



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Consolidated 2022 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2022 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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.9.4'de belirtildiği üzere, 30 Eylül 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle geçmiş yıllarda ayrılan ve 7,500,000 Bin TL tutarı geçmiş yıllarda, 500,000 Bin TL tutarı cari dönemde gider yazılan toplam 8,000,000 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 Eylül 2022 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz 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.

Diğer Husus

Grup'un 31 Aralık 2021 ve 30 Eylül 2021 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 2 Şubat 2022 tarihli bağımsız denetim raporunda yer alan konsolide finansal tabloların, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 4,650,000 Bin TL'si geçmiş yıllarda ve 2,850,000 Bin TL'si 2021 yılı içerisinde gider yazılan toplam 7,500,000 Bin TL ve 27 Ekim 2021 tarihli sınırlı denetim raporunda yer alan konsolide finansal tabloların ise 4,650,000 Bin TL'si geçmiş yıllarda ve 1,950,000 Bin TL'si 2021 yılı içerisinde gider yazılan toplam 6,600,000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle sırasıyla şartlı görüş ve şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem

konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile tüm önemli

konşolide 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

27 Ekim 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 30.09.2022			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)		104.143.090	291.234.230	395.377.320	98.162.520	200.010.644	298.173.164
Cash and cash equivalents	5.1.1	33.763.850	259.069.749	292.833.599	45.329.506	171.468.258	216.797.764
Cash and Cash Balances at Central Bank		29.140.733	120.963.096	150.103.829	13.530.186	110.393.448	123.923.634
Banks		2.181.898	102.644.046	104.825.944	1.350.620	57.852.923	59.203.543
Receivables From Money Markets		2.560.944	35.867.157	38.428.101	30.560.571	3.347.068	33.907.639
Allowance for Expected Losses (-)		-119.725	-404.550	-524.275	-111.871	-125.181	-237.052
Financial assets at fair value through profit or loss	5.1.2	3.816.629	1.615.521	5.432.150	2.051.069	5.787.964	7.839.033
Public Debt Securities		1.316.774	1.048.703	2.365.477	1.022.981	726.919	1.749.900
Equity instruments		2.499.012	80.162	2.579.174	1.027.247	99.701	1.126.948
Other Financial Assets		843	486.656	487.499	841	4.961.344	4.962.185
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	60.866.475	23.268.104	84.134.579	35.483.531	20.262.767	55.746.298
Public Debt Securities		60.631.011	12.990.324	73.621.335	35.412.880	9.237.062	44.649.942
Equity instruments		95.986	752.959	848.945	70.651	450.549	521.200
Other Financial Assets		139.478	9.524.821	9.664.299	0	10.575.156	10.575.156
Derivative financial assets	5.1.4	5.696.136	7.280.856	12.976.992	15.298.414	2.491.655	17.790.069
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.307.175	6.104.565	11.411.740	14.512.822	2.391.774	16.904.596
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		388.961	1.176.291	1.565.252	785.592	99.881	885.473
FINANCIAL ASSETS AT AMORTISED COST (Net)		473.944.545	296.136.716	770.081.261	291.012.949	229.117.373	520.130.322
Loans	5.1.5	429.015.609	258.096.698	687.112.307	272.256.354	220.333.364	492.589.718
Receivables From Leasing Transactions	5.1.6	4.188.344	12.633.920	16.822.264	2.926.250	9.730.034	12.656.284
Factoring Receivables	5.1.7	4.561.638	1.000.714	5.562.352	2.887.843	1.328.757	4.216.600
Other Financial Assets Measured at Amortised Cost	5.1.8	53.859.351	44.230.836	98.090.187	22.864.252	17.302.795	40.167.047
Public Debt Securities		53.825.852	41.650.433	95.476.285	22.830.183	17.247.652	40.077.835
Other Financial Assets		33.499	2.580.403	2.613.902	34.069	55.143	89.212
Allowance for Expected Credit Losses (-)		-17.680.397	-19.825.452	-37.505.849	-9.921.750	-19.577.577	-29.499.327
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	733.499	5.622	739.121	568.861	17.087	585.948
Held for Sale		733.499	5.622	739.121	568.861	17.087	585.948
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.958.022	73.391	2.031.413	1.112.314	52.210	1.164.524
Investments in Associates (Net)	5.1.10	130.207	15	130.222	47.923	12	47.935

