



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İŞ BANKASI A.Ş. Bank Financial Report Unconsolidated 2022 - 2. 3 Monthly Notification

General Information About Financial Statements

UNCONSOLIDATED 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 İş Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye İş Bankası A.Ş'nin ("Banka") 30 Haziran 2022 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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

Olabilirliğine 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.g.4.6'da belirtildiği üzere, 30 Haziran 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 4.075.000 Bin TL'si geçmiş yıllarda, 2.400.000 Bin TL'si de cari dönemde ayrılan toplam 6.475.000 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 İş Bankası A.Ş.'nin 30 Haziran 2022 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı 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 Yükümlülöklere 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.

A member firm of Ernst&Young Global Limited

Hatice Dilek Çilingir Köstem, SMMM

Sorumlu Denetçi

8 Ağustos 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 30.06.2022			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)		113.621.709	260.723.542	374.345.251	77.063.730	248.977.452	326.041.182
Cash and cash equivalents		22.992.995	201.636.050	224.629.045	17.445.369	188.544.363	205.989.732
Cash and Cash Balances at Central Bank	V-I-a	22.732.339	176.783.410	199.515.749	17.280.450	164.642.771	181.923.221
Banks	V-I-ç	266.592	24.957.652	25.224.244	168.221	23.961.080	24.129.301
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-5.936	-105.012	-110.948	-3.302	-59.488	-62.790
Financial assets at fair value through profit or loss	V-I-b	2.458.231	8.427.316	10.885.547	2.220.989	8.351.219	10.572.208
Public Debt Securities		317.107	7.900.482	8.217.589	477.614	6.006.316	6.483.930
Equity instruments		244.604	526.834	771.438	207.094	458.187	665.281
Other Financial Assets		1.896.520	0	1.896.520	1.536.281	1.886.716	3.422.997
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	87.578.972	35.220.139	122.799.111	56.816.982	30.738.094	87.555.076
Public Debt Securities		87.147.968	34.583.093	121.731.061	56.387.087	28.618.627	85.005.714
Equity instruments		80.176	542.285	622.461	80.176	472.152	552.328
Other Financial Assets		350.828	94.761	445.589	349.719	1.647.315	1.997.034
Derivative financial assets	V-I-c-i	591.511	15.440.037	16.031.548	580.390	21.343.776	21.924.166
Derivative Financial Assets At Fair Value Through Profit Or Loss		591.511	15.440.037	16.031.548	580.390	21.343.776	21.924.166
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		409.199.512	272.014.723	681.214.235	310.048.682	222.249.550	532.298.232
Loans	V-I-e	375.836.325	276.302.094	652.138.419	287.305.913	226.902.837	514.208.750
Receivables From Leasing Transactions	V-I-i	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-f	51.313.983	7.059.921	58.373.904	41.733.414	4.679.320	46.412.734
Public Debt Securities		51.252.993	2.614.030	53.867.023	41.550.971	2.111.385	43.662.356
Other Financial Assets		60.990	4.445.891	4.506.881	182.443	2.567.935	2.750.378
Allowance for Expected Credit Losses (-)		-17.950.796	-11.347.292	-29.298.088	-18.990.645	-9.332.607	-28.323.252
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	1.556.298	11.134	1.567.432	818.101	9.532	827.633
Held for Sale		1.556.298	11.134	1.567.432	818.101	9.532	827.633
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		42.916.855	6.300.171	49.217.026	34.921.907	4.539.438	39.461.345
Investments in Associates (Net)	V-I-g	307.898	0	307.898	311.081	0	311.081

