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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
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 KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O'nun ("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 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 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 sebepele, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'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 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 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.

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	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)		94.139.623	261.222.403	355.362.026	101.130.561	248.362.721	349.493.282
Cash and cash equivalents	V-I-1	12.980.679	144.343.497	157.324.176	30.621.364	142.079.991	172.701.355
Cash and Cash Balances at Central Bank	V-I-1	11.994.247	120.858.989	132.853.236	29.360.024	114.812.521	144.172.545
Banks	V-I-3	997.772	23.484.532	24.482.304	1.272.208	20.353.088	21.625.296
Receivables From Money Markets		5.490	0	5.490	3.499	6.914.400	6.917.899
Allowance for Expected Losses (-)	V-I-16	-16.830	-24	-16.854	-14.367	-18	-14.385
Financial assets at fair value through profit or loss	V-I-2	276.851	14.682.692	14.959.543	365.610	16.226.214	16.591.824
Public Debt Securities		120.414	14.361.526	14.481.940	118.890	15.939.741	16.058.631
Equity instruments		116.941	321.166	438.107	201.998	286.473	488.471
Other Financial Assets		39.496	0	39.496	44.722	0	44.722
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	69.363.324	100.637.234	170.000.558	50.971.953	87.981.724	138.953.677
Public Debt Securities		68.825.903	97.978.308	166.804.211	50.435.798	85.501.032	135.936.830
Equity instruments		14.732	7.938	22.670	14.732	7.246	21.978
Other Financial Assets		522.689	2.650.988	3.173.677	521.423	2.473.446	2.994.869
Derivative financial assets	V-I-2	11.518.769	1.558.980	13.077.749	19.171.634	2.074.792	21.246.426
Derivative Financial Assets At Fair Value Through Profit Or Loss		11.518.769	1.558.980	13.077.749	19.171.634	2.074.792	21.246.426
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		459.786.890	281.981.350	741.768.240	407.001.757	249.012.309	656.014.066
Loans	V-I-5	415.248.501	250.424.659	665.673.160	377.286.644	219.413.299	596.699.943
Receivables From Leasing Transactions	V-I-10	1.514.464	4.044.653	5.559.117	1.340.492	3.640.839	4.981.331
Factoring Receivables		6.764.061	509.549	7.273.610	6.184.214	889.603	7.073.817
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 (-)		-29.595.642	-418.102	-30.013.744	-26.226.733	-376.275	-26.603.008
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	598.176	0	598.176	755.253	0	755.253
Held for Sale		598.176	0	598.176	755.253	0	755.253
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.945.806	3	2.945.809	2.825.834	3	2.825.837
Investments in Associates (Net)	V-I-7	2.426.517	3	2.426.520	2.306.545	3	2.306.548

