



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O. Bank Financial Report Consolidated 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 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 ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2022 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 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 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 Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Haziran 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, 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2022 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı 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 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Damla Harman, 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	Consolidated

	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)		112.189.383	312.205.576	424.394.959	101.130.561	248.362.721	349.493.282
Cash and cash equivalents	V-I-1	20.236.419	182.987.780	203.224.199	30.621.364	142.079.991	172.701.355
Cash and Cash Balances at Central Bank	V-I-1	19.480.373	141.038.111	160.518.484	29.360.024	114.812.521	144.172.545
Banks	V-I-3	765.657	41.949.695	42.715.352	1.272.208	20.353.088	21.625.296
Receivables From Money Markets		5.574	0	5.574	3.499	6.914.400	6.917.899
Allowance for Expected Losses (-)	V-I-16	-15.185	-26	-15.211	-14.367	-18	-14.385
Financial assets at fair value through profit or loss	V-I-2	567.243	14.802.527	15.369.770	365.610	16.226.214	16.591.824
Public Debt Securities		428.928	14.478.392	14.907.320	118.890	15.939.741	16.058.631
Equity instruments		82.007	324.135	406.142	201.998	286.473	488.471
Other Financial Assets		56.308	0	56.308	44.722	0	44.722
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	78.433.271	112.485.860	190.919.131	50.971.953	87.981.724	138.953.677
Public Debt Securities		77.869.097	109.655.944	187.525.041	50.435.798	85.501.032	135.936.830
Equity instruments		14.732	9.027	23.759	14.732	7.246	21.978
Other Financial Assets		549.442	2.820.889	3.370.331	521.423	2.473.446	2.994.869
Derivative financial assets	V-I-2	12.952.450	1.929.409	14.881.859	19.171.634	2.074.792	21.246.426
Derivative Financial Assets At Fair Value Through Profit Or Loss		12.952.450	1.929.409	14.881.859	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)		530.817.638	303.626.615	834.444.253	407.001.757	249.012.309	656.014.066
Loans	V-I-5	477.346.221	269.291.808	746.638.029	377.286.644	219.413.299	596.699.943
Receivables From Leasing Transactions	V-I-10	2.183.692	3.974.977	6.158.669	1.340.492	3.640.839	4.981.331
Factoring Receivables		8.641.718	564.283	9.206.001	6.184.214	889.603	7.073.817
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 (-)		-31.601.894	-410.500	-32.012.394	-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	501.557	0	501.557	755.253	0	755.253
Held for Sale		501.557	0	501.557	755.253	0	755.253
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		3.087.173	3	3.087.176	2.825.834	3	2.825.837
Investments in Associates (Net)	V-I-7	2.475.791	3	2.475.794	2.306.545	3	2.306.548

