



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O. Bank Financial Report Consolidated 2022 - 3. 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 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.7.'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 1,772,000 Bin TL'si geçmiş yıllarda, 7,728,000 Bin TL'si de cari dönemde ayrılan toplam 9,500,000 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.

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 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

Sorumlu Denetçi

7 Kasım 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)		114.000.134	322.215.434	436.215.568	101.130.561	248.362.721	349.493.282
Cash and cash equivalents	V-I-1	16.026.958	198.782.822	214.809.780	30.621.364	142.079.991	172.701.355
Cash and Cash Balances at Central Bank	V-I-1	15.282.173	150.824.817	166.106.990	29.360.024	114.812.521	144.172.545
Banks	V-I-3	761.360	47.958.033	48.719.393	1.272.208	20.353.088	21.625.296
Receivables From Money Markets		3.848	0	3.848	3.499	6.914.400	6.917.899
Allowance for Expected Losses (-)	V-I-16	-20.423	-28	-20.451	-14.367	-18	-14.385
Financial assets at fair value through profit or loss	V-I-2	469.146	15.119.976	15.589.122	365.610	16.226.214	16.591.824
Public Debt Securities		278.049	14.795.615	15.073.664	118.890	15.939.741	16.058.631
Equity instruments		115.998	324.361	440.359	201.998	286.473	488.471
Other Financial Assets		75.099	0	75.099	44.722	0	44.722
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	82.734.258	104.806.496	187.540.754	50.971.953	87.981.724	138.953.677
Public Debt Securities		82.055.707	102.270.361	184.326.068	50.435.798	85.501.032	135.936.830
Equity instruments		95.548	10.014	105.562	14.732	7.246	21.978
Other Financial Assets		583.003	2.526.121	3.109.124	521.423	2.473.446	2.994.869
Derivative financial assets	V-I-2	14.769.772	3.506.140	18.275.912	19.171.634	2.074.792	21.246.426
Derivative Financial Assets At Fair Value Through Profit Or Loss		14.769.772	3.506.140	18.275.912	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)		603.072.519	318.379.687	921.452.206	407.001.757	249.012.309	656.014.066
Loans	V-I-5	530.485.531	282.769.245	813.254.776	377.286.644	219.413.299	596.699.943
Receivables From Leasing Transactions	V-I-10	3.016.484	3.888.183	6.904.667	1.340.492	3.640.839	4.981.331
Factoring Receivables		9.210.016	412.938	9.622.954	6.184.214	889.603	7.073.817
Other Financial Assets Measured at Amortised Cost	V-I-6	93.356.404	31.770.454	125.126.858	48.417.140	25.444.843	73.861.983
Public Debt Securities		93.297.454	31.621.465	124.918.919	48.358.190	25.176.782	73.534.972
Other Financial Assets		58.950	148.989	207.939	58.950	268.061	327.011
Allowance for Expected Credit Losses (-)		-32.995.916	-461.133	-33.457.049	-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	576.833	0	576.833	755.253	0	755.253
Held for Sale		576.833	0	576.833	755.253	0	755.253
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		3.215.457	3	3.215.460	2.825.834	3	2.825.837
Investments in Associates (Net)	V-I-7	2.604.075	3	2.604.078	2.306.545	3	2.306.548

Associates Accounted for Using Equity Method		837.281	0	837.281	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)		8.158.587	46.067	8.204.654	4.110.997	30.054	4.141.051
INTANGIBLE ASSETS AND GOODWILL (Net)		434.816	9.835	444.651	298.931	474	299.405
Goodwill		14.631	0	14.631	14.631	0	14.631
Other		420.185	9.835	430.020	284.300	474	284.774
INVESTMENT PROPERTY (Net)	V-I-12	1.267.652	0	1.267.652	972.154	0	972.154
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	4.593.352	1.041.480	5.634.832	72.767	0	72.767
OTHER ASSETS (Net)	V-I-15	25.233.417	6.299.298	31.532.715	10.753.294	3.573.989	14.327.283
TOTAL ASSETS		760.552.767	647.991.804	1.408.544.571	527.921.548	500.979.550	1.028.901.098
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	503.406.203	457.769.096	961.175.299	254.392.314	341.417.664	595.809.978
LOANS RECEIVED	V-II-3	7.450.002	113.457.842	120.907.844	3.507.327	94.929.344	98.436.671
MONEY MARKET FUNDS		19.081.212	32.661.142	51.742.354	123.991.383	24.725.979	148.717.362
MARKETABLE SECURITIES (Net)	V-II-3	9.560.533	61.454.925	71.015.458	11.332.808	51.204.819	62.537.627
Bills		5.171.951	759.617	5.931.568	6.031.337	871.154	6.902.491
Asset-backed Securities		0	0	0	0	0	0
Bonds		4.388.582	60.695.308	65.083.890	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	457.168	5.539.014	5.996.182	1.609.212	3.881.066	5.490.278
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		457.168	5.539.014	5.996.182	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		525	0	525	7.309	0	7.309
LEASE PAYABLES (Net)	V-II-5	978.073	4.409	982.482	954.389	4.204	958.593
PROVISIONS	V-II-7	12.193.028	102.780	12.295.808	3.856.308	98.808	3.955.116
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.245.576	11.664	2.257.240	1.772.257	11.118	1.783.375
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		9.947.452	91.116	10.038.568	2.084.051	87.690	2.171.741
CURRENT TAX LIABILITIES	V-II-8	6.672.819	7.630	6.680.449	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	6.250.111	29.007.351	35.257.462	6.404.751	22.563.676	28.968.427
Loans		0	0	0	0	0	0