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		307.898	0	307.898	311.081	0	311.081
Investments in Subsidiaries (Net)	V-I-ğ	42.608.957	6.300.171	48.909.128	34.610.826	4.539.438	39.150.264
Unconsolidated Financial Subsidiaries		13.764.891	6.300.171	20.065.062	13.073.619	4.539.438	17.613.057
Unconsolidated Non-Financial Subsidiaries		28.844.066	0	28.844.066	21.537.207	0	21.537.207
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	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)		9.139.533	65.152	9.204.685	8.659.882	39.978	8.699.860
INTANGIBLE ASSETS AND GOODWILL (Net)		2.116.701	5.781	2.122.482	1.747.103	3.006	1.750.109
Goodwill		0	0	0	0	0	0
Other		2.116.701	5.781	2.122.482	1.747.103	3.006	1.750.109
INVESTMENT PROPERTY (Net)	V-I-j	0	0	0	0	0	0
CURRENT TAX ASSETS		3.076.321	0	3.076.321	0	0	0
DEFERRED TAX ASSET	V-I-k	485.731	0	485.731	87.529	2.470.081	2.557.610
OTHER ASSETS (Net)	V-I-m	16.271.282	8.303.506	24.574.788	7.774.473	7.158.580	14.933.053
TOTAL ASSETS		598.383.942	547.424.009	1.145.807.951	441.121.407	485.447.617	926.569.024
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	244.114.397	493.054.706	737.169.103	167.618.387	428.009.989	595.628.376
LOANS RECEIVED	V-II-c	3.627.255	66.499.298	70.126.553	2.505.052	63.146.374	65.651.426
MONEY MARKET FUNDS		40.538.179	10.363.209	50.901.388	39.121.801	9.113.694	48.235.495
MARKETABLE SECURITIES (Net)	V-II-ç	4.359.686	22.176.542	26.536.228	5.194.456	25.441.356	30.635.812
Bills		3.956.941	0	3.956.941	3.133.754	0	3.133.754
Asset-backed Securities		0	0	0	0	0	0
Bonds		402.745	22.176.542	22.579.287	2.060.702	25.441.356	27.502.058
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		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-b-f	4.372.382	6.551.080	10.923.462	6.163.475	6.423.058	12.586.533
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.372.382	6.551.080	10.923.462	6.163.475	6.423.058	12.586.533
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-e	1.875.455	98.375	1.973.830	1.614.884	85.555	1.700.439
PROVISIONS	V-II-g	21.187.639	1.196.148	22.383.787	14.400.399	1.086.919	15.487.318
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.761.849	0	2.761.849	2.392.832	0	2.392.832
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		18.425.790	1.196.148	19.621.938	12.007.567	1.086.919	13.094.486
CURRENT TAX LIABILITIES	V-II-ğ	954.999	12.177	967.176	1.816.875	14.344	1.831.219
DEFERRED TAX LIABILITY	V-II-ğ	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		2.299.563	44.515.902	46.815.465	2.296.445	35.174.552	37.470.997
Loans		0	0	0	0	0	0

Other Debt Instruments		2.299.563	44.515.902	46.815.465	2.296.445	35.174.552	37.470.997
OTHER LIABILITIES	V-II-d	41.830.807	11.413.660	53.244.467	24.978.068	5.524.050	30.502.118
EQUITY	V-II-h	132.426.341	-7.659.849	124.766.492	89.923.933	-3.084.642	86.839.291
Issued capital		10.000.000	0	10.000.000	4.500.000	0	4.500.000
Capital Reserves		1.125.705	204	1.125.909	1.113.235	204	1.113.439
Equity Share Premiums		108.953	204	109.157	108.944	204	109.148
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.016.752	0	1.016.752	1.004.291	0	1.004.291
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		8.224.960	-617	8.224.343	7.840.024	-617	7.839.407
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		32.426.848	-7.659.436	24.767.412	11.507.178	-3.084.229	8.422.949
Profit Reserves		57.621.283	0	57.621.283	46.081.015	0	46.081.015
Legal Reserves		6.168.857	0	6.168.857	5.065.786	0	5.065.786
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		51.452.426	0	51.452.426	41.015.229	0	41.015.229
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		23.027.545	0	23.027.545	18.882.481	0	18.882.481
Prior Years' Profit or Loss		55.701	0	55.701	5.414.586	0	5.414.586
Current Period Net Profit Or Loss		22.971.844	0	22.971.844	13.467.895	0	13.467.895
Total equity and liabilities		497.586.703	648.221.248	1.145.807.951	355.633.775	570.935.249	926.569.024

