KAMUYU AYDINLATMA PLATFORMU

FİBABANKA 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

Fibabanka A.Ş. Yönetim Kurulu'na,

Giriş

Fibabanka A.Ş.'nin ("Banka") 31 Mart 2022 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık dönemine 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

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 15.000 bin TL'si cari dönemde ve 337.000 bin TL'si geçmiş dönemlerde gider yazılan toplam 352.000 bin TL serbest karşılığı ve söz konusu karşılık üzerinden 3.450 bin TL'si cari dönemde ve 77.510 bin TL'si geçmiş dönemlerde gelir yazılan toplam 80.960 bin 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, Fibabanka A.Ş.'nin 31 Mart 2022 tarihi itibarıyla 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 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

12 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)		4.208.649	16.555.221	20.763.870	3.599.167	14.485.168	18.084.335
Cash and cash equivalents	(5.I.1)	1.483.081	14.727.841	16.210.922	1.333.548	13.208.704	14.542.252
Cash and Cash Balances at Central Bank		978.168	12.839.330	13.817.498	936.627	11.978.033	12.914.660
Banks	(5.I.3)	184.308	816.925	1.001.233	398.360	1.101.951	1.500.311
Receivables From Money Markets		322.130	1.071.586	1.393.716	0	128.720	128.720
Allowance for Expected Losses (-)		-1.525	0	-1.525	-1.439	0	-1.439
Financial assets at fair value through profit or loss	(5.I.2)	50.802	65.990	116.792	117.141	75.329	192.470
Public Debt Securities		194	2.610	2.804	262	2.316	2.578
Equity instruments		0	0	0	0	0	0
Other Financial Assets		50.608	63.380	113.988	116.879	73.013	189.892
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.4)	1.815.832	1.736.737	3.552.569	880.024	1.197.729	2.077.753
Public Debt Securities		1.103.455	1.056.094	2.159.549	483.387	558.479	1.041.866
Equity instruments		4.897	0	4.897	4.897	0	4.897
Other Financial Assets		707.480	680.643	1.388.123	391.740	639.250	1.030.990
Derivative financial assets	(5.I.2)	858.934	24.653	883.587	1.268.454	3.406	1.271.860
Derivative Financial Assets At Fair Value Through Profit Or Loss		858.934	24.653	883.587	1.268.454	3.406	1.271.860
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.I.6)	20.025.905	9.822.913	29.848.818	15.864.610	9.477.894	25.342.504
Loans	(5.I.5)	20.713.270	6.075.586	26.788.856	16.495.038	6.434.332	22.929.370
Receivables From Leasing Transactions	(5.I.10)	0	0	0	0	0	0
Factoring Receivables	(5.I.5)	69.235	5.054	74.289	70.629	3.435	74.064
Other Financial Assets Measured at Amortised Cost	(5.I.6)	232.871	3.742.273	3.975.144	190.594	3.040.127	3.230.721
Public Debt Securities		192.732	3.714.502	3.907.234	190.594	3.015.309	3.205.903
Other Financial Assets		40.139	27.771	67.910	0	24.818	24.818
Allowance for Expected Credit Losses (-)		-989.471	0	-989.471	-891.651	0	-891.651
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.16)	147.761	0	147.761	182.161	0	182.161
Held for Sale		147.761	0	147.761	182.161	0	182.161
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		120.420	0	120.420	117.945	0	117.945
Investments in Associates (Net)	(5.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)	(5.I.8)	120.420	0	120.420	117.945	0	117.945
Unconsolidated Financial Subsidiaries		7.920	0	7.920	5.445	0	5.445
Unconsolidated Non-Financial Subsidiaries		112.500	0	112.500	112.500	0	112.500
Jointly Controlled Partnerships (JointVentures) (Net)	(5.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)	(5.I.12)	362.017	0	362.017	414.389	0	414.389
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.I.13)	178.054	0	178.054	106.531	0	106.531
Goodwill		0	0	0	0	0	0
Other		178.054	0	178.054	106.531	0	106.531
INVESTMENT PROPERTY (Net)	(5.I.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		777	0	777	2.077	0	2.077
DEFERRED TAX ASSET	(5.I.15)	393.717	0	393.717	308.819	0	308.819
OTHER ASSETS (Net)	(5.I.17)	721.865	9.308	731.173	594.628	8.870	603.498
TOTAL ASSETS		**26.159.165**	**26.387.442**	**52.546.607**	**21.190.327**	**23.971.932**	**45.162.259**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	21.641.275	16.017.659	37.658.934	15.340.650	15.659.742	31.000.392
LOANS RECEIVED	(5.II.3)	8.432	381.908	390.340	15.646	507.931	523.577
MONEY MARKET FUNDS		0	600.658	600.658	300.117	412.623	712.740
MARKETABLE SECURITIES (Net)	(5.II.4)	0	2.859.993	2.859.993	0	2.646.236	2.646.236
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	2.859.993	2.859.993	0	2.646.236	2.646.236
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	(5.II.2)	1.261.911	24.538	1.286.449	1.674.998	3.398	1.678.396
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.261.911	24.538	1.286.449	1.674.998	3.398	1.678.396
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.6)	50.375	0	50.375	48.726	233	48.959
PROVISIONS	(5.II.8)	443.927	0	443.927	404.907	0	404.907
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		46.853	0	46.853	50.822	0	50.822
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		397.074	0	397.074	354.085	0	354.085
CURRENT TAX LIABILITIES	(5.II.9)	282.684	0	282.684	288.652	0	288.652
DEFERRED TAX LIABILITY	(5.II.9)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.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	(5.II.11)	0	3.582.253	3.582.253	0	3.790.148	3.790.148
Loans		0	0	0	0	0	0

