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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE HALK BANKASI A.Ş.
Bank Financial Report
Consolidated
2022 - 1. 3 Monthly Notification

General Information About Financial Statements

T. HALK BANKASI AŞ. 31.03.2022 CONSOLIDATED REPORT

MERKEZİ KAYIT İSTANBUL

Independet Audit Comment

Independent Audit Company	DRT 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 Halk Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Halk Bankası A.Ş'nin ("Ana Ortaklık Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2022 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide 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 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

Grup, Türkiye Finansal Raporlama Standardı ("TFRS") 9 uyarınca hazırladığı iş modeli doğrultusunda daha önce gerçeğe uygun değer farkı diğer kapsamlı gelire yansıtılan finansal varlıklara sınıfladığı 18.965.006 Bin TL tutarındaki devlet borçlanma senetlerini, 23 Mayıs 2018 tarihinde itfa edilmiş maliyeti ile ölçülen finansal varlıklar altında yeniden sınıflandırmış ve kâr veya zararda yeniden sınıflandırılacak birikmiş diğer kapsamlı gelirler veya giderler altındaki 2.229.977 Bin TL tutarındaki menkul değerler değer azalış fonunu iptal etmiştir. Bu durum, ilgili TFRS 9 hükümlerine aykırılık teşkil etmektedir. İtfa edilmiş maliyeti ile ölçülen finansal varlıklara sınıflanan devlet borçlanma senetlerinin 31 Mart 2022 tarihi itibarıyla değeri 26.236.171 Bin TL'dir. İlgili sınıflama yapılmamış olsaydı, 31 Mart 2022 tarihi itibarıyla toplam varlıklar ve özkaynaklar vergi etkisi hariç 2.956.422 Bin TL daha düşük olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Halk Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2022 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin 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.

Dikkat Çekilen Husus

Beşinci bölüm yedi numaralı dipnotta detaylı olarak açıklandığı üzere, Grup'un etkilenebileceği aşağıdaki hususa dikkat çekmekteyiz:

Amerika Birleşik Devletleri ("ABD") New York Güney Bölge Savcılığı tarafından 15 Ekim 2019 tarihinde İran yaptırımlarının ihlal edilmesi ile ilgili Ana Ortaklık Banka hakkında New York Güney Bölge Mahkemesinde ("Bölge Mahkemesi") dava açılmıştır. Bölge Mahkemesi'nde görülmekte olan ceza davası, Ana Ortaklık Banka tarafından "Yabancı Devletlerin Yargı Bağışıklığı Kanunu (FSIA)" kapsamında yapılan itiraza dair temyiz nedeniyle bekleme sürecindedir. Ana Ortaklık Banka'nın ABD Yargıtay Mahkemesi (Supreme Court) nezdindeki temyiz başvuru süreci devam etmektedir.

Ayrıca, ABD New York Güney Bölge Mahkemesi nezdinde, müştekiler tarafından " yaptırım ihlallerinden dolayı İran'dan alacaklarını tahsil edemedikleri gerekçesiyle " Ana Ortaklık Banka hakkında 27 Mart 2020 tarihinde tazminat talebi ile hukuk davası açılmıştır. Bölge Mahkemesi davayı reddetmiştir. Müştekiler, mahkeme kararını İkinci İstinaf nezdinde temyize götürmüştür. Temyiz süreci devam etmektedir.

Ana Ortaklık Banka Yönetimi, bu aşamada, Ana Ortaklık Banka hakkında devam eden ceza ve hukuk davalarından kaynaklanan herhangi bir olası ceza, tazminat, yaptırım veya önlem uygulanmadığını belirtmiştir. ABD'li yetkili kurumlar tarafından Ana Ortaklık Banka'nın finansal durumunu olumsuz yönde etkileyebilecek bir karar alınması konusu belirsizliğini korumaktadır. Ana Ortaklık Banka'nın finansal tablolarında bu hususlarla ilgili herhangi bir karşılık ayrılmamıştır. Ancak, yukarıda açıklanan hususlar, tarafımızca verilen görüşü etkilememektedir.