Other Debt Instruments		6,250.111	29,007.351	35,257.462	6,404.751	22,563.676	28,968.427
OTHER LIABILITIES	V-II-4	38,636.915	10,843.211	49,480.126	21,444.948	7,256.670	28,701.618
EQUITY	V-II-11	94,346.965	-1,339.388	93,007.577	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		16,344.471	77.958	16,422.429	6,192.623	0	6,192.623
Equity Share Premiums		16,469.501	0	16,469.501	6,303.367	0	6,303.367
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-125.030	77.958	-47.072	-110.744	0	-110.744
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2,190.882	0	2,190.882	2,287.039	0	2,287.039
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		13,315.659	-2,288.240	11,027.419	1,283.355	950.864	2,234.219
Profit Reserves		37,032.633	446.150	37,478.783	32,727.539	440.749	33,168.288
Legal Reserves		3,969.143	26.550	3,995.693	3,515.810	21.149	3,536.959
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		31,491.125	415.985	31,907.110	26,510.023	415.985	26,926.008
Other Profit Reserves		1,566.028	3.615	1,569.643	2,695.369	3.615	2,698.984
Profit or Loss		16,528.040	420.074	16,948.114	4,623.062	574.107	5,197.169
Prior Years' Profit or Loss		335.184	93.771	428.955	1.157	30.156	31.313
Current Period Net Profit Or Loss		16,192.856	326.303	16,519.159	4,621.905	543.951	5,165.856
Non-controlling Interests		1,823.916	4.670	1,828.586	1,210.398	4.670	1,215.068
Total equity and liabilities		699,036.559	709,508.012	1,408,544.571	480,822.913	548,078.185	1,028,901.098

