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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE FİNANS KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2022 - 1. 3 Monthly Notification

General Information About Financial Statements

Independendet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Finans Katılım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Finans Katılım Bankası A.Ş.'nin ("Banka") 31 Mart 2022 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan " Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına 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 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; " BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Beşinci Bölüm 2.5.3 numaralı dipnotta belirtildiği üzere 31 Mart 2022 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal bilgiler, BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle tamamı cari dönemde gider yazılan toplam 300,000 bin TL tutarında serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Finans Katılım Bankası A.Ş.'nin 31 Mart 2022 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2021 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ve 31 Mart 2021 tarihinde sona eren üç aylık ara hesap dönemine ait konsolide olmayan finansal bilgilerinin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup, 9 Şubat 2022 tarihli bağımsız denetçi raporunda ve 28 Nisan 2021 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Alper Güvenç, SMMM

Sorumlu Denetçi

29 Nisan 2022

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2022			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)		9.131.913	41.580.586	50.712.499	9.995.257	42.862.292	52.857.549
Cash and cash equivalents		2.029.570	28.605.809	30.635.379	2.342.744	28.854.733	31.197.477
Cash and Cash Balances at Central Bank	1	2.035.468	24.886.467	26.921.935	2.350.049	21.855.104	24.205.153
Banks	2	1.520	3.719.342	3.720.862	421	6.999.629	7.000.050
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-7.418	0	-7.418	-7.726	0	-7.726
Financial assets at fair value through profit or loss	3	33.739	3.885.458	3.919.197	36.214	3.720.843	3.757.057
Public Debt Securities		16.167	3.880.692	3.896.859	22.722	3.715.868	3.738.590
Equity instruments		0	0	0	0	0	0
Other Financial Assets		17.572	4.766	22.338	13.492	4.975	18.467
Financial Assets at Fair Value Through Other Comprehensive Income	4	6.828.157	8.951.554	15.779.711	7.096.045	10.080.921	17.176.966
Public Debt Securities		5.368.121	8.945.885	14.314.006	3.913.823	10.075.818	13.989.641
Equity instruments		7.665	5.669	13.334	7.665	5.103	12.768
Other Financial Assets		1.452.371	0	1.452.371	3.174.557	0	3.174.557
Derivative financial assets	5	240.447	137.765	378.212	520.254	205.795	726.049
Derivative Financial Assets At Fair Value Through Profit Or Loss		240.447	137.765	378.212	520.254	205.795	726.049
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	6	38.765.954	28.027.554	66.793.508	33.158.507	26.620.110	59.778.617
Loans		40.172.278	27.114.354	67.286.632	34.349.746	25.838.071	60.187.817
Receivables From Leasing Transactions		628.378	913.200	1.541.578	722.010	782.039	1.504.049
Other Financial Assets Measured at Amortised Cost		929.973	0	929.973	918.533	0	918.533
Public Debt Securities		929.973	0	929.973	918.533	0	918.533
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-2.964.675	0	-2.964.675	-2.831.782	0	-2.831.782
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	7	13.373	0	13.373	84.882	0	84.882
Held for Sale		13.373	0	13.373	84.882	0	84.882
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		100	0	100	100	0	100
Investments in Associates (Net)	8	0	0	0	0	0	0
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	9	100	0	100	100	0	100
Unconsolidated Financial Subsidiaries		100	0	100	100	0	100
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	10	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)		1.410.549	0	1.410.549	1.380.217	0	1.380.217
INTANGIBLE ASSETS AND GOODWILL (Net)		165.610	0	165.610	172.447	0	172.447
Goodwill		0	0	0	0	0	0
Other		165.610	0	165.610	172.447	0	172.447
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	12	213.979	0	213.979	144.760	0	144.760
OTHER ASSETS	13	1.087.565	167.773	1.255.338	1.064.343	160.348	1.224.691
TOTAL ASSETS		**50.789.043**	**69.775.913**	**120.564.956**	**46.000.513**	**69.642.750**	**115.643.263**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	1	28.963.606	63.543.114	92.506.720	21.256.696	63.220.847	84.477.543
LOANS RECEIVED	2	5.056.952	2.844.320	7.901.272	6.883.435	3.024.772	9.908.207
MONEY MARKET FUNDS		3.179.678	0	3.179.678	6.528.730	0	6.528.730
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	3	103.029	315.157	418.186	253.642	110.475	364.117
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		103.029	315.157	418.186	253.642	110.475	364.117
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	4	385.234	1.040	386.274	371.132	1.057	372.189
PROVISIONS	5	770.197	110.252	880.449	384.517	66.460	450.977
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		266.168	0	266.168	245.456	0	245.456
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		504.029	110.252	614.281	139.061	66.460	205.521
CURRENT TAX LIABILITIES	6	483.936	0	483.936	357.623	0	357.623
DEFERRED TAX LIABILITY	7	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	8	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	9	0	3.745.652	3.745.652	0	3.246.755	3.246.755
Loans		0	3.745.652	3.745.652	0	3.246.755	3.246.755
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	10	2.401.042	1.357.776	3.758.818	2.150.428	1.229.900	3.380.328
EQUITY	11	7.387.632	-83.661	7.303.971	6.590.001	-33.207	6.556.794
Issued capital		2.600.000	0	2.600.000	2.600.000	0	2.600.000
Capital Reserves		5.604	0	5.604	5.044	0	5.044
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		5.604	0	5.604	5.044	0	5.044