Associates Accounted for Using Equity Method		708.997	0	708.997	607.936	0	607.936
Unconsolidated Associates		1.766.794	3	1.766.797	1.698.609	3	1.698.612
Investments in Subsidiaries (Net)	V-I-8	611.382	0	611.382	519.289	0	519.289
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		611.382	0	611.382	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)		4.761.459	37.772	4.799.231	4.110.997	30.054	4.141.051
INTANGIBLE ASSETS AND GOODWILL (Net)		359.645	8.806	368.451	298.931	474	299.405
Goodwill		14.631	0	14.631	14.631	0	14.631
Other		345.014	8.806	353.820	284.300	474	284.774
INVESTMENT PROPERTY (Net)	V-I-12	914.174	0	914.174	972.154	0	972.154
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	4.194.952	1.049.822	5.244.774	72.767	0	72.767
OTHER ASSETS (Net)	V-I-15	23.860.990	8.223.018	32.084.008	10.753.294	3.573.989	14.327.283
TOTAL ASSETS		680.686.971	625.151.612	1.305.838.583	527.921.548	500.979.550	1.028.901.098
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	385.211.158	406.693.971	791.905.129	254.392.314	341.417.664	595.809.978
LOANS RECEIVED	V-II-3	5.642.903	108.233.820	113.876.723	3.507.327	94.929.344	98.436.671
MONEY MARKET FUNDS		123.645.093	30.153.497	153.798.590	123.991.383	24.725.979	148.717.362
MARKETABLE SECURITIES (Net)	V-II-3	11.105.915	56.711.811	67.817.726	11.332.808	51.204.819	62.537.627
Bills		6.756.431	1.679.591	8.436.022	6.031.337	871.154	6.902.491
Asset-backed Securities		0	0	0	0	0	0
Bonds		4.349.484	55.032.220	59.381.704	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	873.666	4.463.771	5.337.437	1.609.212	3.881.066	5.490.278
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		873.666	4.463.771	5.337.437	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		447	38	485	7.309	0	7.309
LEASE PAYABLES (Net)	V-II-5	1.040.799	4.702	1.045.501	954.389	4.204	958.593
PROVISIONS	V-II-7	6.502.142	113.909	6.616.051	3.856.308	98.808	3.955.116
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.159.036	13.974	2.173.010	1.772.257	11.118	1.783.375
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		4.343.106	99.935	4.443.041	2.084.051	87.690	2.171.741
CURRENT TAX LIABILITIES	V-II-8	1.894.485	6.823	1.901.308	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	6.401.639	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	38.602.607	8.859.724	47.462.331	21.444.948	7.256.670	28.701.618
EQUITY	V-II-11	84.579.989	-1.573.095	83.006.894	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		16.417.890	0	16.417.890	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		-51.561	0	-51.561	-110.744	0	-110.744
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.199.479	0	2.199.479	2.287.039	0	2.287.039
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		9.500.935	-2.431.587	7.069.348	1.283.355	950.864	2.234.219
Profit Reserves		37.341.867	505.363	37.847.230	32.727.539	440.749	33.168.288
Legal Reserves		3.969.729	26.550	3.996.279	3.515.810	21.149	3.536.959
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		31.799.780	475.198	32.274.978	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		10.541.291	348.459	10.889.750	4.623.062	574.107	5.197.169
Prior Years' Profit or Loss		26.907	93.771	120.678	1.157	30.156	31.313
Current Period Net Profit Or Loss		10.514.384	254.688	10.769.072	4.621.905	543.951	5.165.856
Non-controlling Interests		1.467.163	4.670	1.471.833	1.210.398	4.670	1.215.068
Total equity and liabilities		665.503.848	640.334.735	1.305.838.583	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 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		258.978.731	560.604.804	819.583.535	212.228.885	498.811.450	711.040.335
GUARANTIES AND WARRANTIES	V-III-2	86.845.226	156.527.279	243.372.505	62.457.727	130.998.199	193.455.926
Letters of Guarantee	V-III-1	83.716.753	90.406.336	174.123.089	61.406.815	72.673.220	134.080.035
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		75.442.504	59.732.598	135.175.102	55.357.185	53.068.016	108.425.201
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		1.681.824	1.470.494	3.152.318	117.441	277.393	394.834
Other Guarantees		161.529	287.029	448.558	160.411	185.119	345.530
Other Collaterals		435.000	726.367	1.161.367	200.000	0	200.000
COMMITMENTS		131.666.587	123.766.983	255.433.570	92.374.573	75.850.537	168.225.110
Irrevocable Commitments	V-III-1	116.049.745	36.963.140	153.012.885	78.922.048	11.469.988	90.392.036
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		46.662.223	3.024	46.665.247	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	7.396.698	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		4,872.672	1,362.757	6,235.429	3,707.157	1,359.623	5,066.780
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		40,466.918	280,310.542	320,777.460	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		40,466.918	280,310.542	320,777.460	57,396.585	291,962.714	349,359.299
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		20,431.014	207,339.245	227,770.259	40,183.475	216,164.627	256,348.102
Currency Swap Buy Transactions		4,347.721	46,621.243	50,968.964	107.989	70,293.816	70,401.805