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		130.207	15	130.222	47.923	12	47.935
Investments in Subsidiaries (Net)	5.1.11	1.827.815	73.376	1.901.191	1.064.391	52.198	1.116.589
Unconsolidated Financial Subsidiaries		0	0	0	41.420	0	41.420
Unconsolidated Non-Financial Subsidiaries		1.827.815	73.376	1.901.191	1.022.971	52.198	1.075.169
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.12	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	5.1.13	6.912.617	866.731	7.779.348	5.359.199	747.121	6.106.320
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	991.047	128.667	1.119.714	848.468	115.182	963.650
Goodwill		6.388	0	6.388	6.388	0	6.388
Other		984.659	128.667	1.113.326	842.080	115.182	957.262
INVESTMENT PROPERTY (Net)	5.1.15	1.284.079	0	1.284.079	652.633	0	652.633
CURRENT TAX ASSETS		0	223	223	0	30.727	30.727
DEFERRED TAX ASSET	5.1.16	6.102.835	175.878	6.278.713	4.405.432	37.859	4.443.291
OTHER ASSETS (Net)	5.1.17	33.631.963	5.114.013	38.745.976	12.670.670	5.554.351	18.225.021
TOTAL ASSETS		629.701.697	593.735.471	1.223.437.168	414.793.046	435.682.554	850.475.600
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	333.025.112	523.201.264	856.226.376	178.400.797	404.432.629	582.833.426
LOANS RECEIVED	5.2.2	4.199.534	47.610.301	51.809.835	2.771.981	40.854.748	43.626.729
MONEY MARKET FUNDS	5.2.3	8.451.167	7.166.837	15.618.004	9.119.851	6.822.938	15.942.789
MARKETABLE SECURITIES (Net)	5.2.4	1.626.853	16.588.525	18.215.378	5.671.907	19.972.964	25.644.871
Bills		1.038.568	168.876	1.207.444	4.673.647	0	4.673.647
Asset-backed Securities		0	0	0	0	0	0
Bonds		588.285	16.419.649	17.007.934	998.260	19.972.964	20.971.224
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	5.2.5	0	28.731.869	28.731.869	0	24.183.368	24.183.368
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	5.469.056	10.799.657	16.268.713	6.951.853	6.476.882	13.428.735
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		5.447.197	10.782.071	16.229.268	6.910.642	6.137.677	13.048.319
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		21.859	17.586	39.445	41.211	339.205	380.416
FACTORING PAYABLES	5.2.7	0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.8	927.704	352.227	1.279.931	797.919	272.119	1.070.038
PROVISIONS	5.2.9	6.307.916	12.104.169	18.412.085	5.226.738	9.493.285	14.720.023
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.304.978	197.492	2.502.470	1.841.079	176.824	2.017.903
Insurance Technical Reserves (Net)		1.221.384	724.993	1.946.377	1.002.438	359.409	1.361.847
Other provisions		2.781.554	11.181.684	13.963.238	2.383.221	8.957.052	11.340.273
CURRENT TAX LIABILITIES	5.2.10	7.097.115	203.785	7.300.900	2.842.824	130.091	2.972.915
DEFERRED TAX LIABILITY	5.2.10	3.701	74.643	78.344	0	55.096	55.096
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.11	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	5.2.12	1.026.475	14.183.679	15.210.154	1.030.662	9.880.843	10.911.505
Loans		0	0	0	0	0	0