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		122.857	0	122.857	122.857	0	122.857
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		147.739	-83.661	64.078	67.912	-33.207	34.705
Profit Reserves		3.794.188	0	3.794.188	2.873.140	0	2.873.140
Legal Reserves		269.456	0	269.456	227.411	0	227.411
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		3.424.858	0	3.424.858	2.545.855	0	2.545.855
Other Profit Reserves		99.874	0	99.874	99.874	0	99.874
Profit or Loss		717.244	0	717.244	921.048	0	921.048
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		717.244	0	717.244	921.048	0	921.048
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**48.731.306**	**71.833.650**	**120.564.956**	**44.776.204**	**70.867.059**	**115.643.263**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		16.333.144	70.870.413	87.203.557	15.631.050	63.180.098	78.811.148
GUARANTIES AND WARRANTIES	1	6.101.072	8.401.840	14.502.912	5.467.103	8.494.531	13.961.634
Letters of Guarantee		6.095.392	4.771.020	10.866.412	5.437.116	4.617.181	10.054.297
Guarantees Subject to State Tender Law		147.341	0	147.341	123.524	0	123.524
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		5.948.051	4.771.020	10.719.071	5.313.592	4.617.181	9.930.773
Bank Acceptances		4.600	795.138	799.738	27.120	784.497	811.617
Import Letter of Acceptance		0	795.138	795.138	27.120	784.497	811.617
Other Bank Acceptances		4.600	0	4.600	0	0	0
Letters of Credit		1.080	2.835.682	2.836.762	2.867	3.092.853	3.095.720
Documentary Letters of Credit		1.080	2.835.682	2.836.762	2.867	3.092.853	3.095.720
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	3.830.205	5.711.864	9.542.069	3.529.542	4.136.325	7.665.867
Irrevocable Commitments		3.830.205	5.711.864	9.542.069	3.529.542	4.136.325	7.665.867
Forward Asset Purchase Commitments		249.170	5.711.864	5.961.034	504.842	4.136.325	4.641.167
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		76	0	76	76	0	76
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		1.028.403	0	1.028.403	801.707	0	801.707
Tax and Fund Liabilities Arised from Export Commitments		45.921	0	45.921	35.807	0	35.807
Commitments for Credit Card Limits		2.342.793	0	2.342.793	2.080.538	0	2.080.538
Commitments for Credit Cards and Banking Services Promotions		3.389	0	3.389	3.918	0	3.918
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		160.453	0	160.453	102.654	0	102.654
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		6.401.867	56.756.709	63.158.576	6.634.405	50.549.242	57.183.647
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		6.401.867	56.756.709	63.158.576	6.634.405	50.549.242	57.183.647
Forward Buy or Sell Transactions		6.401.867	50.813.938	57.215.805	6.634.405	46.742.180	53.376.585
Forward Foreign Currency Buying Transactions		2.128.056	23.493.330	25.621.386	2.796.955	22.887.142	25.684.097
Forward Foreign Currency Sale Transactions		4.273.811	27.320.608	31.594.419	3.837.450	23.855.038	27.692.488
Other Forward Buy or Sell Transactions		0	5.942.771	5.942.771	0	3.807.062	3.807.062
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		598.978.096	199.497.912	798.476.008	569.109.009	182.060.303	751.169.312
ITEMS HELD IN CUSTODY		7.522.375	13.275.663	20.798.038	8.229.706	14.031.401	22.261.107
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		4.276.062	976.597	5.252.659	3.820.057	857.390	4.677.447
Commercial Notes Received for Collection		1.083.088	386.354	1.469.442	1.108.114	417.515	1.525.629
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		2.659	7.221.615	7.224.274	2.659	6.084.348	6.087.007
Custodians		2.160.566	4.691.097	6.851.663	3.298.876	6.672.148	9.971.024
PLEDGED ITEMS		591.455.721	185.990.354	777.446.075	560.879.303	167.838.231	728.717.534
Securities		56.765	0	56.765	49.911	0	49.911
Guarantee Notes		227.126.970	39.168.164	266.295.134	214.477.839	35.159.060	249.636.899
Commodity		11.330.415	8.481.038	19.811.453	10.349.977	7.355.924	17.705.901
Warrant		0	0	0	0	0	0
Real Estate		57.660.878	4.190.729	61.851.607	57.526.765	3.214.423	60.741.188
Other Pledged Items		295.042.526	134.150.423	429.192.949	278.239.866	122.108.824	400.348.690
Depositories Receiving Pledged Items		238.167	0	238.167	234.945	0	234.945
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	231.895	231.895	0	190.671	190.671
TOTAL OFF-BALANCE SHEET ACCOUNTS		**615.311.240**	**270.368.325**	**885.679.565**	**584.740.059**	**245.240.401**	**829.980.460**