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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Müjde Aslan, SMMM

Sorumlu Denetçi

İstanbul, 12 Mayıs 2022

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 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)		87.558.566	134.211.177	221.769.743	87.010.685	146.698.865	233.709.550
Cash and cash equivalents		13.093.398	99.457.524	112.550.922	19.878.637	110.657.200	130.535.837
Cash and Cash Balances at Central Bank	1	12.602.788	93.953.018	106.555.806	19.514.354	106.515.213	126.029.567
Banks	3	515.467	5.505.035	6.020.502	397.656	4.142.797	4.540.453
Receivables From Money Markets		0	0	0	1.001	0	1.001
Allowance for Expected Losses (-)		-24.857	-529	-25.386	-34.374	-810	-35.184
Financial assets at fair value through profit or loss	2	25.759.876	20.780	25.780.656	25.218.576	29.518	25.248.094
Public Debt Securities		25.000.384	746	25.001.130	24.928.717	725	24.929.442
Equity instruments		278.279	20.034	298.313	167.148	28.793	195.941
Other Financial Assets		481.213	0	481.213	122.711	0	122.711
Financial Assets at Fair Value Through Other Comprehensive Income	4	48.665.979	32.435.583	81.101.562	39.174.606	29.762.118	68.936.724
Public Debt Securities		48.081.584	32.052.085	80.133.669	38.593.800	29.416.308	68.010.108
Equity instruments		58.990	383.498	442.488	56.023	345.810	401.833
Other Financial Assets		525.405	0	525.405	524.783	0	524.783
Derivative financial assets	2-11	39.313	2.297.290	2.336.603	2.738.866	6.250.029	8.988.895
Derivative Financial Assets At Fair Value Through Profit Or Loss		39.313	2.297.290	2.336.603	2.738.866	6.250.029	8.988.895
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		503.125.009	240.094.903	743.219.912	448.197.169	225.983.967	674.181.136
Loans	5	426.221.682	178.593.305	604.814.987	389.086.149	168.534.070	557.620.219
Receivables From Leasing Transactions	10	2.355.649	2.602.810	4.958.459	2.337.332	2.566.281	4.903.613
Factoring Receivables		1.801.349	230.392	2.031.741	1.570.484	184.114	1.754.598
Other Financial Assets Measured at Amortised Cost	6	97.525.486	59.393.054	156.918.540	77.789.153	55.389.511	133.178.664
Public Debt Securities		97.436.281	59.393.054	156.829.335	77.738.630	55.389.511	133.128.141
Other Financial Assets		89.205	0	89.205	50.523	0	50.523
Allowance for Expected Credit Losses (-)		-24.779.157	-724.658	-25.503.815	-22.585.949	-690.009	-23.275.958
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	14	1.772	0	1.772	2.481	0	2.481
Held for Sale		1.772	0	1.772	2.481	0	2.481
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		153.517	1.180.569	1.334.086	87.462	1.108.396	1.195.858
Investments in Associates (Net)	7	153.517	1.180.569	1.334.086	87.462	1.108.396	1.195.858

Associates Accounted for Using Equity Method		21.969	1.180.569	1.202.538	20.907	1.108.396	1.129.303
Unconsolidated Associates		131.548	0	131.548	66.555	0	66.555
Investments in Subsidiaries (Net)	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)	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)		10.665.922	915.454	11.581.376	10.813.557	859.307	11.672.864
INTANGIBLE ASSETS AND GOODWILL (Net)		509.621	165.904	675.525	525.246	154.870	680.116
Goodwill		0	0	0	0	0	0
Other		509.621	165.904	675.525	525.246	154.870	680.116
INVESTMENT PROPERTY (Net)	12	1.390.611	7.468	1.398.079	1.357.537	16.280	1.373.817
CURRENT TAX ASSETS		0	0	0	0	2.013	2.013
DEFERRED TAX ASSET	13	3.312.083	6.530	3.318.613	223.025	8.018	231.043
OTHER ASSETS (Net)	15	12.385.748	2.150.123	14.535.871	7.768.396	868.944	8.637.340
TOTAL ASSETS		**619.102.849**	**378.732.128**	**997.834.977**	**555.985.558**	**375.700.660**	**931.686.218**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	331.397.860	364.291.556	695.689.416	259.451.635	387.977.650	647.429.285
LOANS RECEIVED	3	1.009.141	16.779.405	17.788.546	938.425	16.660.140	17.598.565
MONEY MARKET FUNDS		120.701.029	2.830.742	123.531.771	137.390.073	2.644.672	140.034.745
MARKETABLE SECURITIES (Net)	4	8.755.290	0	8.755.290	8.176.772	0	8.176.772
Bills		5.085.445	0	5.085.445	4.890.092	0	4.890.092
Asset-backed Securities		2.846.522	0	2.846.522	2.579.698	0	2.579.698
Bonds		823.323	0	823.323	706.982	0	706.982
FUNDS		14.525	0	14.525	138.541	0	138.541
Borrower funds		0	0	0	0	0	0
Other		14.525	0	14.525	138.541	0	138.541
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2-7	196.046	823.765	1.019.811	18.187	2.452.250	2.470.437
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		196.046	823.765	1.019.811	18.187	2.452.250	2.470.437
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		840	0	840	771	1.346	2.117
LEASE PAYABLES (Net)	6	870.012	195.888	1.065.900	867.842	188.993	1.056.835
PROVISIONS	8	3.435.299	276.317	3.711.616	3.437.997	275.837	3.713.834
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.059.834	25.888	2.085.722	2.272.800	46.666	2.319.466
Insurance Technical Reserves (Net)		0	228.426	228.426	0	206.379	206.379
Other provisions		1.375.465	22.003	1.397.468	1.165.197	22.792	1.187.989
CURRENT TAX LIABILITIES	9	7.656.439	11.616	7.668.055	948.351	673	949.024
DEFERRED TAX LIABILITY	9	0	2.152	2.152	0	2.152	2.152
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	10	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	11	6.021.435	16.633.887	22.655.322	6.051.459	15.591.893	21.643.352
Loans		0	16.633.887	16.633.887	0	15.591.893	15.591.893

