KAMUYU AYDINLATMA PLATFORMU

ODEA BANK A.Ş.
Bank Financial Report
Unconsolidated
2022 - 1. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Odea Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

Odea Bank 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 özkaynak 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 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 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 konsolide olmayan 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 konsolide olmayan 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 2.9. numaralı dipnotta belirtildiği üzere, 31 Mart 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılan 170.000 bin TL tutarındaki kısmı cari dönemde ve 130.000 bin TL tutarındaki kısmı geçmiş dönemlerde gider yazılan toplam 300.000 bin TL tutarında serbest karşılığı ve söz konusu karşılık üzerinden 36,500 bin TL tutarındaki kısmı cari dönemde ve 32,500 bin TL tutarındaki kısmı geçmiş dönemlerde ayrılan toplam 69,000 TL ertelenmiş vergi varlığını içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Odea Bank 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.

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 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

Erdal Tıkmak, SMMM

Sorumlu Denetçi

10 Mayıs 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)		9.004.321	17.806.556	26.810.877	8.897.971	18.235.706	27.133.677
Cash and cash equivalents		1.178.820	12.758.915	13.937.735	698.155	12.591.571	13.289.726
Cash and Cash Balances at Central Bank	I-1	993.890	8.870.685	9.864.575	698.223	8.744.186	9.442.409
Banks	I-3	185.313	3.891.356	4.076.669	186	3.849.928	3.850.114
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-383	-3.126	-3.509	-254	-2.543	-2.797
Financial assets at fair value through profit or loss	I-2	351.859	42.553	394.412	82.571	19.184	101.755
Public Debt Securities		954	21.420	22.374	723	201	924
Equity instruments		0	21.133	21.133	0	18.983	18.983
Other Financial Assets		350.905	0	350.905	81.848	0	81.848
Financial Assets at Fair Value Through Other Comprehensive Income	I-4	6.133.653	4.460.172	10.593.825	6.015.351	4.024.089	10.039.440
Public Debt Securities		4.385.327	3.867.294	8.252.621	3.839.372	3.477.533	7.316.905
Equity instruments		4.897	381	5.278	4.897	359	5.256
Other Financial Assets		1.743.429	592.497	2.335.926	2.171.082	546.197	2.717.279
Derivative financial assets	I-2	1.339.989	544.916	1.884.905	2.101.894	1.600.862	3.702.756
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.255.593	544.916	1.800.509	2.009.458	1.600.862	3.610.320
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	I-11	84.396	0	84.396	92.436	0	92.436
FINANCIAL ASSETS AT AMORTISED COST (Net)		15.076.563	14.361.086	29.437.649	12.343.360	14.203.781	26.547.141
Loans	I-5	14.231.885	14.517.052	28.748.937	13.422.045	14.147.077	27.569.122
Receivables From Leasing Transactions	I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-6	2.105.309	1.071.772	3.177.081	270.117	1.064.923	1.335.040
Public Debt Securities		194.542	1.071.772	1.266.314	198.108	1.064.923	1.263.031
Other Financial Assets		1.910.767	0	1.910.767	72.009	0	72.009
Allowance for Expected Credit Losses (-)		-1.260.631	-1.227.738	-2.488.369	-1.348.802	-1.008.219	-2.357.021
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	274.767	0	274.767	296.839	0	296.839
Held for Sale		274.767	0	274.767	296.839	0	296.839
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	I-7	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)	I-8	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	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)	I-12	179.431	0	179.431	181.790	0	181.790
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	159.689	0	159.689	147.126	0	147.126
Goodwill		0	0	0	0	0	0
Other		159.689	0	159.689	147.126	0	147.126
INVESTMENT PROPERTY (Net)	I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		972	0	972	4.739	0	4.739
DEFERRED TAX ASSET	I-15	547.859	0	547.859	256.329	0	256.329
OTHER ASSETS (Net)	I-17	709.481	205.411	914.892	710.991	187.373	898.364
TOTAL ASSETS		**25.953.083**	**32.373.053**	**58.326.136**	**22.839.145**	**32.626.860**	**55.466.005**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	14.455.944	25.584.672	40.040.616	11.162.411	27.254.677	38.417.088
LOANS RECEIVED	II-3	0	1.691.200	1.691.200	0	1.708.596	1.708.596
MONEY MARKET FUNDS	II-4	2.529.222	674.437	3.203.659	1.884.402	340.500	2.224.902
MARKETABLE SECURITIES (Net)	II-5	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
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		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	II-2	939.775	675.346	1.615.121	1.155.844	1.572.905	2.728.749
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		933.576	675.346	1.608.922	1.155.844	1.572.905	2.728.749
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-8	6.199	0	6.199	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-7	123.161	0	123.161	120.180	0	120.180
PROVISIONS	II-9	447.117	62.294	509.411	288.862	62.439	351.301
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		43.576	0	43.576	35.868	0	35.868
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		403.541	62.294	465.835	252.994	62.439	315.433
CURRENT TAX LIABILITIES	II-10	638.361	0	638.361	73.803	0	73.803
DEFERRED TAX LIABILITY	II-10	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-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	II-12	0	4.093.427	4.093.427	0	3.833.893	3.833.893
Loans		0	0	0	0	0	0