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

KAMUYU AYDINLATMA PLATFORMU

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2022 - 31.03.2022	Previous Period 01.01.2021 - 31.03.2021
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
PROFIT SHARE INCOME	1	3.047.470	1.337.853
Profit Share on Loans		1.696.161	1.012.897
Income Received From Reserve Deposits		35.097	17.862
Income Received From Banks		440	390
Income Received from Money Market Placements		0	466
Income Received From Marketable Securities Portfolio		1.259.177	289.351
Financial Assets At Fair Value Through Profit Loss		22.951	8.083
Financial Assets At Fair Value Through Other Comprehensive Income		1.215.286	239.630
Financial Assets Measured at Amortised Cost		20.940	41.638
Finance Lease Income		33.495	9.321
Other Profit Share Income		23.100	7.566
PROFIT SHARE EXPENSES (-)	2	-1.207.288	-857.317
Expenses on Profit Sharing Accounts		-686.829	-426.074
Profit Share Expense on Funds Borrowed		-175.458	-285.146
Profit Share Expense on Money Market Borrowings		-244.572	-84.692
Expense on Securities Issued		0	0
Profit Share Expense on Leases		-17.444	-14.313
Other Profit Share Expense		-82.985	-47.092
NET PROFIT SHARE INCOME (LOSS)		1.840.182	480.536
NET FEE AND COMMISSION INCOME OR EXPENSES		46.713	53.792
Fees and Commissions Received		170.291	108.957
From Noncash Loans		29.082	27.985
Other	9	141.209	80.972
Fees and Commissions Paid (-)		-123.578	-55.165
Paid for Noncash Loans		0	0
Other	9	-123.578	-55.165
DIVIDEND INCOME		0	0
TRADING INCOME OR LOSS (Net)	3	433.492	5.234
Gains (Losses) Arising from Capital Markets Transactions		2.347	-6.636
Gains (Losses) Arising From Derivative Financial Transactions		-77.828	577.173
Foreign Exchange Gains or Losses		508.973	-565.303
OTHER OPERATING INCOME	4	408.127	367.593
GROSS PROFIT FROM OPERATING ACTIVITIES		2.728.514	907.155
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5	-654.939	-388.066
OTHER ALLOWANCE EXPENSES (-)	5	-408.767	-8.891
PERSONNEL EXPENSES (-)		-272.310	-186.231
OTHER OPERATING EXPENSES (-)	6	-374.697	-200.291
NET OPERATING INCOME (LOSS)		1.017.801	123.676
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		1.017.801	123.676
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	7	-300.557	-22.870
Current Tax Provision		-377.120	-60.662
Expense Effect of Deferred Tax		-39.752	-77.182
Income Effect of Deferred Tax		116.315	114.974
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		717.244	100.806
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	8	717.244	100.806
Profit (Loss) Attributable to Group		717.244	100.806
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2022 - 31.03.2022	Previous Period 01.01.2021 - 31.03.2021
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		717.244	100.806
OTHER COMPREHENSIVE INCOME		29.373	-39.437
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		29.373	-39.437
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		36.717	-49.296
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-7.344	9.859
TOTAL COMPREHENSIVE INCOME (LOSS)		746.617	61.369