Other Debt Instruments		6.021.435	0	6.021.435	6.051.459	0	6.051.459
OTHER LIABILITIES	5	48.327.160	3.537.029	51.864.189	41.711.494	2.747.694	44.459.188
EQUITY	12	62.537.304	1.530.240	64.067.544	42.439.742	1.571.629	44.011.371
Issued capital		4.969.121	0	4.969.121	2.473.776	0	2.473.776
Capital Reserves		17.744.927	162.525	17.907.452	6.844.632	150.373	6.995.005
Equity Share Premiums		16.720.856	0	16.720.856	5.815.863	0	5.815.863
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.024.071	162.525	1.186.596	1.028.769	150.373	1.179.142
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.238.472	-2.290	3.236.182	3.244.094	379	3.244.473
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.504.803	-349.255	2.155.548	-1.817.314	-278.853	-2.096.167
Profit Reserves		29.717.962	1.334.334	31.052.296	28.006.515	1.361.322	29.367.837
Legal Reserves		2.781.217	133.811	2.915.028	2.657.665	133.811	2.791.476
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		26.889.564	64.369	26.953.933	25.301.669	168.943	25.470.612
Other Profit Reserves		47.181	1.136.154	1.183.335	47.181	1.058.568	1.105.749
Profit or Loss		3.972.942	371.029	4.343.971	3.419.585	325.178	3.744.763
Prior Years' Profit or Loss		1.784.423	325.178	2.109.601	1.689.647	219.145	1.908.792
Current Period Net Profit Or Loss		2.188.519	45.851	2.234.370	1.729.938	106.033	1.835.971
Non-controlling Interests		389.077	13.897	402.974	268.454	13.230	281.684
Total equity and liabilities		**590.922.380**	**406.912.597**	**997.834.977**	**501.571.289**	**430.114.929**	**931.686.218**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		173.975.087	284.389.662	458.364.749	177.033.710	274.567.982	451.601.692
GUARANTIES AND WARRANTIES	1	101.352.394	125.894.244	227.246.638	81.865.909	113.439.756	195.305.665
Letters of Guarantee		86.370.067	104.022.117	190.392.184	71.263.082	95.656.326	166.919.408
Guarantees Subject to State Tender Law		4.439.122	10.638.265	15.077.387	4.022.784	9.819.863	13.842.647
Guarantees Given for Foreign Trade Operations		260.008	20.595.177	20.855.185	188.413	18.996.368	19.184.781
Other Letters of Guarantee		81.670.937	72.788.675	154.459.612	67.051.885	66.840.095	133.891.980
Bank Acceptances		3.415.583	11.569.840	14.985.423	1.079.481	10.501.763	11.581.244
Import Letter of Acceptance		0	431.014	431.014	0	272.303	272.303
Other Bank Acceptances		3.415.583	11.138.826	14.554.409	1.079.481	10.229.460	11.308.941
Letters of Credit		8.150	10.236.086	10.244.236	22.275	7.111.154	7.133.429
Documentary Letters of Credit		8.150	10.236.086	10.244.236	22.275	7.111.154	7.133.429
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		11.558.594	66.201	11.624.795	9.501.071	170.513	9.671.584
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		42.552.332	16.996.177	59.548.509	38.457.173	17.199.370	55.656.543
Irrevocable Commitments	1	41.057.303	7.184.163	48.241.466	37.152.475	7.892.295	45.044.770
Forward Asset Purchase Commitments		893.675	4.969.192	5.862.867	3.206.791	5.837.543	9.044.334
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		6.665.585	1.468.200	8.133.785	5.086.550	1.315.230	6.401.780
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	3	8.139.702	0	8.139.702	6.146.359	0	6.146.359
Tax and Fund Liabilities Arised from Export Commitments		94.915	0	94.915	106.220	0	106.220
Commitments for Credit Card Limits		19.554.734	205.385	19.760.119	17.272.727	192.393	17.465.120
