	967.168	949.708	4.204	953.912
PROVISIONS	V-II-7	3.843.235	19.376	3.862.611	3.832.161	17.687	3.849.848
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.515.464	0	1.515.464	1.751.607	0	1.751.607
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.327.771	19.376	2.347.147	2.080.554	17.687	2.098.241
CURRENT TAX LIABILITIES	V-II-8	10.758.943	9.413	10.768.356	933.094	10.846	943.940
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	46.378	46.378
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	V-II-10	6.253.030	24.781.532	31.034.562	6.404.751	22.563.676	28.968.427
Loans		0	0	0	0	0	0

Other Debt Instruments		6.253.030	24.781.532	31.034.562	6.404.751	22.563.676	28.968.427
OTHER LIABILITIES	V-II-4	21.501.156	8.867.929	30.369.085	19.825.574	6.949.997	26.775.571
EQUITY	V-II-11	74.891.233	359.595	75.250.828	51.370.487	582.253	51.952.740
Issued capital	V-II-11	7.111.364	0	7.111.364	3.905.622	0	3.905.622
Capital Reserves		16.824.191	439.444	17.263.635	6.658.909	410.596	7.069.505
Equity Share Premiums		16.468.559	0	16.468.559	6.303.277	0	6.303.277
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		355.632	439.444	795.076	355.632	410.596	766.228
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.749.194	-195.770	3.553.424	3.617.240	-182.919	3.434.321
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		8.362.792	115.921	8.478.713	1.347.205	354.576	1.701.781
Profit Reserves		35.841.511	0	35.841.511	31.666.047	0	31.666.047
Legal Reserves		3.828.329	0	3.828.329	3.410.783	0	3.410.783
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		30.522.271	0	30.522.271	25.635.005	0	25.635.005
Other Profit Reserves		1.490.911	0	1.490.911	2.620.259	0	2.620.259
Profit or Loss		3.002.181	0	3.002.181	4.175.464	0	4.175.464
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.002.181	0	3.002.181	4.175.464	0	4.175.464
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**554.555.110**	**550.749.144**	**1.105.304.254**	**475.391.645**	**531.822.052**	**1.007.213.697**