Off-Balance Sheet Items (IFRS 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 (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		363.568.091	664.288.920	1.027.857.011	212.228.885	498.811.450	711.040.335
GUARANTIES AND WARRANTIES	V-III-2	103.371.404	148.203.117	251.574.521	62.457.727	130.998.199	193.455.926
Letters of Guarantee	V-III-1	101.294.935	89.148.812	190.443.747	61.406.815	72.673.220	134.080.035
Guarantees Subject to State Tender Law		4.700.459	32.402.248	37.102.707	3.507.026	19.605.204	23.112.230
Guarantees Given for Foreign Trade Operations		5.057.461	0	5.057.461	2.542.604	0	2.542.604
Other Letters of Guarantee		91.537.015	56.746.564	148.283.579	55.357.185	53.068.016	108.425.201
Bank Acceptances		4.258	5.227.351	5.231.609	4.258	9.575.050	9.579.308
Import Letter of Acceptance		0	993.142	993.142	0	969.051	969.051
Other Bank Acceptances	V-III-4	4.258	4.234.209	4.238.467	4.258	8.605.999	8.610.257
Letters of Credit	V-III-4	208.901	51.117.693	51.326.594	568.802	48.276.760	48.845.562
Documentary Letters of Credit		208.901	51.117.693	51.326.594	568.802	48.276.760	48.845.562
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	14.729	14.729	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		1.191.780	1.601.976	2.793.756	117.441	277.393	394.834
Other Guarantees		161.529	311.353	472.882	160.411	185.119	345.530
Other Collaterals		510.001	781.203	1.291.204	200.000	0	200.000
COMMITMENTS		160.319.223	140.486.428	300.805.651	92.374.573	75.850.537	168.225.110
Irrevocable Commitments	V-III-1	138.456.271	43.551.099	182.007.370	78.922.048	11.469.988	90.392.036
Forward Asset Purchase Commitments	V-III-1	17.852.214	41.990.856	59.843.070	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		51.684.362	2.564	51.686.926	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	6.875.182	0	6.875.182	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	53.499.266	0	53.499.266	30.687.962	0	30.687.962
Commitments for Credit Cards and Banking Services Promotions		2.739.357	0	2.739.357	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		5.785.736	1.557.679	7.343.415	3.707.157	1.359.623	5.066.780
Revocable Commitments		21.862.952	96.935.329	118.798.281	13.452.525	64.380.549	77.833.074
Revocable Loan Granting Commitments		21.862.952	96.935.329	118.798.281	13.452.525	64.380.549	77.833.074
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		99.877.464	375.599.375	475.476.839	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		99.877.464	375.599.375	475.476.839	57.396.585	291.962.714	349.359.299
Forward Foreign Currency Buy or Sell Transactions		2.466.680	2.298.095	4.764.775	6.266.455	8.227.370	14.493.825
Forward Foreign Currency Buying Transactions		2.364.117	84.148	2.448.265	3.142.731	4.115.500	7.258.231
Forward Foreign Currency Sale Transactions		102.563	2.213.947	2.316.510	3.123.724	4.111.870	7.235.594
Currency and Interest Rate Swaps		71.372.504	289.341.859	360.714.363	40.183.475	216.164.627	256.348.102
Currency Swap Buy Transactions		1.699.035	111.554.631	113.253.666	107.989	70.293.816	70.401.805
Currency Swap Sell Transactions		68.163.469	33.308.702	101.472.171	37.905.486	20.450.158	58.355.644
Interest Rate Swap Buy Transactions		755.000	72.239.263	72.994.263	1.085.000	62.710.327	63.795.327
Interest Rate Swap Sell Transactions		755.000	72.239.263	72.994.263	1.085.000	62.710.326	63.795.326
Currency, Interest Rate and Securities Options		17.977.076	18.646.439	36.623.515	2.536.251	4.745.424	7.281.675
Currency Options Buy Transactions		17.977.076	688.014	18.665.090	1.664.791	1.939.892	3.604.683
Currency Options Sell Transactions		0	17.958.425	17.958.425	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		2.225.450	2.129.800	4.355.250	0	0	0
Currency Futures Buy Transactions		0	2.129.800	2.129.800	0	0	0
Currency Futures Sell Transactions		2.225.450	0	2.225.450	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	63.183.182	69.018.936	8.410.404	62.825.293	71.235.697
CUSTODY AND PLEDGES RECEIVED		10.974.550.669	11.238.032.718	22.212.583.387	6.551.262.425	7.947.865.967	14.499.128.392
ITEMS HELD IN CUSTODY		124.934.805	67.954.217	192.889.022	89.655.684	48.710.897	138.366.581
Customer Fund and Portfolio Balances		9.077.358	0	9.077.358	5.458.322	0	5.458.322
Securities Held in Custody		54.015.131	22.795.772	76.810.903	49.974.424	15.941.897	65.916.321
Cheques Received for Collection		33.020.283	2.887.291	35.907.574	23.408.656	4.620.176	28.028.832
Commercial Notes Received for Collection		16.271.232	4.075.231	20.346.463	7.705.143	2.408.419	10.113.562
Other Assets Received for Collection		2.152	741	2.893	2.152	536	2.688
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		612.130	32.485.595	33.097.725	466.829	21.514.783	21.981.612
Custodians		11.936.519	5.709.587	17.646.106	2.640.158	4.225.086	6.865.244
PLEDGED ITEMS		1.820.228.312	587.095.429	2.407.323.741	1.176.944.808	445.151.990	1.622.096.798
Securities		2.248.928	1.469.457	3.718.385	415.988	555.091	971.079
Guarantee Notes		4.004.328	8.224.031	12.228.359	1.435.450	7.150.950	8.586.400
Commodity		152.671.903	7.681.734	160.353.637	129.796.090	5.966.459	135.762.549
Warrant		0	0	0	0	0	0
Real Estate		1.423.632.538	483.966.654	1.907.599.192	879.409.988	363.737.452	1.243.147.440
Other Pledged Items		237.337.319	85.547.213	322.884.532	165.412.990	67.579.365	232.992.355

Depositories Receiving Pledged Items		333.296	206.340	539.636	474.302	162.673	636.975
ACCEPTED BILL, GUARANTIES AND WARRANTEES		9.029.387.552	10.582.983.072	19.612.370.624	5.284.661.933	7.454.003.080	12.738.665.013
TOTAL OFF-BALANCE SHEET ACCOUNTS		11.338.118.760	11.902.321.638	23.240.440.398	6.763.491.310	8.446.677.417	15.210.168.727