Currency Swap Sell Transactions		14,573.293	26,834.777	41,408.070	37,905.486	20,450.158	58,355.644
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		8,620,799.340	10,030,282.453	18,651,081.793	6,551,262.425	7,947,865.967	14,499,128.392
ITEMS HELD IN CUSTODY		109,776.509	63,909.156	173,685.665	89,655.684	48,710.897	138,366.581
Customer Fund and Portfolio Balances		8,796.196	0	8,796.196	5,458.322	0	5,458.322
Securities Held in Custody		51,968.807	20,928.653	72,897.460	49,974.424	15,941.897	65,916.321
Cheques Received for Collection		30,684.903	4,607.178	35,292.081	23,408.656	4,620.176	28,028.832
Commercial Notes Received for Collection		13,256.069	3,448.664	16,704.733	7,705.143	2,408.419	10,113.562
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		576.664	28,889.961	29,466.625	466.829	21,514.783	21,981.612
Custodians		4,491.718	6,034.032	10,525.750	2,640.158	4,225.086	6,865.244
PLEDGED ITEMS		1,633,336.574	546,671.792	2,180,008.366	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		3,026.960	8,443.065	11,470.025	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		8.879.778.071	10.590.887.257	19.470.665.328	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 - 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-1	59.480.470	31.212.567	34.224.130	16.541.348
Interest Income on Loans	V-IV-1	36.196.893	23.680.912	19.684.356	12.343.620
Interest Income on Reserve Deposits		273.019	364.232	38.933	226.096
Interest Income on Banks	V-IV-1	51.144	14.810	32.339	6.202
Interest Income on Money Market Placements		1.221	3.033	460	710
Interest Income on Marketable Securities Portfolio	V-IV-1	22.462.600	6.989.679	14.135.708	3.884.864
Financial Assets At Fair Value Through Profit Loss		197.556	79.832	104.110	47.605
Financial Assets At Fair Value Through Other Comprehensive Income		9.929.042	3.426.368	5.916.372	1.896.612
Financial Assets Measured at Amortised Cost		12.336.002	3.483.479	8.115.226	1.940.647
Finance Leasing Interest Income		355.490	148.385	209.006	77.096
Other Interest Income		140.103	11.516	123.328	2.760
INTEREST EXPENSES (-)	V-IV-2	-35.108.799	-24.996.099	-19.326.327	-13.180.751
Interest Expenses on Deposits	V-IV-2	-22.033.197	-15.052.401	-12.306.637	-7.745.198
Interest Expenses on Funds Borrowed	V-IV-2	-1.735.270	-790.086	-960.222	-441.866
Interest Expenses on Money Market Funds		-6.868.746	-6.266.830	-3.691.106	-3.532.384
Interest Expenses on Securities Issued	V-IV-2	-3.694.501	-2.744.943	-1.941.251	-1.413.508
Lease Interest Expenses		-103.051	-68.094	-54.673	-36.325
Other Interest Expense		-674.034	-73.745	-372.438	-11.470
NET INTEREST INCOME OR EXPENSE		24.371.671	6.216.468	14.897.803	3.360.597
NET FEE AND COMMISSION INCOME OR EXPENSES		3.953.029	1.712.260	2.284.532	982.062
Fees and Commissions Received		5.106.241	2.317.976	2.935.202	1.308.618
From Noncash Loans		787.016	449.790	428.154	231.082
Other		4.319.225	1.868.186	2.507.048	1.077.536
Fees and Commissions Paid (-)		-1.153.212	-605.716	-650.670	-326.556
Paid for Noncash Loans		-21.804	-3.981	-15.762	-2.215
Other		-1.131.408	-601.735	-634.908	-324.341
DIVIDEND INCOME		53.387	22.788	27.466	7.024
TRADING INCOME OR LOSS (Net)	V-IV-3	1.967.675	-1.875.791	711.983	-1.405.762
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	614.497	554.147	82.744	154.228
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-722.117	-2.836.147	-678.281	-1.793.425
Foreign Exchange Gains or Losses	V-IV-3	2.075.295	406.209	1.307.520	233.435
OTHER OPERATING INCOME	V-IV-4	5.660.723	5.246.715	2.265.453	1.557.268
GROSS PROFIT FROM OPERATING ACTIVITIES		36.006.485	11.322.440	20.187.237	4.501.189
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-11.745.712	-4.507.243	-5.053.072	-1.453.202
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-2.426.442	-411.966	-2.011.728	-4.044
PERSONNEL EXPENSES (-)		-3.091.771	-1.864.940	-1.688.749	-899.374
OTHER OPERATING EXPENSES (-)	V-IV-6	-4.095.344	-2.492.287	-2.260.026	-1.311.881
NET OPERATING INCOME (LOSS)		14.647.216	2.046.004	9.173.662	832.688
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		129.897	41.159	77.915	21.502
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	14.777.113	2.087.163	9.251.577	854.190
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-3.779.857	-332.523	-1.624.907	-48.432
Current Tax Provision	V-IV-10	-10.601.450	-221.389	-724.445	-190.299
Expense Effect of Deferred Tax	V-IV-10	-3.878.204	-1.643.592	-2.882.537	-277.738
Income Effect of Deferred Tax	V-IV-10	10.699.797	1.532.458	1.982.075	419.605
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	10.997.256	1.754.640	7.626.670	805.758
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		10.997.256	1.754.640	7.626.670	805.758
Profit (Loss) Attributable to Group		10.769.072	1.694.713	7.509.442	772.710
Profit (loss), attributable to non-controlling interests		228.184	59.927	117.228	33.048
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>100 Adet Hisse Başına Kar/Zarar (Tam TL)</i>		1,83290000	0,44930000	1,07240000	0,20630000