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS	V-III	340.182.465	747.127.171	1.087.309.636	284.514.410	709.267.988	993.782.398
GUARANTIES AND WARRANTIES		65.511.877	158.344.166	223.856.043	46.066.357	147.369.066	193.435.423
Letters of Guarantee		61.419.434	87.713.134	149.132.568	45.796.275	85.701.218	131.497.493
Guarantees Subject to State Tender Law		978.108	957.085	1.935.193	865.540	764.138	1.629.678
Guarantees Given for Foreign Trade Operations		7.242.176	40.152.776	47.394.952	4.204.824	46.666.437	50.871.261
Other Letters of Guarantee		53.199.150	46.603.273	99.802.423	40.725.911	38.270.643	78.996.554
Bank Acceptances		3.453.985	6.775.888	10.229.873	111.350	14.670.501	14.781.851
Import Letter of Acceptance		0	424.985	424.985	0	498.510	498.510
Other Bank Acceptances		3.453.985	6.350.903	9.804.888	111.350	14.171.991	14.283.341
Letters of Credit		638.458	59.228.383	59.866.841	158.732	42.736.471	42.895.203
Documentary Letters of Credit		601.302	40.952.946	41.554.248	105.367	29.051.381	29.156.748
Other Letters of Credit		37.156	18.275.437	18.312.593	53.365	13.685.090	13.738.455
Prefinancing Given as Guarantee		0	0	0	0	0	0
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	4.626.761	4.626.761	0	4.260.876	4.260.876
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		122.504.939	46.924.441	169.429.380	97.612.185	45.290.289	142.902.474
Irrevocable Commitments		120.082.839	29.995.656	150.078.495	96.073.979	35.197.535	131.271.514
Forward Asset Purchase Commitments		5.192.106	11.192.755	16.384.861	9.291.941	17.794.260	27.086.201
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		45.055.062	1.844.918	46.899.980	34.174.955	1.702.741	35.877.696
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		4.606.077	0	4.606.077	3.291.900	0	3.291.900
Tax and Fund Liabilities Arised from Export Commitments		26.520	0	26.520	41.377	0	41.377
Commitments for Credit Card Limits		62.370.127	0	62.370.127	46.524.830	0	46.524.830
Commitments for Credit Cards and Banking Services Promotions		297.482	0	297.482	208.406	0	208.406
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		2.535.465	16.957.983	19.493.448	2.540.570	15.700.534	18.241.104
Revocable Commitments		2.422.100	16.928.785	19.350.885	1.538.206	10.092.754	11.630.960
Revocable Loan Granting Commitments		2.372.100	16.928.785	19.300.885	1.488.206	10.092.754	11.580.960
Other Revocable Commitments		50.000	0	50.000	50.000	0	50.000
DERIVATIVE FINANCIAL INSTRUMENTS		152.165.649	541.858.564	694.024.213	140.835.868	516.608.633	657.444.501
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		152.165.649	541.858.564	694.024.213	140.835.868	516.608.633	657.444.501
Forward Foreign Currency Buy or Sell Transactions		15.218.045	50.961.201	66.179.246	13.885.441	46.330.649	60.216.090