Commitments for Credit Cards and Banking Services Promotions		24.655	0	24.655	27.584	0	27.584
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		5.684.037	541.386	6.225.423	5.306.244	547.129	5.853.373
Revocable Commitments		1.495.029	9.812.014	11.307.043	1.304.698	9.307.075	10.611.773
Revocable Loan Granting Commitments		0	4.500.035	4.500.035	0	4.340.194	4.340.194
Other Revocable Commitments		1.495.029	5.311.979	6.807.008	1.304.698	4.966.881	6.271.579
DERIVATIVE FINANCIAL INSTRUMENTS	2	30.070.361	141.499.241	171.569.602	56.710.628	143.928.856	200.639.484
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		30.070.361	141.499.241	171.569.602	56.710.628	143.928.856	200.639.484
Forward Foreign Currency Buy or Sell Transactions		863.772	13.697.574	14.561.346	1.524.482	14.931.282	16.455.764
Forward Foreign Currency Buying Transactions		561.182	9.781.306	10.342.488	770.538	9.871.952	10.642.490
Forward Foreign Currency Sale Transactions		302.590	3.916.268	4.218.858	753.944	5.059.330	5.813.274
Currency and Interest Rate Swaps		28.451.281	91.272.941	119.724.222	54.300.111	94.460.632	148.760.743
Currency Swap Buy Transactions		0	25.089.407	25.089.407	0	45.197.519	45.197.519
Currency Swap Sell Transactions		28.131.281	19.412.413	47.543.694	53.790.111	5.796.883	59.586.994
Interest Rate Swap Buy Transactions		160.000	23.385.560	23.545.560	255.000	21.733.115	21.988.115
Interest Rate Swap Sell Transactions		160.000	23.385.561	23.545.561	255.000	21.733.115	21.988.115
Currency, Interest Rate and Securities Options		487.340	5.813.165	6.300.505	885.958	3.591.388	4.477.346
Currency Options Buy Transactions		243.916	2.906.326	3.150.242	442.917	1.795.760	2.238.677
Currency Options Sell Transactions		243.424	2.906.839	3.150.263	443.041	1.795.628	2.238.669
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		253.223	219.132	472.355	0	0	0
Currency Futures Buy Transactions		0	219.132	219.132	0	0	0
Currency Futures Sell Transactions		253.223	0	253.223	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		14.745	30.496.429	30.511.174	77	30.945.554	30.945.631
CUSTODY AND PLEDGES RECEIVED		1.976.730.448	937.282.387	2.914.012.835	1.741.759.115	862.522.036	2.604.281.151
ITEMS HELD IN CUSTODY		838.721.980	107.026.672	945.748.652	715.432.584	96.026.233	811.458.817
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		153.766.763	6.937.969	160.704.732	140.142.055	5.684.265	145.826.320
Cheques Received for Collection		39.453.642	70.777.170	110.230.812	35.411.665	63.657.110	99.068.775
Commercial Notes Received for Collection		572.048.813	20.304.414	592.353.227	494.230.474	19.077.446	513.307.920
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		966.783	1.815.377	2.782.160	870.991	1.702.098	2.573.089
Custodians		72.485.979	7.191.742	79.677.721	44.777.399	5.905.314	50.682.713
PLEDGED ITEMS		1.138.008.468	830.255.715	1.968.264.183	1.026.326.531	766.495.803	1.792.822.334
Securities		10.382.735	1.920.363	12.303.098	9.295.804	2.381.421	11.677.225
Guarantee Notes		18.742.093	3.957.098	22.699.191	15.652.676	3.284.084	18.936.760
Commodity		25.813	0	25.813	25.812	0	25.812
Warrant		0	0	0	0	0	0
Real Estate		876.279.434	613.466.785	1.489.746.219	778.975.982	586.021.434	1.364.997.416
Other Pledged Items		189.330.136	130.778.802	320.108.938	171.863.800	112.178.647	284.042.447