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 - 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)		10.997.256	1.754.640		
OTHER COMPREHENSIVE INCOME		4.747.203	-81.654		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-87.926	-14.029		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-2.499	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		15.554	-275		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-57.617	-14.572		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-43.364	818		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		4.835.129	-67.625		
Exchange Differences on Translation		169.470	54.625		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		5.969.661	-275.366		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		290.433	97.601		
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		-1.594.435	55.515		
TOTAL COMPREHENSIVE INCOME (LOSS)		15.744.459	1.672.986		

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		23.155.390	4.056.268
Interest Received		48.169.291	30.904.852
Interest Paid		-34.160.865	-23.923.086
Dividends received		53.387	22.788
Fees and Commissions Received		4.158.168	2.368.733
Other Gains		981.693	267.784
Collections from Previously Written Off Loans and Other Receivables		2.139.672	2.011.556
Cash Payments to Personnel and Service Suppliers		-3.296.768	-2.010.765
Taxes Paid		-274.251	-706.131
Other		5.385.063	-4.879.463
Changes in Operating Assets and Liabilities Subject to Banking Operations		16.445.831	-8.388.921
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.135.589	-3.855.715
Net (Increase) Decrease in Due From Banks		-22.252.457	-728.044
Net (Increase) Decrease in Loans		-110.281.604	-45.147.949
Net (Increase) Decrease in Other Assets		-11.470.698	10.709.133
Net Increase (Decrease) in Bank Deposits		12.230.062	-5.330.369
Net Increase (Decrease) in Other Deposits		125.789.453	22.294.090
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-998.325	12.852.612
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		22.293.811	817.321
Net Cash Provided From Banking Operations		39.601.221	-4.332.653
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-38.491.171	-11.928.658
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-162.226	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		1.750	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.626.350	-1.236.567
Cash Obtained from Tangible and Intangible Asset Sales		1.126.259	1.041.298
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.551.778	-19.353.454
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		-11.269.946	5.658.303
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		-95.723	-34.664
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		8.665.414	32.349
Cash Obtained from Loans and Securities Issued		17.585.499	6.622.558
Cash Outflow Arised From Loans and Securities Issued		-9.268.038	-6.407.381
Equity Instruments Issued		601.060	0
Dividends paid		0	-603
Payments of lease liabilities		-253.107	-182.225
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-1.993.665	-114.997
Net Increase (Decrease) in Cash and Cash Equivalents		7.781.799	-16.343.959
Cash and Cash Equivalents at Beginning of the Period		98.979.861	55.596.047
Cash and Cash Equivalents at End of the Period		106.761.660	39.252.088

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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 (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		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
		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	6.303.347	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
		0	0	0	0	0	-122	-13.810	54.625	-219.851	97.601	0	0	1.694.713	1.613.156	59.830	1.672.986
		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	-1	0	71.679	0	0	0	0	0	0	994.357	-	1.208.777	0	-142.742	228.564
		0	0	0	0	-80	0	0	0	0	0	5.218.798	-	5.224.888	0	-6.170	-603
		0	0	0	0	0	0	0	0	0	0	0	-6.162	0	-6.162	-603	-6.765
		0	0	0	0	-80	0	0	0	0	0	5.215.447	-	5.215.375	0	-8	0
		0	0	0	0	0	0	0	0	0	0	3.351	-3.351	0	0	0	0
		3.905.622	6.303.346	0	33.859	887.953	-181.272	882.903	580.401	818.677	-86.807	32.918.105	111.896	1.694.713	47.869.396	1.034.726	48.904.122
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		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
		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	6.303.367	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
		0	0	0	0	-25.911	13.173	-74.822	169.470	4.375.226	290.433	0	0	10.769.072	15.516.641	227.818	15.744.459
		3.205.742	10.164.718	0	0	0	0	0	0	0	0	0	0	0	13.370.460	0	13.370.460
		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	1.366	0	59.183	0	0	0	0	0	0	538.750	-936.264	0	-336.965	29.912	-307.053
		0	0	0	0	0	0	0	0	0	0	4.140.192	-	4.140.227	0	-35	-965
		0	0	0	0	0	0	0	0	0	0	0	-19	0	-19	-965	-984
		0	0	0	0	0	0	0	0	0	0	4.136.579	-	4.136.595	0	-16	0
		0	0	0	0	0	0	0	0	0	0	3.613	-3.613	0	0	0	0
		7.111.364	16.469.451	0	-51.561	866.758	-219.977	1.552.698	1.146.667	6.079.007	-156.326	37.847.230	120.678	10.769.072	81.535.061	1.471.833	83.006.894

Previous Period
01.01.2021 - 30.06.2021

Current Period
01.01.2022 - 30.06.2022