Statement of Profit or Loss (IFRS 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 (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	99.215.785	49.680.789	39.735.315	18.468.222
Interest Income on Loans	V-IV-1	60.095.082	37.059.740	23.898.189	13.378.828
Interest Income on Reserve Deposits		273.019	620.443	0	256.211
Interest Income on Banks	V-IV-1	194.712	22.256	143.568	7.446
Interest Income on Money Market Placements		7.376	3.495	6.155	462
Interest Income on Marketable Securities Portfolio	V-IV-1	37.765.977	11.729.116	15.303.377	4.739.437
Financial Assets At Fair Value Through Profit Loss		334.317	138.979	136.761	59.147
Financial Assets At Fair Value Through Other Comprehensive Income		16.033.574	5.728.443	6.104.532	2.302.075
Financial Assets Measured at Amortised Cost		21.398.086	5.861.694	9.062.084	2.378.215
Finance Leasing Interest Income		642.687	230.884	287.197	82.499
Other Interest Income		236.932	14.855	96.829	3.339
INTEREST EXPENSES (-)	V-IV-2	-58.558.564	-38.566.441	-23.449.765	-13.570.342
Interest Expenses on Deposits	V-IV-2	-39.496.768	-22.964.775	-17.463.571	-7.912.374
Interest Expenses on Funds Borrowed	V-IV-2	-3.051.386	-1.211.095	-1.316.116	-421.009
Interest Expenses on Money Market Funds		-9.221.305	-9.950.806	-2.352.559	-3.683.976
Interest Expenses on Securities Issued	V-IV-2	-5.830.247	-4.248.572	-2.135.746	-1.503.629
Lease Interest Expenses		-168.781	-108.420	-65.730	-40.326
Other Interest Expense		-790.077	-82.773	-116.043	-9.028
NET INTEREST INCOME OR EXPENSE		40.657.221	11.114.348	16.285.550	4.897.880
NET FEE AND COMMISSION INCOME OR EXPENSES		6.887.706	2.814.231	2.934.677	1.101.971
Fees and Commissions Received		8.865.874	3.811.959	3.759.633	1.493.983
From Noncash Loans		1.280.666	696.022	493.650	246.232
Other		7.585.208	3.115.937	3.265.983	1.247.751
Fees and Commissions Paid (-)		-1.978.168	-997.728	-824.956	-392.012
Paid for Noncash Loans		-30.649	-8.020	-8.845	-4.039
Other		-1.947.519	-989.708	-816.111	-387.973
DIVIDEND INCOME		55.953	22.995	2.566	207
TRADING INCOME OR LOSS (Net)	V-IV-3	3.587.901	-3.718.659	1.620.226	-1.842.868
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	1.164.119	627.391	549.622	73.244
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-965.934	-4.941.123	-243.817	-2.104.976
Foreign Exchange Gains or Losses	V-IV-3	3.389.716	595.073	1.314.421	188.864
OTHER OPERATING INCOME	V-IV-4	8.194.798	6.733.542	2.534.075	1.486.827
GROSS PROFIT FROM OPERATING ACTIVITIES		59.383.579	16.966.457	23.377.094	5.644.017
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-15.196.818	-6.473.399	-3.451.106	-1.966.156
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-7.928.543	-411.045	-5.502.101	921
PERSONNEL EXPENSES (-)		-4.983.958	-2.863.487	-1.892.187	-998.547
OTHER OPERATING EXPENSES (-)	V-IV-6	-6.839.961	-3.892.500	-2.744.617	-1.400.213
NET OPERATING INCOME (LOSS)		24.434.299	3.326.026	9.787.083	1.280.022
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		224.770	68.039	94.873	26.880
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	24.659.069	3.394.065	9.881.956	1.306.902
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-7.526.052	-682.093	-3.746.195	-349.570
Current Tax Provision	V-IV-10	-16.038.041	-291.961	-5.436.591	-70.572
Expense Effect of Deferred Tax	V-IV-10	-4.479.455	-2.489.953	-601.251	-846.361
Income Effect of Deferred Tax	V-IV-10	12.991.444	2.099.821	2.291.647	567.363
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	17.133.017	2.711.972	6.135.761	957.332
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-11	17.133.017	2.711.972	6.135.761	957.332
Profit (Loss) Attributable to Group		16.519.159	2.614.469	5.750.087	919.756
Profit (loss), attributable to non-controlling interests		613.858	97.503	385.674	37.576
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXIV	2,69570000	0,69440000	0,86280000	0,24510000