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

KAMUYU AYDINLATMA PLATFORMU

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2022 - 31.03.2022	Previous Period 01.01.2021 - 31.03.2021
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		384.293	-170.533
Profit Share Income Received		1.858.579	1.006.431
Profit Share Expense Paid		-957.953	-683.858
Dividends received		0	0
Fees and Commissions Received		170.291	108.957
Other Gains		68.250	48.870
Collections from Previously Written Off Loans and Other Receivables		158.269	140.396
Cash Payments to Personnel and Service Suppliers		-372.877	-246.308
Taxes Paid		-288.621	-81.765
Other		-251.645	-463.256
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.385.723	-1.960.848
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		450.517	-656.809
Net (Increase) Decrease in Due From Banks		1.347.213	-57.264
Net (Increase) Decrease in Loans		-4.109.180	-438.799
Net (Increase) Decrease in Other Assets		-261.588	-729.593
Net (Increase) Decrease in Funds Collected From Banks		20.154	-2.057
Net Increase (Decrease) in Other Funds Collected		1.650.804	1.074.939
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-2.254.660	-3.609.349
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-3.228.983	2.458.084
Net Cash Provided From Banking Operations		-6.001.430	-2.131.381
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		3.520.336	-426.512
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-51.585	-19.352
Cash Obtained from Tangible and Intangible Asset Sales		465	4.637
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.766.323	-6.825.172
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.337.779	6.413.375
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-44.619	-35.728
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-44.619	-35.728
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		847.814	739.059
Net Increase (Decrease) in Cash and Cash Equivalents		-1.677.899	-1.854.562
Cash and Cash Equivalents at Beginning of the Period		13.279.840	10.163.242
Cash and Cash Equivalents at End of the Period	1	11.601.941	8.308.680

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

							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								
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	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)	Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Previous Period 01.01.2021 - 31.03.2021	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.600.000**	**0**	**0**	**2.250**	**29.534**	**-38.057**	**0**	**0**	**29.099**	**0**	**2.196.799**	**675.677**	**0**	**5.495.302**	**0**	**5.495.302**
	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		2.600.000	0	0	2.250	29.534	-38.057	0	0	29.099	0	2.196.799	675.677	0	5.495.302	0	5.495.302
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-39.437	0	0	0	100.806	61.369	0	61.369
	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	398	0	0	0	0	0	0	0	0	0	398	0	398
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	675.677	-675.677	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	675.677	-675.677	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**2.600.000**	**0**	**0**	**2.648**	**29.534**	**-38.057**	**0**	**0**	**-10.338**	**0**	**2.872.476**	**0**	**100.806**	**5.557.069**	**0**	**5.557.069**
Current Period 01.01.2022 - 31.03.2022	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.600.000**	**0**	**0**	**5.044**	**167.082**	**-44.225**	**0**	**0**	**34.705**	**0**	**2.873.140**	**921.048**	**0**	**6.556.794**	**0**	**6.556.794**
	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		2.600.000	0	0	5.044	167.082	-44.225	0	0	34.705	0	2.873.140	921.048	0	6.556.794	0	6.556.794
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	29.373	0	0	0	717.244	746.617	0	746.617
	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	560	0	0	0	0	0	0	0	0	0	560	0	560
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	921.048	-921.048	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	921.048	-921.048	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**2.600.000**	**0**	**0**	**5.604**	**167.082**	**-44.225**	**0**	**0**	**64.078**	**0**	**3.794.188**	**0**	**717.244**	**7.303.971**	**0**	**7.303.971**