Other Debt Instruments		0	4.093.427	4.093.427	0	3.833.893	3.833.893
OTHER LIABILITIES	II-6	746.577	1.101.114	1.847.691	564.536	1.876.007	2.440.543
EQUITY		4.731.402	-167.913	4.563.489	3.725.750	-158.800	3.566.950
Issued capital	II-13	3.288.842	0	3.288.842	3.288.842	0	3.288.842
Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-3.564	0	-3.564	-5.961	0	-5.961
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		993.401	-167.913	825.488	91.338	-158.800	-67.462
Profit Reserves		351.332	0	351.332	148.041	0	148.041
Legal Reserves	II-13	46.700	0	46.700	36.415	0	36.415
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		304.632	0	304.632	111.626	0	111.626
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		103.589	0	103.589	205.688	0	205.688
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		103.589	0	103.589	205.688	0	205.688
Non-controlling Interests				0			0
Total equity and liabilities		**24.611.559**	**33.714.577**	**58.326.136**	**18.975.788**	**36.490.217**	**55.466.005**

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		41.556.581	160.490.653	202.047.234	36.143.655	148.048.781	184.192.436
GUARANTIES AND WARRANTIES	III-1	6.384.473	5.072.220	11.456.693	3.412.776	5.270.535	8.683.311
Letters of Guarantee		4.194.241	1.387.078	5.581.319	3.061.521	1.333.953	4.395.474
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		4.194.241	1.387.078	5.581.319	3.061.521	1.333.953	4.395.474
Bank Acceptances		0	0	0	0	4.976	4.976
Import Letter of Acceptance		0	0	0	0	4.976	4.976
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		6.538	2.369.868	2.376.406	4.211	2.211.783	2.215.994
Documentary Letters of Credit		6.538	2.369.868	2.376.406	4.211	2.211.783	2.215.994
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
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		2.183.694	1.315.274	3.498.968	347.044	1.719.823	2.066.867
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-1	13.849.888	5.657.438	19.507.326	13.618.283	2.521.407	16.139.690
Irrevocable Commitments		1.755.702	5.657.438	7.413.140	1.680.493	2.521.407	4.201.900
Forward Asset Purchase Commitments		538.885	5.631.575	6.170.460	595.909	2.497.633	3.093.542
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		735.796	0	735.796	620.130	0	620.130
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		83.156	0	83.156	62.333	0	62.333
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		392.490	0	392.490	396.015	0	396.015
Commitments for Credit Cards and Banking Services Promotions		1.682	0	1.682	2.413	0	2.413
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		3.693	25.863	29.556	3.693	23.774	27.467
Revocable Commitments		12.094.186	0	12.094.186	11.937.790	0	11.937.790
Revocable Loan Granting Commitments		12.094.186	0	12.094.186	11.937.790	0	11.937.790
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	III-2	21.322.220	149.760.995	171.083.215	19.112.596	140.256.839	159.369.435
Derivative Financial Instruments Held For Hedging		2.850.000	0	2.850.000	2.250.000	0	2.250.000
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		2.850.000	0	2.850.000	2.250.000	0	2.250.000
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		18.472.220	149.760.995	168.233.215	16.862.596	140.256.839	157.119.435
Forward Foreign Currency Buy or Sell Transactions		1.654.547	9.945.266	11.599.813	2.078.511	7.235.331	9.313.842
Forward Foreign Currency Buying Transactions		1.472.692	4.309.224	5.781.916	1.693.029	2.925.800	4.618.829
Forward Foreign Currency Sale Transactions		181.855	5.636.042	5.817.897	385.482	4.309.531	4.695.013
Currency and Interest Rate Swaps		8.268.798	93.886.502	102.155.300	10.142.298	93.932.934	104.075.232
Currency Swap Buy Transactions		658.394	16.678.577	17.336.971	789.765	17.710.189	18.499.954
Currency Swap Sell Transactions		1.780.404	15.544.023	17.324.427	4.552.533	13.292.433	17.844.966
Interest Rate Swap Buy Transactions		2.915.000	30.831.951	33.746.951	2.400.000	31.465.156	33.865.156
Interest Rate Swap Sell Transactions		2.915.000	30.831.951	33.746.951	2.400.000	31.465.156	33.865.156
Currency, Interest Rate and Securities Options		8.548.875	45.929.227	54.478.102	4.641.787	39.088.574	43.730.361
Currency Options Buy Transactions		5.061.899	8.010.533	13.072.432	3.320.031	4.963.669	8.283.700
Currency Options Sell Transactions		3.486.976	11.503.148	14.990.124	1.321.756	7.144.617	8.466.373
Interest Rate Options Buy Transactions		0	13.207.773	13.207.773	0	13.490.144	13.490.144
Interest Rate Options Sell Transactions		0	13.207.773	13.207.773	0	13.490.144	13.490.144
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	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		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		74.911.868	123.695.782	198.607.650	74.646.303	113.840.341	188.486.644
ITEMS HELD IN CUSTODY		5.704.783	4.438.827	10.143.610	5.471.688	3.692.871	9.164.559
Customer Fund and Portfolio Balances		5.675.712	1.365.314	7.041.026	5.426.545	1.142.809	6.569.354
Securities Held in Custody		6.570	1.843.401	1.849.971	5.989	1.363.782	1.369.771
Cheques Received for Collection		5.005	1.229.949	1.234.954	4.244	1.185.098	1.189.342
Commercial Notes Received for Collection		11.284	163	11.447	11.401	1.182	12.583
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		6.212	0	6.212	23.509	0	23.509
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		69.177.075	119.167.656	188.344.731	69.144.605	110.065.382	179.209.987
Securities		2.016.538	3.326.028	5.342.566	2.123.355	3.062.952	5.186.307
Guarantee Notes		29.306.090	15.329.668	44.635.758	29.307.079	14.140.699	43.447.778
Commodity		10.685.963	5.342.981	16.028.944	10.522.916	5.677.350	16.200.266
Warrant		0	0	0	0	0	0
Real Estate		17.414.916	61.708.853	79.123.769	17.054.937	55.367.793	72.422.730
Other Pledged Items		9.753.568	33.460.126	43.213.694	10.136.318	31.816.588	41.952.906