Forward Foreign Currency Buying Transactions		11.418.700	21.923.432	33.342.132	9.851.253	20.305.444	30.156.697
Forward Foreign Currency Sale Transactions		3.799.345	29.037.769	32.837.114	4.034.188	26.025.205	30.059.393
Currency and Interest Rate Swaps		129.125.002	419.049.964	548.174.966	117.694.703	424.446.452	542.141.155
Currency Swap Buy Transactions		4.498.901	143.273.902	147.772.803	6.016.040	158.921.467	164.937.507
Currency Swap Sell Transactions		122.866.101	48.433.070	171.299.171	111.278.663	66.277.089	177.555.752
Interest Rate Swap Buy Transactions		880.000	113.671.496	114.551.496	200.000	99.623.948	99.823.948
Interest Rate Swap Sell Transactions		880.000	113.671.496	114.551.496	200.000	99.623.948	99.823.948
Currency, Interest Rate and Securities Options		4.897.256	18.468.811	23.366.067	8.573.317	21.264.309	29.837.626
Currency Options Buy Transactions		2.430.936	5.657.637	8.088.573	4.553.586	6.303.322	10.856.908
Currency Options Sell Transactions		2.466.320	5.497.598	7.963.918	4.019.731	6.549.875	10.569.606
Interest Rate Options Buy Transactions		0	3.656.788	3.656.788	0	4.205.556	4.205.556
Interest Rate Options Sell Transactions		0	3.656.788	3.656.788	0	4.205.556	4.205.556
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		2.925.346	2.718.407	5.643.753	682.407	687.983	1.370.390
Currency Futures Buy Transactions		0	2.718.407	2.718.407	0	687.983	687.983
Currency Futures Sell Transactions		2.925.346	0	2.925.346	682.407	0	682.407
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		0	50.660.181	50.660.181	0	23.879.240	23.879.240
CUSTODY AND PLEDGES RECEIVED		914.157.235	1.262.623.775	2.176.781.010	796.887.897	993.775.709	1.790.663.606
ITEMS HELD IN CUSTODY		73.607.012	156.940.492	230.547.504	60.617.295	121.635.447	182.252.742
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		37.934.110	6.403.415	44.337.525	33.813.447	4.930.182	38.743.629
Cheques Received for Collection		31.296.726	85.076.860	116.373.586	23.306.991	68.668.580	91.975.571
Commercial Notes Received for Collection		3.480.809	32.775.000	36.255.809	2.980.895	26.788.763	29.769.658
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		895.367	32.685.217	33.580.584	515.962	21.247.922	21.763.884
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		840.550.223	1.105.683.283	1.946.233.506	736.270.602	872.140.262	1.608.410.864
Securities		52.686.148	456.926	53.143.074	53.604.619	352.719	53.957.338
Guarantee Notes		2.439.352	40.586.909	43.026.261	2.516.138	33.012.695	35.528.833
Commodity		186.472.501	95.427.545	281.900.046	144.690.167	75.209.001	219.899.168
Warrant		0	0	0	0	0	0
Real Estate		454.048.148	729.669.259	1.183.717.407	398.843.430	580.623.489	979.466.919
Other Pledged Items		144.904.074	239.542.644	384.446.718	136.616.248	182.942.358	319.558.606

