



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O. Bank Financial Report Unconsolidated 2022 - 2. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

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

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de 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 1.772.000 Bin TL'si geçmiş yıllarda, 2.228.000 Bin TL'si de cari dönemde ayrılan toplam 4.000.000 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 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 Yükümlülüklerle 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.

Damla Harman, SMMM

Sorumlu Denetçi

8 Ağustos 2022

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (IFRS 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) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		111.564.610	306.089.581	417.654.191	101.014.790	242.702.869	343.717.659
Cash and cash equivalents	V-I-1	20.131.144	182.760.125	202.891.269	30.466.068	141.889.415	172.355.483
Cash and Cash Balances at Central Bank	V-I-1	19.480.245	141.011.223	160.491.468	29.359.910	114.789.077	144.148.987
Banks	V-I-3	666.012	41.748.902	42.414.914	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	-15.113	0	-15.113	-14.242	0	-14.242
Financial assets at fair value through profit or loss	V-I-2	62.477	14.802.527	14.865.004	177.289	16.226.214	16.403.503
Public Debt Securities		0	14.478.392	14.478.392	0	15.939.741	15.939.741
Equity instruments		42.152	324.135	366.287	169.483	286.473	455.956
Other Financial Assets		20.325	0	20.325	7.806	0	7.806
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	78.418.539	106.597.520	185.016.059	50.957.221	82.514.082	133.471.303
Public Debt Securities		77.869.097	106.257.593	184.126.690	50.435.798	82.233.247	132.669.045
Equity instruments		0	9.027	9.027	0	7.246	7.246
Other Financial Assets		549.442	330.900	880.342	521.423	273.589	795.012
Derivative financial assets	V-I-2	12.952.450	1.929.409	14.881.859	19.414.212	2.073.158	21.487.370
Derivative Financial Assets At Fair Value Through Profit Or Loss		12.952.450	1.929.409	14.881.859	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)		527.382.348	291.219.458	818.601.806	402.569.743	237.367.487	639.937.230
Loans	V-I-5	484.330.491	261.107.263	745.437.754	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	74.247.901	30.206.047	104.453.948	48.417.140	25.444.843	73.861.983
Public Debt Securities		74.188.950	29.872.405	104.061.355	48.358.190	25.176.782	73.534.972
Other Financial Assets		58.951	333.642	392.593	58.950	268.061	327.011
Allowance for Expected Credit Losses (-)		-31.196.044	-93.852	-31.289.896	-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	501.337	0	501.337	755.033	0	755.033
Held for Sale		501.337	0	501.337	755.033	0	755.033
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5.757.447	1.566.516	7.323.963	5.328.755	1.369.078	6.697.833
Investments in Associates (Net)	V-I-7	2.242.564	0	2.242.564	2.047.712	0	2.047.712

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		2,242,564	0	2,242,564	2,047,712	0	2,047,712
Investments in Subsidiaries (Net)	V-I-8	3,514,883	1,566,516	5,081,399	3,281,043	1,369,078	4,650,121
Unconsolidated Financial Subsidiaries		2,916,583	1,566,516	4,483,099	2,772,557	1,369,078	4,141,635
Unconsolidated Non-Financial Subsidiaries		598,300	0	598,300	508,486	0	508,486
Jointly Controlled Partnerships (Joint Ventures) (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)		6,422,317	36,059	6,458,376	4,838,056	28,796	4,866,852
INTANGIBLE ASSETS AND GOODWILL (Net)		336,793	0	336,793	276,221	0	276,221
Goodwill		0	0	0	0	0	0
Other		336,793	0	336,793	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	4,099,499	907,387	5,006,886	0	0	0
OTHER ASSETS (Net)	V-I-15	18,982,756	7,251,092	26,233,848	7,964,715	2,998,154	10,962,869
TOTAL ASSETS		675,047,107	607,070,093	1,282,117,200	522,747,313	484,466,384	1,007,213,697
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	387,002,865	400,668,805	787,671,670	255,395,817	335,547,570	590,943,387
LOANS RECEIVED	V-II-3	2,544,984	104,516,589	107,061,573	1,060,376	90,370,154	91,430,530
MONEY MARKET FUNDS		122,699,118	24,839,154	147,538,272	123,441,143	20,439,641	143,880,784
MARKETABLE SECURITIES (Net)	V-II-3	10,524,440	56,966,548	67,490,988	10,566,317	51,408,580	61,974,897
Bills		6,174,956	1,679,591	7,854,547	5,264,846	871,154	6,136,000
Asset-backed Securities		0	0	0	0	0	0
Bonds		4,349,484	55,286,957	59,636,441	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	754,473	4,450,815	5,205,288	1,609,212	3,881,066	5,490,278
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		754,473	4,450,815	5,205,288	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	1,037,113	4,702	1,041,815	949,708	4,204	953,912
PROVISIONS	V-II-7	6,465,809	22,035	6,487,844	3,832,161	17,687	3,849,848
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2,125,416	0	2,125,416	1,751,607	0	1,751,607
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		4,340,393	22,035	4,362,428	2,080,554	17,687	2,098,241
CURRENT TAX LIABILITIES	V-II-8	1,775,792	6,823	1,782,615	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	6,401,639	26,665,764	33,067,403	6,404,751	22,563,676	28,968,427
Loans		0	0	0	0	0	0