Other Debt Instruments		1.026.475	14.183.679	15.210.154	1.030.662	9.880.843	10.911.505
OTHER LIABILITIES	5.2.13	48.929.742	13.687.441	62.617.183	29.419.434	5.365.816	34.785.250
EQUITY	5.2.14	132.207.347	-538.951	131.668.396	80.399.488	-98.633	80.300.855
Issued capital		4.200.000	0	4.200.000	4.200.000	0	4.200.000
Capital Reserves		784.434	0	784.434	784.434	0	784.434
Equity Share Premiums		11.880	0	11.880	11.880	0	11.880
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		772.554	0	772.554	772.554	0	772.554
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.907.778	100.184	3.007.962	1.661.446	190.809	1.852.255
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		21.060.593	-1.195.057	19.865.536	7.941.856	-750.153	7.191.703
Profit Reserves		63.161.721	555.922	63.717.643	51.476.644	460.711	51.937.355
Legal Reserves		1.855.184	227.034	2.082.218	1.648.175	186.676	1.834.851
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		61.202.272	0	61.202.272	49.559.538	0	49.559.538
Other Profit Reserves		104.265	328.888	433.153	268.931	274.035	542.966
Profit or Loss		39.675.618	0	39.675.618	14.015.592	0	14.015.592
Prior Years' Profit or Loss		1.105.802	0	1.105.802	548.851	0	548.851
Current Period Net Profit Or Loss		38.569.816	0	38.569.816	13.466.741	0	13.466.741
Non-controlling Interests		417.203	0	417.203	319.516	0	319.516
Total equity and liabilities		549.271.722	674.165.446	1.223.437.168	322.633.454	527.842.146	850.475.600