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		213.419.051	516.833.406	730.252.457	210.908.100	496.587.816	707.495.916
GUARANTIES AND WARRANTIES	V-III-2	72.279.057	149.912.400	222.191.457	61.729.875	130.409.453	192.139.328
Letters of Guarantee	V-III-1	71.366.142	84.307.158	155.673.300	61.156.815	72.361.867	133.518.682
Guarantees Subject to State Tender Law		3.685.587	26.318.477	30.004.064	3.507.026	19.605.204	23.112.230
Guarantees Given for Foreign Trade Operations		3.304.106	0	3.304.106	2.542.604	0	2.542.604
Other Letters of Guarantee		64.376.449	57.988.681	122.365.130	55.107.185	52.756.663	107.863.848
Bank Acceptances		4.258	8.417.937	8.422.195	4.258	9.575.050	9.579.308
Import Letter of Acceptance		0	907.355	907.355	0	969.051	969.051
Other Bank Acceptances	V-III-4	4.258	7.510.582	7.514.840	4.258	8.605.999	8.610.257
Letters of Credit	V-III-4	908.657	56.934.588	57.843.245	568.802	48.276.760	48.845.562
Documentary Letters of Credit		908.657	56.934.588	57.843.245	568.802	48.276.760	48.845.562
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	11.675	11.675	0	10.657	10.657
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	241.042	241.042	0	185.119	185.119
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		106.521.373	96.464.257	202.985.630	91.039.887	74.486.878	165.526.765
Irrevocable Commitments	V-III-1	94.264.576	16.838.762	111.103.338	77.587.362	10.106.329	87.693.691
Forward Asset Purchase Commitments	V-III-1	8.705.977	16.838.762	25.544.739	2.924.429	10.106.329	13.030.758
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		3.150	0	3.150	34.255	0	34.255
Loan Granting Commitments	V-III-1	38.653.717	0	38.653.717	34.013.637	0	34.013.637
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	7.797.810	0	7.797.810	7.029.711	0	7.029.711
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	36.126.805	0	36.126.805	30.687.962	0	30.687.962
Commitments for Credit Cards and Banking Services Promotions		613.281	0	613.281	524.897	0	524.897
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		2.363.836	0	2.363.836	2.372.471	0	2.372.471
Revocable Commitments		12.256.797	79.625.495	91.882.292	13.452.525	64.380.549	77.833.074
Revocable Loan Granting Commitments		12.256.797	79.625.495	91.882.292	13.452.525	64.380.549	77.833.074
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		34.618.621	270.456.749	305.075.370	58.138.338	291.691.485	349.829.823
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		34.618.621	270.456.749	305.075.370	58.138.338	291.691.485	349.829.823
Forward Foreign Currency Buy or Sell Transactions		6.888.323	8.362.977	15.251.300	6.266.455	8.227.370	14.493.825
Forward Foreign Currency Buying Transactions		4.507.486	3.298.606	7.806.092	3.142.731	4.115.500	7.258.231
Forward Foreign Currency Sale Transactions		2.380.837	5.064.371	7.445.208	3.123.724	4.111.870	7.235.594
Currency and Interest Rate Swaps		19.125.587	201.126.021	220.251.608	40.925.228	215.893.398	256.818.626
Currency Swap Buy Transactions		273.013	42.572.468	42.845.481	849.742	69.892.062	70.741.804
Currency Swap Sell Transactions		16.742.574	19.219.029	35.961.603	37.905.486	20.580.683	58.486.169
Interest Rate Swap Buy Transactions		1.055.000	69.666.969	70.721.969	1.085.000	62.710.327	63.795.327
Interest Rate Swap Sell Transactions		1.055.000	69.667.555	70.722.555	1.085.000	62.710.326	63.795.326
Currency, Interest Rate and Securities Options		697.888	3.038.134	3.736.022	2.536.251	4.745.424	7.281.675
Currency Options Buy Transactions		497.836	1.402.618	1.900.454	1.664.791	1.939.892	3.604.683
Currency Options Sell Transactions		200.052	1.635.516	1.835.568	871.460	2.805.532	3.676.992
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		2.071.069	1.769.674	3.840.743	0	0	0
Currency Futures Buy Transactions		0	1.769.674	1.769.674	0	0	0
Currency Futures Sell Transactions		2.071.069	0	2.071.069	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		5.835.754	56.159.943	61.995.697	8.410.404	62.825.293	71.235.697
CUSTODY AND PLEDGES RECEIVED		7.500.663.332	8.856.456.845	16.357.120.177	6.536.087.428	7.929.123.346	14.465.210.774
ITEMS HELD IN CUSTODY		76.712.408	36.481.407	113.193.815	74.480.687	29.968.276	104.448.963
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		48.758.751	17.992.049	66.750.800	48.632.002	15.941.897	64.573.899
Cheques Received for Collection		22.219.083	5.488.158	27.707.241	20.996.825	4.284.423	25.281.248
Commercial Notes Received for Collection		2.559.043	1.539.269	4.098.312	2.240.089	1.384.626	3.624.715
Other Assets Received for Collection		2.152	587	2.739	2.152	536	2.688
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	5.662.858	5.663.167	309	4.131.708	4.132.017
Custodians		3.173.070	5.798.486	8.971.556	2.609.310	4.225.086	6.834.396
PLEDGED ITEMS		1.425.601.485	482.298.223	1.907.899.708	1.176.944.808	445.151.990	1.622.096.798
Securities		395.428	824.643	1.220.071	415.988	555.091	971.079
Guarantee Notes		2.416.199	7.262.254	9.678.453	1.435.450	7.150.950	8.586.400
Commodity		134.769.292	6.453.176	141.222.468	129.796.090	5.966.459	135.762.549
Warrant		0	0	0	0	0	0
Real Estate		1.111.749.197	395.991.840	1.507.741.037	879.409.988	363.737.452	1.243.147.440
Other Pledged Items		175.842.520	71.540.131	247.382.651	165.412.990	67.579.365	232.992.355