Other Debt Instruments		6.401.639	26.665.764	33.067.403	6.404.751	22.563.676	28.968.427
OTHER LIABILITIES	V-II-4	36.066.448	8.182.923	44.249.371	19.825.574	6.949.997	26.775.571
EQUITY	V-II-11	83.178.045	-2.660.689	80.517.356	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		17.190.773	469.809	17.660.582	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		722.214	469.809	1.192.023	355.632	410.596	766.228
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.474.483	-206.544	3.267.939	3.617.240	-182.919	3.434.321
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		9.541.300	-2.923.954	6.617.346	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		10.018.614	0	10.018.614	4.175.464	0	4.175.464
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		10.018.614	0	10.018.614	4.175.464	0	4.175.464
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		658.453.731	623.663.469	1.282.117.200	475.391.645	531.822.052	1.007.213.697

Off-Balance Sheet Items (IFRS 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 (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		253.120.485	556.035.611	809.156.096	210.908.100	496.587.816	707.495.916
GUARANTIES AND WARRANTIES	V-III-2	83.816.873	154.855.287	238.672.160	61.729.875	130.409.453	192.139.328
Letters of Guarantee	V-III-1	82.966.753	90.204.838	173.171.591	61.156.815	72.361.867	133.518.682
Guarantees Subject to State Tender Law		4.038.974	30.673.738	34.712.712	3.507.026	19.605.204	23.112.230
Guarantees Given for Foreign Trade Operations		4.235.275	0	4.235.275	2.542.604	0	2.542.604
Other Letters of Guarantee		74.692.504	59.531.100	134.223.604	55.107.185	52.756.663	107.863.848
Bank Acceptances		4.258	6.951.103	6.955.361	4.258	9.575.050	9.579.308
Import Letter of Acceptance		0	1.052.952	1.052.952	0	969.051	969.051
Other Bank Acceptances	V-III-4	4.258	5.898.151	5.902.409	4.258	8.605.999	8.610.257
Letters of Credit	V-III-4	845.862	56.672.673	57.518.535	568.802	48.276.760	48.845.562
Documentary Letters of Credit		845.862	56.672.673	57.518.535	568.802	48.276.760	48.845.562
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	13.277	13.277	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	287.029	287.029	0	185.119	185.119
Other Collaterals		0	726.367	726.367	0	0	0
COMMITMENTS		129.332.319	122.401.202	251.733.521	91.039.887	74.486.878	165.526.765
Irrevocable Commitments	V-III-1	113.715.477	35.597.359	149.312.836	77.587.362	10.106.329	87.693.691
Forward Asset Purchase Commitments	V-III-1	13.271.012	35.597.359	48.868.371	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		20.154	0	20.154	34.255	0	34.255
Loan Granting Commitments	V-III-1	46.662.223	0	46.662.223	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	7.396.698	0	7.396.698	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	42.242.993	0	42.242.993	30.687.962	0	30.687.962
Commitments for Credit Cards and Banking Services Promotions		1.583.993	0	1.583.993	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		2,538.404	0	2,538.404	2,372.471	0	2,372.471
Revocable Commitments		15,616.842	86,803.843	102,420.685	13,452.525	64,380.549	77,833.074
Revocable Loan Granting Commitments		15,616.842	86,803.843	102,420.685	13,452.525	64,380.549	77,833.074