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		550.146.937	819.666.412	1.369.813.349	351.725.728	647.893.921	999.619.649
GUARANTIES AND WARRANTIES	5.3.1	87.508.758	117.578.128	205.086.886	44.306.497	90.152.277	134.458.774
Letters of Guarantee		84.746.256	80.603.499	165.349.755	44.007.746	60.356.900	104.364.646
Guarantees Subject to State Tender Law		0	3.143.310	3.143.310	0	2.359.247	2.359.247
Guarantees Given for Foreign Trade Operations		4.362.774	3.212.695	7.575.469	3.089.307	1.586.208	4.675.515
Other Letters of Guarantee		80.383.482	74.247.494	154.630.976	40.918.439	56.411.445	97.329.884
Bank Acceptances		461.658	3.192.203	3.653.861	65.766	2.685.971	2.751.737
Import Letter of Acceptance		461.658	3.192.203	3.653.861	65.766	2.685.971	2.751.737
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		312.644	33.137.625	33.450.269	160.485	25.794.163	25.954.648
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		312.644	33.137.625	33.450.269	160.485	25.794.163	25.954.648
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		1.988.200	401.928	2.390.128	72.500	1.056.461	1.128.961
Endorsements to the Central Bank of Turkey		1.988.200	401.928	2.390.128	72.500	1.056.461	1.128.961
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	242.873	242.873	0	258.782	258.782
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	180.155.035	81.756.592	261.911.627	102.485.489	37.588.748	140.074.237
Irrevocable Commitments		178.186.736	71.809.957	249.996.693	100.896.376	19.144.862	120.041.238
Forward Asset Purchase Commitments		1.769.155	65.623.208	67.392.363	5.160.834	14.950.271	20.111.105
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	5.549	5.549	0	4.560	4.560
Loan Granting Commitments		59.118.657	4.037.306	63.155.963	30.051.943	2.367.061	32.419.004
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.240.183	0	5.240.183	3.956.330	0	3.956.330
Tax and Fund Liabilities Arised from Export Commitments		244.861	0	244.861	116.784	0	116.784
Commitments for Credit Card Limits		111.810.116	1.766.509	113.576.625	61.609.289	1.822.970	63.432.259
Commitments for Credit Cards and Banking Services Promotions		3.764	0	3.764	1.196	0	1.196
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		0	377.385	377.385	0	0	0
Revocable Commitments		1.968.299	9.946.635	11.914.934	1.589.113	18.443.886	20.032.999
Revocable Loan Granting Commitments		534.200	7.034.839	7.569.039	557.330	16.363.918	16.921.248
Other Revocable Commitments		1.434.099	2.911.796	4.345.895	1.031.783	2.079.968	3.111.751
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	282.483.144	620.331.692	902.814.836	204.933.742	520.152.896	725.086.638
Derivative Financial Instruments Held For Hedging		4.640.552	60.010.573	64.651.125	10.157.293	65.472.706	75.629.999
Fair Value Hedges		0	17.366.605	17.366.605	400.000	10.961.095	11.361.095
Cash Flow Hedges		4.640.552	42.643.968	47.284.520	9.757.293	54.511.611	64.268.904
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		277.842.592	560.321.119	838.163.711	194.776.449	454.680.190	649.456.639
Forward Foreign Currency Buy or Sell Transactions		21.336.479	30.161.467	51.497.946	13.352.362	19.688.268	33.040.630
Forward Foreign Currency Buying Transactions		19.031.202	7.113.756	26.144.958	9.734.071	6.429.241	16.163.312
Forward Foreign Currency Sale Transactions		2.305.277	23.047.711	25.352.988	3.618.291	13.259.027	16.877.318
Currency and Interest Rate Swaps		235.116.954	417.138.157	652.255.111	164.715.512	341.701.557	506.417.069
Currency Swap Buy Transactions		2.500.338	164.241.543	166.741.881	3.971.126	148.821.859	152.792.985
Currency Swap Sell Transactions		114.746.380	67.239.849	181.986.229	106.149.390	50.271.988	156.421.378
Interest Rate Swap Buy Transactions		58.935.118	92.828.382	151.763.500	27.297.498	71.303.855	98.601.353
Interest Rate Swap Sell Transactions		58.935.118	92.828.383	151.763.501	27.297.498	71.303.855	98.601.353
Currency, Interest Rate and Securities Options		17.315.420	24.174.374	41.489.794	14.159.657	20.726.981	34.886.638
Currency Options Buy Transactions		10.632.127	6.785.521	17.417.648	4.417.926	6.898.987	11.316.913
Currency Options Sell Transactions		6.420.354	12.143.758	18.564.112	7.866.882	6.448.093	14.314.975
Interest Rate Options Buy Transactions		0	3.515.996	3.515.996	0	4.982.841	4.982.841
Interest Rate Options Sell Transactions		0	1.729.099	1.729.099	0	2.190.191	2.190.191
Securities Options Buy Transactions		129.331	0	129.331	1.267.078	0	1.267.078
Securities Options Sell Transactions		133.608	0	133.608	607.771	206.869	814.640
Currency Futures		1.358.088	1.253.746	2.611.834	1.306.794	1.277.838	2.584.632
Currency Futures Buy Transactions		1.093.934	253.619	1.347.553	992.048	301.139	1.293.187
Currency Futures Sell Transactions		264.154	1.000.127	1.264.281	314.746	976.699	1.291.445
Interest Rate Futures Buy and Sell Transactions		0	110.670	110.670	0	157.116	157.116
Interest Rate Futures Buy Transactions		0	110.670	110.670	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	157.116	157.116
Other		2.715.651	87.482.705	90.198.356	1.242.124	71.128.430	72.370.554
CUSTODY AND PLEDGES RECEIVED		1.479.609.953	2.804.985.248	4.284.595.201	1.093.978.634	2.083.443.828	3.177.422.462
ITEMS HELD IN CUSTODY		167.145.378	154.129.777	321.275.155	114.179.952	108.260.211	222.440.163
Customer Fund and Portfolio Balances		99.734.615	0	99.734.615	64.677.619	0	64.677.619
Securities Held in Custody		21.175.649	66.257.422	87.433.071	18.343.337	37.995.927	56.339.264
Cheques Received for Collection		40.719.411	13.810.675	54.530.086	27.326.791	13.620.060	40.946.851
Commercial Notes Received for Collection		4.646.423	2.304.725	6.951.148	3.429.128	1.815.204	5.244.332
Other Assets Received for Collection		460.333	63.221.782	63.682.115	275.296	47.257.187	47.532.483
Securities that will be Intermediated to Issue		0	445.867	445.867	0	319.790	319.790
Other Items Under Custody		408.947	8.089.306	8.498.253	127.781	7.252.043	7.379.824
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.312.464.575	2.650.855.471	3.963.320.046	979.798.682	1.975.183.617	2.954.982.299
Securities		16.208.373	11.601.860	27.810.233	8.838.322	6.124.816	14.963.138
Guarantee Notes		22.808.342	51.812.961	74.621.303	22.910.852	35.928.645	58.839.497
Commodity		292.499	0	292.499	441.462	0	441.462
Warrant		0	1.406.247	1.406.247	0	925.896	925.896
Real Estate		298.104.319	440.338.225	738.442.544	221.127.430	334.187.401	555.314.831
Other Pledged Items		975.051.042	2.145.695.916	3.120.746.958	726.480.616	1.598.016.644	2.324.497.260