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.254.339.700	2.009.750.946	3.264.090.646	1.081.402.307	1.703.043.697	2.784.446.004

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 - 30.06.2022	Previous Period 01.01.2021 - 30.06.2021	Current Period 3 Months 01.04.2022 - 30.06.2022	Previous Period 3 Months 01.04.2021 - 30.06.2021
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-a	52.245.238	26.380.514	29.211.848	14.014.612
Interest Income on Loans		34.074.034	19.740.702	19.270.313	10.365.150
Interest Income on Reserve Deposits		284.681	322.492	40.036	204.476
Interest Income on Banks		159.830	74.952	62.249	50.822
Interest Income on Money Market Placements		425.795	85	114.789	79
Interest Income on Marketable Securities Portfolio		17.279.876	6.220.508	9.718.574	3.387.863
Financial Assets At Fair Value Through Profit Loss		112.126	42.618	59.092	30.060
Financial Assets At Fair Value Through Other Comprehensive Income		10.808.300	3.764.954	6.013.763	2.058.345
Financial Assets Measured at Amortised Cost		6.359.450	2.412.936	3.645.719	1.299.458
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		21.022	21.775	5.887	6.222
INTEREST EXPENSES (-)	V-IV-b	-19.615.565	-13.658.738	-10.286.111	-7.350.973
Interest Expenses on Deposits		-13.454.980	-8.353.419	-6.953.728	-4.488.427
Interest Expenses on Funds Borrowed		-1.129.498	-670.586	-611.861	-355.489
Interest Expenses on Money Market Funds		-1.102.056	-2.125.738	-729.254	-1.203.246
Interest Expenses on Securities Issued		-2.957.581	-2.197.387	-1.488.599	-1.137.883
Lease Interest Expenses		-160.267	-120.314	-82.189	-61.064
Other Interest Expense		-811.183	-191.294	-420.480	-104.864
NET INTEREST INCOME OR EXPENSE		32.629.673	12.721.776	18.925.737	6.663.639
NET FEE AND COMMISSION INCOME OR EXPENSES		6.540.797	3.294.894	3.848.407	1.740.924
Fees and Commissions Received		8.659.643	4.106.747	5.124.853	2.192.867
From Noncash Loans		1.001.097	605.473	534.480	316.968
Other		7.658.546	3.501.274	4.590.373	1.875.899
Fees and Commissions Paid (-)		-2.118.846	-811.853	-1.276.446	-451.943
Paid for Noncash Loans		-690	-822	-208	-467
Other		-2.118.156	-811.031	-1.276.238	-451.476
DIVIDEND INCOME		33.750	18.277	23.759	10.664
TRADING INCOME OR LOSS (Net)	V-IV-c	780.395	-4.830.035	539.333	-2.979.092
Gains (Losses) Arising from Capital Markets Transactions		585.041	112.749	444.206	105.037
Gains (Losses) Arising From Derivative Financial Transactions		-11.268.262	-1.753.051	-4.059.653	-8.621.308
Foreign Exchange Gains or Losses		11.463.616	-3.189.733	4.154.780	5.537.179
OTHER OPERATING INCOME	V-IV-ç	3.625.563	2.269.798	2.169.604	958.233
GROSS PROFIT FROM OPERATING ACTIVITIES		43.610.178	13.474.710	25.506.840	6.394.368
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-5.144.101	-4.667.863	-2.962.065	-2.007.538
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-2.924.298	-567.754	-2.090.572	-210.509
PERSONNEL EXPENSES (-)		-6.598.266	-2.926.212	-4.254.752	-1.466.973
OTHER OPERATING EXPENSES (-)	V-IV-e	-8.640.894	-4.111.037	-4.892.663	-2.254.979
NET OPERATING INCOME (LOSS)		20.302.619	1.201.844	11.306.788	454.369
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		6.545.302	2.543.420	3.937.186	1.270.959
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		26.847.921	3.745.264	15.243.974	1.725.328
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-3.876.077	303.891	-704.016	470.127
Current Tax Provision		-6.115.239	-54.289	2.956.744	-32.539
Expense Effect of Deferred Tax		-560.970	-1.646.065	484.827	977.065
Income Effect of Deferred Tax		2.800.132	2.004.245	-4.145.587	-474.399
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		22.971.844	4.049.155	14.539.958	2.195.455
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-g	22.971.844	4.049.155	14.539.958	2.195.455
Profit (Loss) Attributable to Group		22.971.844	4.049.155	14.539.958	2.195.455
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar/Zarar (1 TL nominal değerli beher pay için TL olarak)		2,29718440	0,40491550	1,45399580	0,21954550

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 - 30.06.2022	Previous Period 01.01.2021 - 30.06.2021	Current Period 3 Months 01.04.2022 - 30.06.2022	Previous Period 3 Months 01.04.2021 - 30.06.2021
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		22.971.844	4.049.155		
OTHER COMPREHENSIVE INCOME		16.729.399	-469.802		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		384.936	42.030		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-20.439	-13.939		
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		518.521	54.575		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-113.146	1.394		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		16.344.463	-511.832		
Exchange Differences on Translation		1.410.771	289.838		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		16.145.086	-1.697.545		
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		2.986.311	560.487		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-4.197.705	335.388		
TOTAL COMPREHENSIVE INCOME (LOSS)		39.701.243	3.579.353		