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		39,971.293	278,779.122	318,750.415	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		39,971.293	278,779.122	318,750.415	58,138.338	291,691.485	349,829.823
Forward Foreign Currency Buy or Sell Transactions		4,146.127	4,041.678	8,187.805	6,266.455	8,227.370	14,493.825
Forward Foreign Currency Buying Transactions		3,547.469	724.293	4,271.762	3,142.731	4,115.500	7,258.231
Forward Foreign Currency Sale Transactions		598.658	3,317.385	3,916.043	3,123.724	4,111.870	7,235.594
Currency and Interest Rate Swaps		19,935.389	205,807.825	225,743.214	40,925.228	215,893.398	256,818.626
Currency Swap Buy Transactions		3,852.096	46,160.117	50,012.213	849.742	69,892.062	70,741.804
Currency Swap Sell Transactions		14,573.293	25,764.483	40,337.776	37,905.486	20,580.683	58,486.169
Interest Rate Swap Buy Transactions		755.000	66,941.613	67,696.613	1,085.000	62,710.327	63,795.327
Interest Rate Swap Sell Transactions		755.000	66,941.612	67,696.612	1,085.000	62,710.326	63,795.326
Currency, Interest Rate and Securities Options		7,162.072	8,989.173	16,151.245	2,536.251	4,745.424	7,281.675
Currency Options Buy Transactions		7,162.072	1,016.434	8,178.506	1,664.791	1,939.892	3,604.683
Currency Options Sell Transactions		0	7,972.739	7,972.739	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		2,891.951	2,596.752	5,488.703	0	0	0
Currency Futures Buy Transactions		0	2,596.752	2,596.752	0	0	0
Currency Futures Sell Transactions		2,891.951	0	2,891.951	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	57,343.694	63,179.448	8,410.404	62,825.293	71,235.697
CUSTODY AND PLEDGES RECEIVED		8,598,658.230	10,006,619.294	18,605,277.524	6,536,087.428	7,929,123.346	14,465,210.774
ITEMS HELD IN CUSTODY		87,653.799	40,245.997	127,899.796	74,480.687	29,968.276	104,448.963
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		51,668.016	20,928.653	72,596.669	48,632.002	15,941.897	64,573.899
Cheques Received for Collection		28,472.541	4,376.819	32,849.360	20,996.825	4,284.423	25,281.248
Commercial Notes Received for Collection		3,045.083	2,126.346	5,171.429	2,240.089	1,384.626	3,624.715
Other Assets Received for Collection		2,152	668	2,820	2,152	536	2,688
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	6,779.479	6,779.788	309	4,131.708	4,132.017
Custodians		4,465.698	6,034.032	10,499.730	2,609.310	4,225.086	6,834.396
PLEDGED ITEMS		1,633,318.174	546,671.792	2,179,989.966	1,176,944.808	445,151.990	1,622,096.798
Securities		2,046.409	1,120.278	3,166.687	415.988	555.091	971.079
Guarantee Notes		3,008.560	8,443.065	11,451.625	1,435.450	7,150.950	8,586.400
Commodity		148,305.584	7,135.012	155,440.596	129,796.090	5,966.459	135,762.549
Warrant		0	0	0	0	0	0
Real Estate		1,285,151.177	448,763.315	1,733,914.492	879,409.988	363,737.452	1,243,147.440
Other Pledged Items		194,424.920	80,978.231	275,403.151	165,412.990	67,579.365	232,992.355

Depositories Receiving Pledged Items		381.524	231.891	613.415	474.302	162.673	636.975
ACCEPTED BILL, GUARANTIES AND WARRANTEES		6.877.686.257	9.419.701.505	16.297.387.762	5.284.661.933	7.454.003.080	12.738.665.013
TOTAL OFF-BALANCE SHEET ACCOUNTS		8.851.778.715	10.562.654.905	19.414.433.620	6.746.995.528	8.425.711.162	15.172.706.690