Depositories Receiving Pledged Items		0	262	262	0	215	215
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		2.029.756.890	3.624.651.660	5.654.408.550	1.445.704.362	2.731.337.749	4.177.042.111

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 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021	Current Period 3 Months 01.07.2022 - 30.09.2022	Previous Period 3 Months 01.07.2021 - 30.09.2021
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	5.4.1	87.761.397	41.318.041	39.342.718	15.837.841
Interest Income on Loans		59.514.079	31.547.908	24.548.338	11.654.585
Interest Income on Reserve Deposits		286.258	620.898	2.188	277.011
Interest Income on Banks		368.031	165.602	213.507	58.629
Interest Income on Money Market Placements		2.224.208	1.365.254	527.095	758.441
Interest Income on Marketable Securities Portfolio		23.839.961	6.740.505	13.450.283	2.770.385
Financial Assets At Fair Value Through Profit Loss		164.225	122.419	55.764	58.578
Financial Assets At Fair Value Through Other Comprehensive Income		11.592.898	3.562.586	6.070.173	1.521.209
Financial Assets Measured at Amortised Cost		12.082.838	3.055.500	7.324.346	1.190.598
Finance Leasing Interest Income		1.069.962	498.892	425.399	183.176
Other Interest Income		458.898	378.982	175.908	135.614
INTEREST EXPENSES (-)	5.4.2	-29.812.793	-17.455.323	-12.374.729	-6.441.184
Interest Expenses on Deposits		-23.024.877	-14.317.938	-9.306.385	-5.416.402
Interest Expenses on Funds Borrowed		-1.960.931	-778.523	-846.513	-254.555
Interest Expenses on Money Market Funds		-777.973	-273.614	-399.112	-52.701
Interest Expenses on Securities Issued		-2.382.269	-1.946.346	-881.844	-676.021
Lease Interest Expenses		-124.380	-92.937	-43.646	-35.620
Other Interest Expense		-1.542.363	-45.965	-897.229	-5.885
NET INTEREST INCOME OR EXPENSE		57.948.604	23.862.718	26.967.989	9.396.657
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	12.008.205	6.489.928	4.920.324	2.259.600
Fees and Commissions Received		17.036.636	8.644.598	7.074.016	3.177.883
From Noncash Loans		1.327.975	773.337	502.889	274.307
Other		15.708.661	7.871.261	6.571.127	2.903.576
Fees and Commissions Paid (-)		-5.028.431	-2.154.670	-2.153.692	-918.283
Paid for Noncash Loans		-55.280	-23.225	-19.966	-8.649
Other		-4.973.151	-2.131.445	-2.133.726	-909.634
DIVIDEND INCOME	5.4.3	67.505	22.813	4.820	1.537
TRADING INCOME OR LOSS (Net)	5.4.4	8.268.702	-3.224.052	2.332.954	-2.273.474
Gains (Losses) Arising from Capital Markets Transactions		4.152.037	1.086.955	-356.580	431.547
Gains (Losses) Arising From Derivative Financial Transactions		-21.567.381	-4.639.775	-2.443.451	-3.654.093
Foreign Exchange Gains or Losses		25.684.046	328.768	5.132.985	949.072
OTHER OPERATING INCOME	5.4.5	12.823.780	8.522.842	3.450.719	2.623.112
GROSS PROFIT FROM OPERATING ACTIVITIES		91.116.796	35.674.249	37.676.806	12.007.432
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-19.703.374	-10.146.878	-6.321.235	-2.000.900
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-2.923.057	-3.333.784	-733.201	-1.213.363
PERSONNEL EXPENSES (-)		-7.270.082	-3.974.748	-2.957.646	-1.407.566
OTHER OPERATING EXPENSES (-)	5.4.7	-11.173.605	-6.148.266	-4.427.905	-2.086.701
NET OPERATING INCOME (LOSS)		50.046.678	12.070.573	23.236.819	5.298.902
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		718.574	467.073	232.117	161.651
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	50.765.252	12.537.646	23.468.936	5.460.553
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-12.039.190	-3.023.025	-5.923.897	-1.666.503
Current Tax Provision		-13.442.219	-3.147.569	-5.848.983	-1.637.600
Expense Effect of Deferred Tax		-4.816.001	-946.660	-678.906	62.438
Income Effect of Deferred Tax		6.219.030	1.071.204	603.992	-91.341
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	38.726.062	9.514.621	17.545.039	3.794.050
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	5.4.8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	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	5.4.10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	38.726.062	9.514.621	17.545.039	3.794.050
Profit (Loss) Attributable to Group		38.569.816	9.426.571	17.484.915	3.765.366
Profit (loss), attributable to non-controlling interests		156.246	88.050	60.124	28.684
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,09183000	0,02244000	0,04163000	0,00897000