Depositories Receiving Pledged Items		428.849	226.179	655.028	474.302	162.673	636.975
ACCEPTED BILL, GUARANTIES AND WARRANTEES		5.998.349.439	8.337.677.215	14.336.026.654	5.284.661.933	7.454.003.080	12.738.665.013
TOTAL OFF-BALANCE SHEET ACCOUNTS		**7.714.082.383**	**9.373.290.251**	**17.087.372.634**	**6.746.995.528**	**8.425.711.162**	**15.172.706.690**

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	V-IV-1	24.801.113	14.435.815
Interest Income on Loans	V-IV-1	16.256.314	11.189.155
Interest Income on Reserve Deposits		234.086	138.136
Interest Income on Banks	V-IV-1	10.131	5.637
Interest Income on Money Market Placements		453	1.719
Interest Income on Marketable Securities Portfolio	V-IV-1	8.285.511	3.097.286
Financial Assets At Fair Value Through Profit Loss		80.159	24.765
Financial Assets At Fair Value Through Other Comprehensive Income		3.984.576	1.529.689
Financial Assets Measured at Amortised Cost		4.220.776	1.542.832
Finance Leasing Interest Income		0	0
Other Interest Income		14.618	3.882
INTEREST EXPENSES (-)	V-IV-2	-15.595.373	-11.755.491
Interest Expenses on Deposits	V-IV-2	-9.770.290	-7.340.961
Interest Expenses on Funds Borrowed	V-IV-2	-610.802	-278.768
Interest Expenses on Money Market Funds		-3.155.209	-2.722.713
Interest Expenses on Securities Issued	V-IV-2	-1.740.415	-1.322.106
Lease Interest Expenses		-48.145	-31.644
Other Interest Expense		-270.512	-59.299
NET INTEREST INCOME OR EXPENSE		9.205.740	2.680.324
NET FEE AND COMMISSION INCOME OR EXPENSES		1.736.323	874.355
Fees and Commissions Received		2.218.289	1.141.867
From Noncash Loans		359.638	219.104
Other		1.858.651	922.763
Fees and Commissions Paid (-)		-481.966	-267.512
Paid for Noncash Loans		-74	-64
Other		-481.892	-267.448
DIVIDEND INCOME		122.358	15.764
TRADING INCOME OR LOSS (Net)	V-IV-3	1.125.038	-505.334
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	520.920	398.765
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-262.436	-1.036.208
Foreign Exchange Gains or Losses	V-IV-3	866.554	132.109
OTHER OPERATING INCOME	V-IV-4	2.995.506	3.512.861
GROSS PROFIT FROM OPERATING ACTIVITIES		15.184.965	6.577.970
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-6.661.003	-3.024.128
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-405.800	-401.934
PERSONNEL EXPENSES (-)		-1.359.429	-936.967
OTHER OPERATING EXPENSES (-)	V-IV-6	-1.683.422	-1.212.528
NET OPERATING INCOME (LOSS)		5.075.311	1.002.413
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	5.075.311	1.002.413
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-2.073.130	-252.289
Current Tax Provision	V-IV-10	-9.841.777	0
Expense Effect of Deferred Tax	V-IV-10	-943.755	-1.362.617
Income Effect of Deferred Tax	V-IV-10	8.712.402	1.110.328
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	3.002.181	750.124
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		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-11	3.002.181	750.124
Profit (Loss) Attributable to Group		3.002.181	750.124
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXIV	0,68250000	0,19210000

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)		3.002.181	750.124
OTHER COMPREHENSIVE INCOME		6.896.035	738.522
Other Comprehensive Income that will not be Reclassified to Profit or Loss		119.103	1.780.207
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		125.371	1.873.916
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-6.268	-93.709
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		6.776.932	-1.041.685
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		8.469.304	-1.302.373
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-1.692.372	260.688
TOTAL COMPREHENSIVE INCOME (LOSS)		9.898.216	1.488.646