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)		17.133.017	2.711.972		
OTHER COMPREHENSIVE INCOME		8.696.319	-130.491		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-96.881	-13.981		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-33.999	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		13.558	-89		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-56.628	-14.673		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-19.812	781		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		8.793.200	-116.510		
Exchange Differences on Translation		304.319	61.803		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		11.130.570	-345.247		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		241.902	98.025		
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		-2.883.591	68.909		
TOTAL COMPREHENSIVE INCOME (LOSS)		25.829.336	2.581.481		

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		31.322.793	4.269.980
Interest Received		78.777.513	48.576.779
Interest Paid		-57.430.110	-38.170.554
Dividends received		55.953	22.995
Fees and Commissions Received		7.569.225	3.996.682
Other Gains		927.163	355.777
Collections from Previously Written Off Loans and Other Receivables		3.477.855	2.640.704
Cash Payments to Personnel and Service Suppliers		-5.377.372	-2.865.255
Taxes Paid		-1.849.322	-2.673.706
Other		5.171.888	-7.613.442
Changes in Operating Assets and Liabilities Subject to Banking Operations		-30.558.205	796.961
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		926.679	-4.399.453
Net (Increase) Decrease in Due From Banks		-50.374.135	-4.460.611
Net (Increase) Decrease in Loans		-159.638.674	-63.898.154
Net (Increase) Decrease in Other Assets		-15.157.967	9.774.391
Net Increase (Decrease) in Bank Deposits		21.016.349	-2.414.631
Net Increase (Decrease) in Other Deposits		253.927.211	53.041.900
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.996.853	10.436.075
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-79.260.815	2.717.444
Net Cash Provided From Banking Operations		764.588	5.066.941
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-24.556.608	-19.343.097
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		-5.678.173	-1.770.591
Cash Obtained from Tangible and Intangible Asset Sales		1.517.572	1.275.244
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-19.735.969	-32.256.326
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		25.190.230	11.964.790
Cash Paid for Purchase of Financial Assets At Amortised Cost		-27.378.526	-1.261.761
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.874.785	2.748.820
Other		-186.051	-43.273
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		15.278.839	3.743.657
Cash Obtained from Loans and Securities Issued		30.530.606	13.513.786
Cash Outflow Arised From Loans and Securities Issued		-15.997.160	-9.488.172
Equity Instruments Issued		1.134.000	0
Dividends paid		0	-603
Payments of lease liabilities		-388.607	-281.354
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		413.900	90.768
Net Increase (Decrease) in Cash and Cash Equivalents		-8.099.281	-10.441.731
Cash and Cash Equivalents at Beginning of the Period		98.979.861	55.596.047
Cash and Cash Equivalents at End of the Period		90.880.580	45.154.316

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	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	-35		-13.911	61.803	-276.338	98.025	0	0	2.614.469	2.484.013	97.468	2.581.481
		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
		0	20	0	71.869	0	0		0	0	0	0	1.029.624	1.244.218	0	-142.705	230.138	87.433
		0	0	0	0	726	0		0	0	0	0	5.218.798	5.224.991	0	-5.467	-603	-6.070
		0	0	0	0	0	0		0	0	0	0	0	-6.265	0	-6.265	-603	-6.868
		0	0	0	0	726	0		0	0	0	0	5.215.447	5.215.375	0	798	0	798
		0	0	0	0	0	0		0	0	0	0	3.351	-3.351	0	0	0	0
		3.905.622	6.303.367	0	34.049	888.759	-181.185		882.802	587.579	762.190	-86.383	32.953.372	76.352	2.614.469	48.740.993	1.073.938	49.814.931
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	-33.757	11.364		-73.764	304.319	8.246.979	241.902	0	0	16.519.159	25.216.202	613.134	25.829.336
		3.205.742	10.164.768	0	0	0	0		0	0	0	0	0	0	0	13.370.510	0	13.370.510
		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0	0	0	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	63.672	0	0		0	0	0	0	171.699	-629.207	0	-392.470	1.173	-391.297
		0	0	0	0	0	0		0	0	0	0	4.138.796	4.139.007	0	-211	-789	-1.000
		0	0	0	0	0	0		0	0	0	0	0	-195	0	-195	-789	-984
		0	0	0	0	0	0		0	0	0	0	4.135.183	4.135.199	0	-16	0	-16
		0	0	0	0	0	0		0	0	0	0	3.613	-3.613	0	0	0	0
		7.111.364	16.469.501	0	-47.072	858.912	-221.786		1.553.756	1.281.516	9.950.760	-204.857	37.478.783	428.955	16.519.159	91.178.991	1.828.586	93.007.577

Previous Period
01.01.2021 - 30.09.2021

Current Period
01.01.2022 - 30.09.2022