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 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021	Current Period 3 Months 01.07.2022 - 30.09.2022	Previous Period 3 Months 01.07.2021 - 30.09.2021
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		38.726.062	9.514.621		
OTHER COMPREHENSIVE INCOME		13.914.663	385.089		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.239.042	84.691		
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.421.233	8.018		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		195	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		54.291	77.532		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-236.677	-859		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		12.675.621	300.398		
Exchange Differences on Translation		3.270.116	1.037.543		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		12.617.267	-775.507		
Income (Loss) Related with Cash Flow Hedges		1.379.755	361.783		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.563.029	-508.405		
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		-3.028.488	184.984		
TOTAL COMPREHENSIVE INCOME (LOSS)		52.640.725	9.899.710		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021
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	5.6	36.746.693	13.342.018
Interest Received		67.947.498	36.862.889
Interest Paid		-22.553.277	-15.937.345
Dividends received		67.505	22.813
Fees and Commissions Received		17.036.636	8.644.598
Other Gains		12.823.780	8.522.842
Collections from Previously Written Off Loans and Other Receivables		770.192	693.396
Cash Payments to Personnel and Service Suppliers		-15.901.977	-8.610.259
Taxes Paid		-12.825.433	-3.396.428
Other		-10.618.231	-13.460.488
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	14.941.058	-6.573.793
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.662.972	1.375.524
Net (Increase) Decrease in Due From Banks		-55.204.610	-4.311.986
Net (Increase) Decrease in Loans		-206.616.345	-72.443.526
Net (Increase) Decrease in Other Assets		-18.427.540	-2.186.471
Net Increase (Decrease) in Bank Deposits		3.139.411	3.314.031
Net Increase (Decrease) in Other Deposits		265.806.598	65.221.889
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-2.502.033	-4.247.052
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		27.082.605	6.703.798
Net Cash Provided From Banking Operations	5.6	51.687.751	6.768.225
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-47.431.000	-4.653.176
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-190.817	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.556.277	-509.175
Cash Obtained from Tangible and Intangible Asset Sales		655.282	529.092
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-30.963.348	-23.811.163
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		22.839.602	16.271.075
Cash Paid for Purchase of Financial Assets At Amortised Cost		-40.861.148	-499.191
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.645.706	3.366.186
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.983.088	8.538.574
Cash Obtained from Loans and Securities Issued		25.979.837	22.543.520
Cash Outflow Arised From Loans and Securities Issued		-19.303.772	-13.161.693
Equity Instruments Issued		0	0
Dividends paid		-1.307.331	-623.800
Payments of lease liabilities		-385.646	-219.453
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	11.904.372	2.795.604
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	21.144.211	13.449.227
Cash and Cash Equivalents at Beginning of the Period	5.6	122.462.323	52.763.757
Cash and Cash Equivalents at End of the Period	5.6	143.606.534	66.212.984