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		3.449.194	1.562.379
Interest Received		14.916.932	14.047.260
Interest Paid		-14.772.414	-11.597.962
Dividends received		122.358	15.764
Fees and Commissions Received		1.722.287	1.170.614
Other Gains		139.233	47.919
Collections from Previously Written Off Loans and Other Receivables		944.354	1.219.397
Cash Payments to Personnel and Service Suppliers		-1.439.040	-991.891
Taxes Paid		-133.010	-599.495
Other		1.948.494	-1.749.227
Changes in Operating Assets and Liabilities Subject to Banking Operations		-5.721.681	-13.636.134
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.585.134	-1.478.414
Net (Increase) Decrease in Due From Banks		2.693.550	-5.447.654
Net (Increase) Decrease in Loans		-52.374.372	-34.288.531
Net (Increase) Decrease in Other Assets		-1.174.192	11.070.890
Net Increase (Decrease) in Bank Deposits		1.803.855	147.888
Net Increase (Decrease) in Other Deposits		67.577.092	15.706.288
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		9.397.233	10.089.148
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-35.229.981	-9.435.749
Net Cash Provided From Banking Operations		-2.272.487	-12.073.755
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-27.537.699	-7.477.969
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-64.994	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-825.172	-792.885
Cash Obtained from Tangible and Intangible Asset Sales		755.265	654.569
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.821.857	-12.263.976
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		-9.483.243	3.435.649
Cash Paid for Purchase of Financial Assets At Amortised Cost		-14.599.060	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		512.412	1.492.981
Other		-11.050	-4.307
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		17.195.074	2.860.952
Cash Obtained from Loans and Securities Issued		8.485.628	6.872.143
Cash Outflow Arised From Loans and Securities Issued		-4.572.921	-3.919.851
Equity Instruments Issued		13.400.000	0
Dividends paid		0	0
Payments of lease liabilities		-117.633	-91.340
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-205.900	615.437
Net Increase (Decrease) in Cash and Cash Equivalents		-12.821.012	-16.075.335
Cash and Cash Equivalents at Beginning of the Period		98.641.540	55.051.595
Cash and Cash Equivalents at End of the Period		85.820.528	38.976.260

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		**3.905.622**	**6.303.277**	**0**	**496.202**	**848.320**	**-180.215**	**2.516.168**	**80.727**	**848.510**	**0**	**25.754.720**	**5.911.327**	**0**	**46.484.658**	**0**	**46.484.658**
	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		3.905.622	6.303.277	0	496.202	848.320	-180.215	2.516.168	80.727	848.510	0	25.754.720	5.911.327	0	46.484.658	0	46.484.658
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	1.780.207	0	-1.041.685	0	0	0	750.124	1.488.646	0	1.488.646
	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	14.335	0	0	0	0	0	0	818.133	-818.133	0	14.335	0	14.335
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	5.093.194	-5.093.194	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	5.093.194	-5.093.194	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**3.905.622**	**6.303.277**	**0**	**510.537**	**848.320**	**-180.215**	**4.296.375**	**80.727**	**-193.175**	**0**	**31.666.047**	**0**	**750.124**	**47.987.639**	**0**	**47.987.639**
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		**3.905.622**	**6.303.277**	**0**	**766.228**	**845.324**	**-230.911**	**2.819.908**	**80.727**	**1.621.054**	**0**	**31.666.047**	**4.175.464**	**0**	**51.952.740**	**0**	**51.952.740**
	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		3.905.622	6.303.277	0	766.228	845.324	-230.911	2.819.908	80.727	1.621.054	0	31.666.047	4.175.464	0	51.952.740	0	51.952.740
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	119.103	0	6.776.932	0	0	0	3.002.181	9.898.216	0	9.898.216
	Capital Increase in Cash		3.205.742	10.165.282	0	0	0	0	0	0	0	0	0	0	0	13.371.024	0	13.371.024
	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	28.848	0	0	0	0	0	0	188.919	-188.919	0	28.848	0	28.848
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	3.986.545	-3.986.545	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	3.986.545	-3.986.545	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**7.111.364**	**16.468.559**	**0**	**795.076**	**845.324**	**-230.911**	**2.939.011**	**80.727**	**8.397.986**	**0**	**35.841.511**	**0**	**3.002.181**	**75.250.828**	**0**	**75.250.828**