Associates Accounted for Using Equity Method		662.914	0	662.914	607.936	0	607.936
Unconsolidated Associates		1.763.603	3	1.763.606	1.698.609	3	1.698.612
Investments in Subsidiaries (Net)	V-I-8	519.289	0	519.289	519.289	0	519.289
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		519.289	0	519.289	519.289	0	519.289
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)		4.371.535	32.718	4.404.253	4.110.997	30.054	4.141.051
INTANGIBLE ASSETS AND GOODWILL (Net)		299.416	482	299.898	298.931	474	299.405
Goodwill		14.631	0	14.631	14.631	0	14.631
Other		284.785	482	285.267	284.300	474	284.774
INVESTMENT PROPERTY (Net)	V-I-12	1.131.074	0	1.131.074	972.154	0	972.154
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	6.105.125	50.506	6.155.631	72.767	0	72.767
OTHER ASSETS (Net)	V-I-15	11.738.980	4.324.088	16.063.068	10.753.294	3.573.989	14.327.283
TOTAL ASSETS		**581.116.625**	**547.611.550**	**1.128.728.175**	**527.921.548**	**500.979.550**	**1.028.901.098**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	345.212.434	344.535.738	689.748.172	254.392.314	341.417.664	595.809.978
LOANS RECEIVED	V-II-3	4.420.190	96.616.496	101.036.686	3.507.327	94.929.344	98.436.671
MONEY MARKET FUNDS		79.166.480	32.472.963	111.639.443	123.991.383	24.725.979	148.717.362
MARKETABLE SECURITIES (Net)	V-II-3	8.649.156	56.077.033	64.726.189	11.332.808	51.204.819	62.537.627
Bills		4.370.494	1.317.132	5.687.626	6.031.337	871.154	6.902.491
Asset-backed Securities		0	0	0	0	0	0
Bonds		4.278.662	54.759.901	59.038.563	5.301.471	50.333.665	55.635.136
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	1.322.920	3.089.597	4.412.517	1.609.212	3.881.066	5.490.278
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.322.920	3.089.597	4.412.517	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		6.673	0	6.673	7.309	0	7.309
LEASE PAYABLES (Net)	V-II-5	966.857	4.444	971.301	954.389	4.204	958.593
PROVISIONS	V-II-7	3.868.217	114.390	3.982.607	3.856.308	98.808	3.955.116
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.537.341	11.119	1.548.460	1.772.257	11.118	1.783.375
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.330.876	103.271	2.434.147	2.084.051	87.690	2.171.741
CURRENT TAX LIABILITIES	V-II-8	10.857.030	9.413	10.866.443	1.089.521	10.846	1.100.367
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	14.719	14.719
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	23.624.859	9.111.791	32.736.650	21.444.948	7.256.670	28.701.618
EQUITY	V-II-11	75.941.028	1.622.899	77.563.927	52.229.638	1.970.390	54.200.028
Issued capital	V-II-11	7.111.364	0	7.111.364	3.905.622	0	3.905.622
Capital Reserves		16.358.675	0	16.358.675	6.192.623	0	6.192.623
Equity Share Premiums		16.469.451	0	16.469.451	6.303.367	0	6.303.367
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-110.776	0	-110.776	-110.744	0	-110.744
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.287.242	0	2.287.242	2.287.039	0	2.287.039
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		8.303.763	950.646	9.254.409	1.283.355	950.864	2.234.219
Profit Reserves		36.994.811	469.597	37.464.408	32.727.539	440.749	33.168.288
Legal Reserves		3.938.294	21.149	3.959.443	3.515.810	21.149	3.536.959
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		31.484.159	444.833	31.928.992	26.510.023	415.985	26.926.008
Other Profit Reserves		1.566.021	3.615	1.569.636	2.695.369	3.615	2.698.984
Profit or Loss		3.533.108	197.986	3.731.094	4.623.062	574.107	5.197.169
Prior Years' Profit or Loss		372.292	99.172	471.464	1.157	30.156	31.313
Current Period Net Profit Or Loss		3.160.816	98.814	3.259.630	4.621.905	543.951	5.165.856
Non-controlling Interests		1.352.065	4.670	1.356.735	1.210.398	4.670	1.215.068
Total equity and liabilities		**560.291.879**	**568.436.296**	**1.128.728.175**	**480.822.913**	**548.078.185**	**1.028.901.098**

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		217.450.743	521.040.196	738.490.939	212.228.885	498.811.450	711.040.335
GUARANTIES AND WARRANTIES	V-III-2	74.375.855	151.591.123	225.966.978	62.457.727	130.998.199	193.455.926
Letters of Guarantee	V-III-1	71.716.142	84.618.610	156.334.752	61.406.815	72.673.220	134.080.035
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		64.726.449	58.300.133	123.026.582	55.357.185	53.068.016	108.425.201
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		976.387	1.367.271	2.343.658	117.441	277.393	394.834
Other Guarantees		160.411	241.042	401.453	160.411	185.119	345.530
Other Collaterals		610.000	0	610.000	200.000	0	200.000
COMMITMENTS		107.960.642	97.625.065	205.585.707	92.374.573	75.850.537	168.225.110
Irrevocable Commitments	V-III-1	95.703.845	17.999.570	113.703.415	78.922.048	11.469.988	90.392.036
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	2.447	38.656.164	34.013.637	4.036	34.017.673
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		3.803.105	1.158.361	4.961.466	3.707.157	1.359.623	5.066.780
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		35.114.246	271.824.008	306.938.254	57.396.585	291.962.714	349.359.299
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		35.114.246	271.824.008	306.938.254	57.396.585	291.962.714	349.359.299
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		19.621.212	202.493.280	222.114.492	40.183.475	216.164.627	256.348.102
Currency Swap Buy Transactions		768.638	42.987.262	43.755.900	107.989	70.293.816	70.401.805
Currency Swap Sell Transactions		16.742.574	20.171.494	36.914.068	37.905.486	20.450.158	58.355.644
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		7.515.721.246	8.877.951.275	16.393.672.521	6.551.262.425	7.947.865.967	14.499.128.392
ITEMS HELD IN CUSTODY		91.770.322	57.975.837	149.746.159	89.655.684	48.710.897	138.366.581
Customer Fund and Portfolio Balances		5.590.225	0	5.590.225	5.458.322	0	5.458.322
Securities Held in Custody		49.312.160	17.992.049	67.304.209	49.974.424	15.941.897	65.916.321
Cheques Received for Collection		24.436.696	5.804.151	30.240.847	23.408.656	4.620.176	28.028.832
Commercial Notes Received for Collection		8.755.432	2.711.305	11.466.737	7.705.143	2.408.419	10.113.562
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		475.647	25.669.259	26.144.906	466.829	21.514.783	21.981.612
Custodians		3.198.010	5.798.486	8.996.496	2.640.158	4.225.086	6.865.244
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		**7.733.171.989**	**9.398.991.471**	**17.132.163.460**	**6.763.491.310**	**8.446.677.417**	**15.210.168.727**