Depositories Receiving Pledged Items		43.248.257	80.132.667	123.380.924	50.512.457	62.630.217	113.142.674
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**2.150.705.535**	**1.221.672.049**	**3.372.377.584**	**1.918.792.825**	**1.137.090.018**	**3.055.882.843**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 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	1	26.892.549	15.360.710
Interest Income on Loans		17.034.987	11.345.289
Interest Income on Reserve Deposits		948	736
Interest Income on Banks		276.329	206.664
Interest Income on Money Market Placements		21.507	32.800
Interest Income on Marketable Securities Portfolio		9.214.471	3.562.119
Financial Assets At Fair Value Through Profit Loss		9.949	4.815
Financial Assets At Fair Value Through Other Comprehensive Income		2.409.533	1.320.396
Financial Assets Measured at Amortised Cost		6.794.989	2.236.908
Finance Leasing Interest Income		140.458	89.410
Other Interest Income		203.849	123.692
INTEREST EXPENSES (-)	2	-17.495.972	-15.375.501
Interest Expenses on Deposits		-12.080.054	-10.078.512
Interest Expenses on Funds Borrowed		-122.241	-79.664
Interest Expenses on Money Market Funds		-4.185.205	-4.376.683
Interest Expenses on Securities Issued		-910.808	-675.305
Lease Interest Expenses		-31.763	-23.593
Other Interest Expense		-165.901	-141.744
NET INTEREST INCOME OR EXPENSE		9.396.577	-14.791
NET FEE AND COMMISSION INCOME OR EXPENSES		1.582.012	836.252
Fees and Commissions Received		2.194.568	1.174.204
From Noncash Loans		482.717	265.197
Other	11	1.711.851	909.007
Fees and Commissions Paid (-)		-612.556	-337.952
Paid for Noncash Loans		-2.652	-1.704
Other	11	-609.904	-336.248
DIVIDEND INCOME		31	23
TRADING INCOME OR LOSS (Net)	3	-999.656	-514.341
Gains (Losses) Arising from Capital Markets Transactions		10.622	25.626
Gains (Losses) Arising From Derivative Financial Transactions		927.591	1.653.437
Foreign Exchange Gains or Losses		-1.937.869	-2.193.404
OTHER OPERATING INCOME	4	773.032	3.451.446
GROSS PROFIT FROM OPERATING ACTIVITIES		10.751.996	3.758.589
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5	-2.859.155	-1.297.004
OTHER ALLOWANCE EXPENSES (-)	5	-295.118	-1.885
PERSONNEL EXPENSES (-)		-1.578.399	-1.110.385
OTHER OPERATING EXPENSES (-)	6	-1.951.960	-1.265.272
NET OPERATING INCOME (LOSS)		4.067.364	84.043
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		18.417	6.814
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	7	4.085.781	90.857
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	-1.851.187	-17.403
Current Tax Provision		-6.020.353	-44.137
Expense Effect of Deferred Tax		-3.931.840	-1.277.599
Income Effect of Deferred Tax		8.101.006	1.304.333
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	9	2.234.594	73.454
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	10	2.234.594	73.454
Profit (Loss) Attributable to Group		2.234.370	71.085
Profit (loss), attributable to non-controlling interests		224	2.369
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar / Zarar (Tam TL)		0,75159320	0,02873540