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 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 - 30.09.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		4,200.000	11.880	0	772.554	1,948.436	-302.744	66.879	5,190.254	240.292	-2,349.276	45,869.743	6,513.366	0	62,161.384	247.679	62,409.063	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	-132	0	-100.924	0	535.568	0	434.512	0	434.512	
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	-132	0	-100.924	0	535.568	0	434.512	0	434.512	
	Adjusted Beginning Balance		5.5	4,200.000	11.880	0	772.554	1,948.436	-302.744	66.879	5,190.122	240.292	-2,450.200	45,869.743	7,048.934	0	62,595.896	247.679	62,843.575
	Total Comprehensive Income (Loss)			0	0	0	0	-4,549	0	75.957	1,037.543	-723.276	-12.862	208.276	-194.993	9,426.571	9,812.667	87.043	9,899.710
	Capital Increase in Cash			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	0	0	0	0	0	0	0	33.979	0	0	33.979	0	33.979
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	5,681.290	-6,305.090	0	-623.800	-47.130	-670.930
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	-623.800	0	-623.800	-47.130	-670.930
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	5,646.085	-5,646.085	0	0	0	0
	Other			0	0	0	0	0	0	0	0	0	0	35.205	-35.205	0	0	0	0
	Equity at end of period			4,200.000	11.880	0	772.554	1,943.887	-302.744	142.836	6,227.665	-482.984	-2,463.062	51,793.288	548.851	9,426.571	71,818.742	287.592	72,106.334
Current Period 01.01.2022 - 30.09.2022	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		4,200.000	11.880	0	772.554	2,013.061	-420.279	259.473	10,662.419	432.618	-3,903.334	51,937.355	14,015.592	0	79,981.339	319.516	80,300.855	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		5.5	4,200.000	11.880	0	772.554	2,013.061	-420.279	259.473	10,662.419	432.618	-3,903.334	51,937.355	14,015.592	0	79,981.339	319.516	80,300.855
	Total Comprehensive Income (Loss)			0	0	0	0	1,070.425	25.966	59.316	3,270.116	9,312.792	90.925	13.283	70,052	38,569.816	52,482.691	158.034	52,640.725
	Capital Increase in Cash			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	0	0	0	0	0	0	0	94.494	0	0	94.494	0	94.494
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	11,672.511	-	0	-1,307.331	-60.347	-1,367.678
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	-1,307.331	0	-1,307.331	-60.347	-1,367.678
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	11,615.304	-	0	0	0	0
	Other			0	0	0	0	0	0	0	0	0	0	57.207	-57.207	0	0	0	0
	Equity at end of period			4,200.000	11.880	0	772.554	3,083.486	-394.313	318.789	13,932.535	9,745.410	-3,812.409	63,717.643	1,105.802	38,569.816	131,251.193	417.203	131,668.396