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	V-IV-1	25.256.340	14.671.219
Interest Income on Loans	V-IV-1	16.512.537	11.337.292
Interest Income on Reserve Deposits		234.086	138.136
Interest Income on Banks	V-IV-1	18.805	8.608
Interest Income on Money Market Placements		761	2.323
Interest Income on Marketable Securities Portfolio	V-IV-1	8.326.892	3.104.815
Financial Assets At Fair Value Through Profit Loss		93.446	32.227
Financial Assets At Fair Value Through Other Comprehensive Income		4.012.670	1.529.756
Financial Assets Measured at Amortised Cost		4.220.776	1.542.832
Finance Leasing Interest Income		146.484	71.289
Other Interest Income		16.775	8.756
INTEREST EXPENSES (-)	V-IV-2	-15.782.472	-11.815.348
Interest Expenses on Deposits	V-IV-2	-9.726.560	-7.307.203
Interest Expenses on Funds Borrowed	V-IV-2	-775.048	-348.220
Interest Expenses on Money Market Funds		-3.177.640	-2.734.446
Interest Expenses on Securities Issued	V-IV-2	-1.753.250	-1.331.435
Lease Interest Expenses		-48.378	-31.769
Other Interest Expense		-301.596	-62.275
NET INTEREST INCOME OR EXPENSE		9.473.868	2.855.871
NET FEE AND COMMISSION INCOME OR EXPENSES		1.668.497	730.198
Fees and Commissions Received		2.171.039	1.009.358
From Noncash Loans		358.862	218.708
Other		1.812.177	790.650
Fees and Commissions Paid (-)		-502.542	-279.160
Paid for Noncash Loans		-6.042	-1.766
Other		-496.500	-277.394
DIVIDEND INCOME		25.921	15.764
TRADING INCOME OR LOSS (Net)	V-IV-3	1.255.692	-470.029
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	531.753	399.919
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-43.836	-1.042.722
Foreign Exchange Gains or Losses	V-IV-3	767.775	172.774
OTHER OPERATING INCOME	V-IV-4	3.395.270	3.698.366
GROSS PROFIT FROM OPERATING ACTIVITIES		15.819.248	6.830.170
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-6.692.640	-3.054.041
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-414.714	-407.922
PERSONNEL EXPENSES (-)		-1.403.022	-965.566
OTHER OPERATING EXPENSES (-)	V-IV-6	-1.835.318	-1.189.325
NET OPERATING INCOME (LOSS)		5.473.554	1.213.316
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		51.982	19.657
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	5.525.536	1.232.973
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-2.154.950	-284.091
Current Tax Provision	V-IV-10	-9.877.005	-31.090
Expense Effect of Deferred Tax	V-IV-10	-995.667	-1.365.854
Income Effect of Deferred Tax	V-IV-10	8.717.722	1.112.853
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	3.370.586	948.882
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	3.370.586	948.882
Profit (Loss) Attributable to Group		3.259.630	922.003
Profit (loss), attributable to non-controlling interests		110.956	26.879
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXIV	0,76050000	0,23610000

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)		3.370.586	948.882
OTHER COMPREHENSIVE INCOME		7.020.565	-882.532
Other Comprehensive Income that will not be Reclassified to Profit or Loss		375	941
Gains (Losses) on Revaluation of Property, Plant and Equipment		32	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-975	19
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		1.118	926
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		200	-4
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		7.020.190	-883.473
Exchange Differences on Translation		81.659	34.435
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		8.182.815	-1.323.012
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		375.735	144.222
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		-1.620.019	260.882
TOTAL COMPREHENSIVE INCOME (LOSS)		10.391.151	66.350