Statement of Profit or Loss (IFRS 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 (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	58.522.053	30.706.127	33.720.940	16.270.312
Interest Income on Loans	V-IV-1	35.705.071	23.384.180	19.448.757	12.195.025
Interest Income on Reserve Deposits		273.019	364.232	38.933	226.096
Interest Income on Banks	V-IV-1	34.751	9.347	24.620	3.710
Interest Income on Money Market Placements		612	1.719	159	0
Interest Income on Marketable Securities Portfolio	V-IV-1	22.372.293	6.942.186	14.086.782	3.844.900
Financial Assets At Fair Value Through Profit Loss		169.046	66.788	88.887	42.023
Financial Assets At Fair Value Through Other Comprehensive Income		9.867.245	3.391.919	5.882.669	1.862.230
Financial Assets Measured at Amortised Cost		12.336.002	3.483.479	8.115.226	1.940.647
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		136.307	4.463	121.689	581
INTEREST EXPENSES (-)	V-IV-2	-34.806.442	-24.847.649	-19.211.069	-13.092.158
Interest Expenses on Deposits	V-IV-2	-22.146.638	-15.116.395	-12.376.348	-7.775.434
Interest Expenses on Funds Borrowed	V-IV-2	-1.428.724	-640.962	-817.922	-362.194
Interest Expenses on Money Market Funds		-6.817.857	-6.248.122	-3.662.648	-3.525.409
Interest Expenses on Securities Issued	V-IV-2	-3.669.882	-2.703.834	-1.929.467	-1.381.728
Lease Interest Expenses		-102.606	-67.762	-54.461	-36.118
Other Interest Expense		-640.735	-70.574	-370.223	-11.275
NET INTEREST INCOME OR EXPENSE		23.715.611	5.858.478	14.509.871	3.178.154
NET FEE AND COMMISSION INCOME OR EXPENSES		4.118.916	1.928.578	2.382.593	1.054.223
Fees and Commissions Received		5.245.324	2.513.285	3.027.035	1.371.418
From Noncash Loans		788.551	450.668	428.913	231.564
Other		4.456.773	2.062.617	2.598.122	1.139.854
Fees and Commissions Paid (-)		-1.126.408	-584.707	-644.442	-317.195
Paid for Noncash Loans		-142	-130	-68	-66
Other		-1.126.266	-584.577	-644.374	-317.129
DIVIDEND INCOME		146.348	120.245	23.990	104.481
TRADING INCOME OR LOSS (Net)	V-IV-3	1.593.505	-1.967.631	468.467	-1.462.297
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	586.973	551.888	66.053	153.123
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-902.900	-2.839.573	-640.464	-1.803.365
Foreign Exchange Gains or Losses	V-IV-3	1.909.432	320.054	1.042.878	187.945
OTHER OPERATING INCOME	V-IV-4	5.046.421	4.924.985	2.050.915	1.421.043
GROSS PROFIT FROM OPERATING ACTIVITIES		34.620.801	10.864.655	19.435.836	4.295.604
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-11.706.087	-4.468.592	-5.045.084	-1.444.464
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-2.419.000	-402.641	-2.013.200	-707
PERSONNEL EXPENSES (-)		-2.987.523	-1.805.706	-1.628.094	-868.739
OTHER OPERATING EXPENSES (-)	V-IV-6	-3.860.360	-2.507.337	-2.176.938	-1.303.728
NET OPERATING INCOME (LOSS)		13.647.831	1.680.379	8.572.520	677.966
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	13.647.831	1.680.379	8.572.520	677.966
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-3.629.217	-269.916	-1.556.087	-17.627
Current Tax Provision	V-IV-10	-10.499.758	-160.330	-657.981	-160.330
Expense Effect of Deferred Tax	V-IV-10	-3.826.799	-1.640.715	-2.883.044	-278.098
Income Effect of Deferred Tax	V-IV-10	10.697.340	1.531.129	1.984.938	420.801
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	10.018.614	1.410.463	7.016.433	660.339
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		10.018.614	1.410.463	7.016.433	660.339
Profit (Loss) Attributable to Group		10.018.614	1.410.463	7.016.433	660.339
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXIV	1,66920000	0,36110000	0,98670000	0,16900000