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 - 30.06.2022	Previous Period 01.01.2021 - 30.06.2021
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		25.169.076	3.567.711
Interest Received		43.849.810	24.340.502
Interest Paid		-16.123.081	-12.673.463
Dividends received		1.367.031	804.117
Fees and Commissions Received		8.660.378	4.102.951
Other Gains		1.170.839	393.592
Collections from Previously Written Off Loans and Other Receivables		2.185.230	1.153.332
Cash Payments to Personnel and Service Suppliers		-10.505.872	-5.331.295
Taxes Paid		-10.403.097	-2.388.852
Other		4.967.838	-6.833.173
Changes in Operating Assets and Liabilities Subject to Banking Operations		-10.047.769	24.722.296
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-286.363	-3.573.081
Net (Increase) Decrease in Due From Banks		-10.394.322	942.103
Net (Increase) Decrease in Loans		-93.309.820	-12.718.263
Net (Increase) Decrease in Other Assets		-2.906.855	-1.011.375
Net Increase (Decrease) in Bank Deposits		4.721.348	-1.336.681
Net Increase (Decrease) in Other Deposits		82.678.707	27.464.497
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-7.769.710	970.542
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		17.219.246	13.984.554
Net Cash Provided From Banking Operations		15.121.307	28.290.007
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-15.631.755	341.220
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-70.877
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-505.000	-191.183
Cash Obtained from Tangible and Intangible Asset Sales		157.097	74.812
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-20.773.674	-12.559.982
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		13.054.670	10.293.509
Cash Paid for Purchase of Financial Assets At Amortised Cost		-14.566.957	-8.016.260
Cash Obtained from Sale of Financial Assets At Amortised Cost		7.631.582	11.059.837
Other		-629.473	-248.636
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-11.811.596	-7.923.261
Cash Obtained from Loans and Securities Issued		6.408.027	4.094.535
Cash Outflow Arised From Loans and Securities Issued		-16.210.456	-10.964.303
Equity Instruments Issued		0	0
Dividends paid		-1.667.884	-795.739
Payments of lease liabilities		-341.283	-257.754
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-856.390	48.666
Net Increase (Decrease) in Cash and Cash Equivalents		-13.178.434	20.756.632
Cash and Cash Equivalents at Beginning of the Period		114.894.449	45.361.908
Cash and Cash Equivalents at End of the Period		101.716.015	66.118.540



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	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 - 30.06.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		4.500.000	90.724	1.035.465	2.719.532	-284.097	1.797.412	1.518.568	1.133.556	2.109.216	40.079.251	13.081.825				67.781.452
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		4.500.000	90.724	1.035.465	2.719.532	-284.097	1.797.412	1.518.568	1.133.556	2.109.216	40.079.251	13.081.825				67.781.452
	Total Comprehensive Income (Loss)					-12.545		54.575	289.838	-1.362.157	560.487			4.049.155			3.579.353
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves																
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			65	-1.094								3.067				2.038
	Profit Distributions											6.001.764	-6.797.503				-795.739
Current Period 01.01.2022 - 30.06.2022	Statement of changes in equity (TFRS 9 Impairment Model Applied)																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		4.500.000	109.148	1.004.291	4.165.224	-854.655	4.528.838	3.220.718	659.815	4.542.416	46.081.015	18.882.481				86.839.291
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		4.500.000	109.148	1.004.291	4.165.224	-854.655	4.528.838	3.220.718	659.815	4.542.416	46.081.015	18.882.481				86.839.291
	Total Comprehensive Income (Loss)					-133.585		518.521	1.410.771	11.947.381	2.986.311			22.971.844			39.701.243
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves		5.500.000									-5.500.000					
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			9	12.461							-495.423	16.795				-466.158
	Profit Distributions											17.535.691	-				-1.307.884
Dividends Paid												-1.307.884				-1.307.884	
Transfers To Reserves											17.535.691	-					
Other												17.535.691					
Equity at end of period		10.000.000	109.157	1.016.752	4.031.639	-854.655	5.047.359	4.631.489	12.607.196	7.528.727	57.621.283	55.701	22.971.844			124.766.492	