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		30.010	89.299	119.309	30.010	82.088	112.098
TOTAL OFF-BALANCE SHEET ACCOUNTS		**116.468.449**	**284.186.435**	**400.654.884**	**110.789.958**	**261.889.122**	**372.679.080**

Statement of Profit or Loss (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 (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	IV-1	1.293.087	839.749
Interest Income on Loans		786.809	607.851
Interest Income on Reserve Deposits		13.320	6.029
Interest Income on Banks		4.069	6.828
Interest Income on Money Market Placements		1.938	3.485
Interest Income on Marketable Securities Portfolio		484.938	203.865
Financial Assets At Fair Value Through Profit Loss		20.382	4.793
Financial Assets At Fair Value Through Other Comprehensive Income		377.823	183.603
Financial Assets Measured at Amortised Cost		86.733	15.469
Finance Leasing Interest Income		0	0
Other Interest Income		2.013	11.691
INTEREST EXPENSES (-)	IV-2	-1.017.798	-561.871
Interest Expenses on Deposits		-820.040	-372.867
Interest Expenses on Funds Borrowed		-10.843	-9.057
Interest Expenses on Money Market Funds		-63.419	-103.765
Interest Expenses on Securities Issued		-74.424	-70.640
Lease Interest Expenses		-4.429	-4.926
Other Interest Expense		-44.643	-616
NET INTEREST INCOME OR EXPENSE		275.289	277.878
NET FEE AND COMMISSION INCOME OR EXPENSES		39.868	25.181
Fees and Commissions Received		47.196	30.888
From Noncash Loans		19.365	16.446
Other		27.831	14.442
Fees and Commissions Paid (-)		-7.328	-5.707
Paid for Noncash Loans		0	-1
Other		-7.328	-5.706
DIVIDEND INCOME	IV-3	0	0
TRADING INCOME OR LOSS (Net)	IV-4	302.391	113.918
Gains (Losses) Arising from Capital Markets Transactions		280.551	7.839
Gains (Losses) Arising From Derivative Financial Transactions		-188.519	589.865
Foreign Exchange Gains or Losses		210.359	-483.786
OTHER OPERATING INCOME	IV-5	271.733	208.839
GROSS PROFIT FROM OPERATING ACTIVITIES		889.281	625.816
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-299.444	-313.376
OTHER ALLOWANCE EXPENSES (-)	IV-6	-171.000	-79.000
PERSONNEL EXPENSES (-)		-133.759	-82.158
OTHER OPERATING EXPENSES (-)	IV-7	-136.239	-98.260
NET OPERATING INCOME (LOSS)		148.839	53.022
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	IV-8	148.839	53.022
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-45.250	-10.757
Current Tax Provision		-559.573	0
Expense Effect of Deferred Tax		-289.318	-172.219
Income Effect of Deferred Tax		803.641	161.462
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	103.589	42.265
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	IV-11	103.589	42.265
Profit (Loss) Attributable to Group		103.589	42.265
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,03100000	0,01300000