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)		10.018.614	1.410.463		
OTHER COMPREHENSIVE INCOME		4.749.183	-215.863		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-166.382	17.530		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-2.619	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		-126.133	18.480		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-37.630	-950		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		4.915.565	-233.393		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		6.679.252	-294.991		
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		-1.763.687	61.598		
TOTAL COMPREHENSIVE INCOME (LOSS)		14.767.797	1.194.600		

Statement of Cash Flow (IFRS 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 (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		22.106.684	3.696.809
Interest Received		47.210.988	30.402.799
Interest Paid		-33.858.508	-23.801.223
Dividends received		146.348	120.245
Fees and Commissions Received		4.297.251	2.564.042
Other Gains		261.986	70.162
Collections from Previously Written Off Loans and Other Receivables		2.093.121	1.930.748
Cash Payments to Personnel and Service Suppliers		-3.190.888	-1.950.524
Taxes Paid		-267.778	-684.306
Other		5.414.164	-4.955.134
Changes in Operating Assets and Liabilities Subject to Banking Operations		15.821.314	-8.043.878
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.448.830	-3.836.976
Net (Increase) Decrease in Due From Banks		-22.252.457	-728.044
Net (Increase) Decrease in Loans		-110.905.389	-45.080.345
Net (Increase) Decrease in Other Assets		-10.997.223	10.811.071
Net Increase (Decrease) in Bank Deposits		12.230.062	-5.298.671
Net Increase (Decrease) in Other Deposits		127.216.094	22.776.959
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.104.154	12.726.207
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		20.185.551	585.921
Net Cash Provided From Banking Operations		37.927.998	-4.347.069
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-36.985.999	-11.849.018
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-162.226	-280.066
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		1.750	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.620.003	-1.010.842
Cash Obtained from Tangible and Intangible Asset Sales		1.068.035	1.040.190
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-8.577.393	-19.211.769
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		-11.699.992	5.650.646
Cash Paid for Purchase of Financial Assets At Amortised Cost		-16.072.760	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.159.603	1.996.426
Other		-83.013	-33.603
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		8.910.276	31.729
Cash Obtained from Loans and Securities Issued		17.656.060	6.622.558
Cash Outflow Arised From Loans and Securities Issued		-8.501.547	-6.404.328
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-244.237	-186.501
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-2.052.445	-116.365
Net Increase (Decrease) in Cash and Cash Equivalents		7.799.830	-16.280.723
Cash and Cash Equivalents at Beginning of the Period		98.641.540	55.051.595
Cash and Cash Equivalents at End of the Period		106.441.370	38.770.872

Statement of changes in equity (IFRS 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 Other Accumulated 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)						
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		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
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		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
		0	0	0	0	0	0	17.530	0	-233.393	0	0	0	1.410.463	1.194.600	0	1.194.600
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	173.575	0	0	0	0	0	0	818.133	-818.133	0	173.575	0	173.575
		0	0	0	0	0	0	0	0	0	0	5.093.194	-	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	5.093.194	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	5.093.194	-	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	5.093.194	0	0	0	0
		3.905.622	6.303.277	0	669.777	848.320	-180.215	2.533.698	80.727	615.117	0	31.666.047	0	1.410.463	47.852.833	0	47.852.833
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		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
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		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
		0	0	0	0	-25.773	14.432	-155.041	0	4.915.565	0	0	0	10.018.614	14.767.797	0	14.767.797
		3.205.742	10.165.282	0	0	0	0	0	0	0	0	0	0	0	13.371.024	0	13.371.024
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	425.795	0	0	0	0	0	0	188.919	-188.919	0	425.795	0	425.795
		0	0	0	0	0	0	0	0	0	0	3.986.545	-	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	3.986.545	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	3.986.545	-	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	3.986.545	0	0	0	0
		7.111.364	16.468.559	0	1.192.023	819.551	-216.479	2.664.867	80.727	6.536.619	0	35.841.511	0	10.018.614	80.517.356	0	80.517.356

Previous Period
01.01.2021 - 30.06.2021

Current Period
01.01.2022 - 30.06.2022