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		4.130.751	1.635.292
Interest Received		15.371.816	14.260.797
Interest Paid		-14.959.513	-11.632.840
Dividends received		25.921	15.764
Fees and Commissions Received		1.675.037	1.038.105
Other Gains		387.085	41.934
Collections from Previously Written Off Loans and Other Receivables		986.713	1.230.105
Cash Payments to Personnel and Service Suppliers		-1.483.341	-1.020.947
Taxes Paid		-138.035	-602.607
Other		2.265.068	-1.695.019
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.090.830	-13.660.942
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.556.652	-1.508.877
Net (Increase) Decrease in Due From Banks		2.693.550	-5.447.654
Net (Increase) Decrease in Loans		-54.705.842	-34.310.483
Net (Increase) Decrease in Other Assets		-286.201	10.941.405
Net Increase (Decrease) in Bank Deposits		1.803.805	195.309
Net Increase (Decrease) in Other Deposits		68.244.217	15.329.837
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		8.653.668	10.263.682
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-34.050.679	-9.124.161
Net Cash Provided From Banking Operations		-1.960.079	-12.025.650
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-27.619.317	-7.707.477
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		-1.050.943	-926.740
Cash Obtained from Tangible and Intangible Asset Sales		754.741	655.802
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.850.164	-12.367.699
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		-9.290.728	3.443.306
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		-30.581	-5.127
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		17.196.818	2.863.157
Cash Obtained from Loans and Securities Issued		8.485.628	6.872.143
Cash Outflow Arised From Loans and Securities Issued		-4.574.345	-3.922.284
Equity Instruments Issued		13.400.000	0
Dividends paid		-965	0
Payments of lease liabilities		-113.500	-86.702
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-204.531	616.294
Net Increase (Decrease) in Cash and Cash Equivalents		-12.587.109	-16.253.676
Cash and Cash Equivalents at Beginning of the Period		98.987.321	55.596.047
Cash and Cash Equivalents at End of the Period		86.400.212	39.342.371

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period	Item	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**	**6.303.347**	**0**	**-37.820**	**888.033**	**-181.150**	**896.713**	**525.776**	**1.038.528**	**-184.408**	**26.704.950**	**6.545.561**	**0**	**46.405.152**	**746.935**	**47.152.087**
	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	6.303.347	0	-37.820	888.033	-181.150	896.713	525.776	1.038.528	-184.408	26.704.950	6.545.561	0	46.405.152	746.935	47.152.087
	Total Comprehensive Income (Loss)		0	0	0	0	0	15	926	34.435	-1.062.130	144.222	0	0	922.003	39.471	26.879	66.350
	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	-1	0	0	0	0	0	0	0	0	832.538	-987.817	0	-155.280	-6.448	-161.728
	Profit Distributions		0	0	0	0	-80	0	0	0	0	0	5.148.629	-5.154.719	0	-6.170	0	-6.170
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-6.162	0	-6.162	0	-6.162
	Transfers To Reserves		0	0	0	0	-80	0	0	0	0	0	5.145.278	-5.145.206	0	-8	0	-8
	Other		0	0	0	0	0	0	0	0	0	0	3.351	-3.351	0	0	0	0
	Equity at end of period		**3.905.622**	**6.303.346**	**0**	**-37.820**	**887.953**	**-181.135**	**897.639**	**560.211**	**-23.602**	**-40.186**	**32.686.117**	**403.025**	**922.003**	**46.283.173**	**767.366**	**47.050.539**
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**	**6.303.367**	**0**	**-110.744**	**892.669**	**-233.150**	**1.627.520**	**977.197**	**1.703.781**	**-446.759**	**33.168.288**	**5.197.169**	**0**	**52.984.960**	**1.215.068**	**54.200.028**
	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	6.303.367	0	-110.744	892.669	-233.150	1.627.520	977.197	1.703.781	-446.759	33.168.288	5.197.169	0	52.984.960	1.215.068	54.200.028
	Total Comprehensive Income (Loss)		0	0	0	0	-82	-730	1.015	81.659	6.562.796	375.735	0	0	3.259.630	10.280.023	111.128	10.391.151
	Capital Increase in Cash		3.205.742	10.164.718	0	0	0	0	0	0	0	0	0	0	0	13.370.460	0	13.370.460
	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	1.366	0	-32	0	0	0	0	0	0	216.744	-646.294	0	-428.216	31.504	-396.712
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	4.079.376	-4.079.411	0	-35	-965	-1.000
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-19	0	-19	-965	-984
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	4.075.763	-4.075.779	0	-16	0	-16
	Other		0	0	0	0	0	0	0	0	0	0	3.613	-3.613	0	0	0	0
	Equity at end of period		**7.111.364**	**16.469.451**	**0**	**-110.776**	**892.587**	**-233.880**	**1.628.535**	**1.058.856**	**8.266.577**	**-71.024**	**37.464.408**	**471.464**	**3.259.630**	**76.207.192**	**1.356.735**	**77.563.927**