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)		103.589	42.265
OTHER COMPREHENSIVE INCOME		892.950	-183.323
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		892.950	-183.323
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		1.132.376	-221.037
Income (Loss) Related with Cash Flow Hedges		-16.633	-8.117
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		-222.793	45.831
TOTAL COMPREHENSIVE INCOME (LOSS)		996.539	-141.058

Statement of Cash Flow (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 Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		771.833	1.278.677
Interest Received		1.112.251	729.204
Interest Paid		-850.287	-560.332
Dividends received		0	0
Fees and Commissions Received		47.196	30.888
Other Gains		308.177	28.580
Collections from Previously Written Off Loans and Other Receivables		109.794	84.812
Cash Payments to Personnel and Service Suppliers		-193.837	-131.078
Taxes Paid		-59.154	-24.329
Other	VI-1	297.693	1.120.932
Changes in Operating Assets and Liabilities Subject to Banking Operations		-832.960	-917.524
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-282.961	-820
Net (Increase) Decrease in Due From Banks		-261.799	-300.658
Net (Increase) Decrease in Loans		-92.459	-337.547
Net (Increase) Decrease in Other Assets	VI-1	-15.468	439.802
Net Increase (Decrease) in Bank Deposits		-241.463	-252.207
Net Increase (Decrease) in Other Deposits		-610.310	474.099
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-694.449	-634.157
Net Increase (Decrease) in Funds Borrowed		844.610	-113.595
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	VI-1	521.339	-192.441
Net Cash Provided From Banking Operations		-61.127	361.153
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-161.161	-73.471
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		-24.832	-7.477
Cash Obtained from Tangible and Intangible Asset Sales		84.193	140.870
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-139.011	-1.225.947
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.604.534	977.525
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.780.643	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		94.598	41.558
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-10.610	-369.420
Cash Obtained from Loans and Securities Issued		0	1.171.599
Cash Outflow Arised From Loans and Securities Issued		0	-1.538.044
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-10.610	-2.975
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		618.982	329.520
Net Increase (Decrease) in Cash and Cash Equivalents		386.084	247.782
Cash and Cash Equivalents at Beginning of the Period	VI-2	6.969.578	4.013.859
Cash and Cash Equivalents at End of the Period	VI-2	7.355.662	4.261.641

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and 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 - 31.03.2021	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**3.288.842**	**0**	**0**	**-2.198**	**0**	**-7.182**	**3.251**	**0**	**0**	**64.066**	**-42.656**	**0**	**17.498**	**0**	**134.209**	**3.455.830**	**0**	**3.455.830**
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		3.288.842	0	0	-2.198	0	-7.182	3.251	0	0	64.066	-42.656	0	17.498	0	134.209	3.455.830	0	3.455.830
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	-176.829	-6.494	0	0	0	42.265	-141.058	0	-141.058
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	3.666	0	0	0	0	0	130.543	0	-134.209	0	0	0
	Dividends Paid		0	0	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	0	0	134.209	0	-134.209	0	0	0
	Other		0	0	0	0	0	0	3.666	0	0	0	0	0	-3.666	0	0	0	0	0
	Equity at end of period		**3.288.842**	**0**	**0**	**-2.198**	**0**	**-7.182**	**6.917**	**0**	**0**	**-112.763**	**-49.150**	**0**	**148.041**	**0**	**42.265**	**3.314.772**	**0**	**3.314.772**
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		**3.288.842**	**0**	**0**	**-2.198**	**0**	**-12.878**	**6.917**	**0**	**0**	**-43.524**	**-23.938**	**0**	**148.041**	**0**	**205.688**	**0**	**0**	**3.566.950**
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		3.288.842	0	0	-2.198	0	-12.878	6.917	0	0	-43.524	-23.938	0	148.041	0	205.688	0	0	3.566.950
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	905.872	-12.922	0	0	0	103.589	0	0	996.539
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	2.397	0	0	0	0	0	203.291	0	-205.688	0	0	0
	Dividends Paid		0	0	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	0	0	205.688	0	-205.688	0	0	0
	Other		0	0	0	0	0	0	2.397	0	0	0	0	0	-2.397	0	0	0	0	0
	Equity at end of period		**3.288.842**	**0**	**0**	**-2.198**	**0**	**-12.878**	**9.314**	**0**	**0**	**862.348**	**-36.860**	**0**	**351.332**	**0**	**103.589**	**0**	**0**	**4.563.489**