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 - 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)		2.234.594	73.454
OTHER COMPREHENSIVE INCOME		4.243.424	-944.610
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-8.291	-9.573
Gains (Losses) on Revaluation of Property, Plant and Equipment		-6.248	-9.234
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		-2.668	-895
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		625	556
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		4.251.715	-935.037
Exchange Differences on Translation		4.698	4.346
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		5.329.238	-1.172.627
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		-1.082.221	233.244
TOTAL COMPREHENSIVE INCOME (LOSS)		6.478.018	-871.156

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 - 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		4.387.205	-5.132.512
Interest Received		27.066.581	14.065.312
Interest Paid		-15.494.615	-14.802.288
Dividends received		31	23
Fees and Commissions Received		2.404.696	898.841
Other Gains		360.528	1.472.156
Collections from Previously Written Off Loans and Other Receivables		391.790	509.013
Cash Payments to Personnel and Service Suppliers		-1.603.186	-1.125.130
Taxes Paid		-139.512	-910.043
Other		-8.599.108	-5.240.396
Changes in Operating Assets and Liabilities Subject to Banking Operations		-10.332.993	2.509.219
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-531.479	-73.957
Net (Increase) Decrease in Due From Banks		-422.847	0
Net (Increase) Decrease in Loans		-37.502.793	-7.497.632
Net (Increase) Decrease in Other Assets		3.502.174	-7.584.571
Net Increase (Decrease) in Bank Deposits		13.664.057	8.114.372
Net Increase (Decrease) in Other Deposits		21.834.206	6.403.089
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-83.765	52.673
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-10.792.546	3.095.245
Net Cash Provided From Banking Operations		-5.945.788	-2.623.293
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-22.040.332	-4.246.390
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-64.994	-57.402
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-192.360	-242.675
Cash Obtained from Tangible and Intangible Asset Sales		689.026	451.752
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-7.394.329	-2.919.066
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.702.604	1.351.170
Cash Paid for Purchase of Financial Assets At Amortised Cost		-19.381.022	-5.610.737
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.653.355	2.809.463
Other		-52.612	-28.895
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		14.002.063	-4.551.824
Cash Obtained from Loans and Securities Issued		19.247.012	9.808.465
Cash Outflow Arised From Loans and Securities Issued		-18.576.908	-14.304.149
Equity Instruments Issued		13.400.338	0
Dividends paid		0	0
Payments of lease liabilities		-68.379	-56.140
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.303.147	2.811.360
Net Increase (Decrease) in Cash and Cash Equivalents		-10.680.910	-8.610.147
Cash and Cash Equivalents at Beginning of the Period		63.534.237	42.711.628
Cash and Cash Equivalents at End of the Period		52.853.327	34.101.481

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)		Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2021 - 31.03.2021	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**2.473.776**	**5.815.863**	**0**	**975.087**	**3.090.256**	**-139.318**	**52.085**	**0**	**-2.070**	**-436.986**	**0**	**0**	**25.877.954**	**1.124.232**	**3.684.642**	**42.515.521**	**263.380**	**42.778.901**
	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		2.473.776	5.815.863	0	975.087	3.090.256	-139.318	52.085	0	-2.070	-436.986	0	0	25.877.954	1.124.232	3.684.642	42.515.521	263.380	42.778.901
	Total Comprehensive Income (Loss)		0	0	0	0	-8.678	0	-895	0	4.346	-939.383	0	0	0	0	71.085	-873.525	2.369	-871.156
	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	3.887	0	0	0	0	0	0	0	0	39.185	3.684.642	-3.684.642	43.072	384	43.456
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	2.728.887	-2.728.887	0	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	2.728.887	-2.728.887	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**2.473.776**	**5.815.863**	**0**	**978.974**	**3.081.578**	**-139.318**	**51.190**	**0**	**2.276**	**-1.376.369**	**0**	**0**	**28.646.026**	**2.079.987**	**71.085**	**41.685.068**	**266.133**	**41.951.201**
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		**2.473.776**	**5.815.863**	**0**	**1.179.142**	**3.668.274**	**-473.446**	**49.645**	**0**	**-136.454**	**-1.959.713**	**0**	**0**	**29.367.837**	**1.908.792**	**1.835.971**	**43.729.687**	**281.684**	**44.011.371**
	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		2.473.776	5.815.863	0	1.179.142	3.668.274	-473.446	49.645	0	-136.454	-1.959.713	0	0	29.367.837	1.908.792	1.835.971	43.729.687	281.684	44.011.371
	Total Comprehensive Income (Loss)		0	0	0	0	-5.623		-2.668	0	4.698	4.247.017	0	0	0	0	2.234.370	6.477.794	224	6.478.018
	Capital Increase in Cash		2.495.345	10.904.993	0	0	0	0	0	0	0	0	0	0	0	0	0	13.400.338	0	13.400.338
	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	7.454		0		0	0	0		0	77.496	1.807.772	-1.835.971	56.751	121.066	177.817
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	1.606.963	-1.606.963	0	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	1.606.963	-1.606.963	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**4.969.121**	**16.720.856**	**0**	**1.186.596**	**3.662.651**	**-473.446**	**46.977**	**0**	**-131.756**	**2.287.304**	**0**	**0**	**31.052.296**	**2.109.601**	**2.234.370**	**63.664.570**	**402.974**	**64.067.544**