Other Debt Instruments		0	3.582.253	3.582.253	0	3.790.148	3.790.148
OTHER LIABILITIES	(5.II.5)	1.791.652	373.146	2.164.798	1.201.842	520.797	1.722.639
EQUITY	(5.II.12)	3.241.799	-15.603	3.226.196	2.368.648	-23.035	2.345.613
Issued capital		941.161	0	941.161	941.161	0	941.161
Capital Reserves		228.678	0	228.678	228.678	0	228.678
Equity Share Premiums		128.678	0	128.678	128.678	0	128.678
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		100.000	0	100.000	100.000	0	100.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-9.891	0	-9.891	-12.366	0	-12.366
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		661.588	-15.603	645.985	129.399	-23.035	106.364
Profit Reserves		1.081.776	0	1.081.776	707.492	0	707.492
Legal Reserves		71.590	0	71.590	52.876	0	52.876
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		926.300	0	926.300	654.616	0	654.616
Other Profit Reserves		83.886	0	83.886	0	0	0
Profit or Loss		338.487	0	338.487	374.284	0	374.284
Prior Years' Profit or Loss		-4.695	0	-4.695	-35.683	0	-35.683
Current Period Net Profit Or Loss		343.182	0	343.182	409.967	0	409.967
Non-controlling Interests	(5.II.13)	0	0	0	0	0	0
Total equity and liabilities		**28.722.055**	**23.824.552**	**52.546.607**	**21.644.186**	**23.518.073**	**45.162.259**

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		26.651.080	55.384.173	82.035.253	17.084.719	50.471.248	67.555.967
GUARANTIES AND WARRANTIES	(5.III.1)	529.602	521.033	1.050.635	456.564	547.613	1.004.177
Letters of Guarantee		511.602	299.527	811.129	454.064	227.839	681.903
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		511.602	299.527	811.129	454.064	227.839	681.903
Bank Acceptances		18.000	111.806	129.806	2.500	172.175	174.675
Import Letter of Acceptance		18.000	111.806	129.806	2.500	172.175	174.675
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	109.700	109.700	0	147.599	147.599
Documentary Letters of Credit		0	109.700	109.700	0	147.599	147.599
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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		4.687.443	4.287.914	8.975.357	2.962.647	5.091.482	8.054.129
Irrevocable Commitments	(5.III.1)	4.687.443	4.287.914	8.975.357	2.962.647	5.091.482	8.054.129
Forward Asset Purchase Commitments		1.923.647	4.287.914	6.211.561	852.230	5.091.482	5.943.712
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		2.395.471	0	2.395.471	1.794.126	0	1.794.126
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		322.960	0	322.960	248.984	0	248.984
Tax and Fund Liabilities Arised from Export Commitments		11.193	0	11.193	36.399	0	36.399
Commitments for Credit Card Limits		28.760	0	28.760	25.488	0	25.488
Commitments for Credit Cards and Banking Services Promotions		15	0	15	11	0	11
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		5.397	0	5.397	5.409	0	5.409
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	(5.III.5)	21.434.035	50.575.226	72.009.261	13.665.508	44.832.153	58.497.661
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		21.434.035	50.575.226	72.009.261	13.665.508	44.832.153	58.497.661
Forward Foreign Currency Buy or Sell Transactions		7.641.673	12.507.426	20.149.099	4.774.169	8.392.980	13.167.149
Forward Foreign Currency Buying Transactions		7.207.367	2.733.121	9.940.488	3.744.791	2.623.309	6.368.100
Forward Foreign Currency Sale Transactions		434.306	9.774.305	10.208.611	1.029.378	5.769.671	6.799.049
Currency and Interest Rate Swaps		11.981.500	32.325.604	44.307.104	8.002.670	32.694.818	40.697.488
Currency Swap Buy Transactions		1.731.461	17.706.665	19.438.126	573.042	17.357.965	17.931.007
Currency Swap Sell Transactions		5.365.791	13.991.635	19.357.426	3.105.360	14.765.611	17.870.971
Interest Rate Swap Buy Transactions		2.442.124	313.652	2.755.776	2.162.134	285.621	2.447.755
Interest Rate Swap Sell Transactions		2.442.124	313.652	2.755.776	2.162.134	285.621	2.447.755
Currency, Interest Rate and Securities Options		1.734.750	4.482.760	6.217.510	883.590	3.329.323	4.212.913
Currency Options Buy Transactions		769.433	2.126.928	2.896.361	343.067	1.642.822	1.985.889
Currency Options Sell Transactions		965.317	2.355.832	3.321.149	540.523	1.686.501	2.227.024
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		76.112	0	76.112	5.079	0	5.079
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		76.112	0	76.112	5.079	0	5.079
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	1.259.436	1.259.436	0	415.032	415.032
CUSTODY AND PLEDGES RECEIVED		228.817.249	185.228.048	414.045.297	204.451.567	174.613.925	379.065.492
ITEMS HELD IN CUSTODY		1.371.260	21.930.033	23.301.293	1.617.746	19.003.782	20.621.528
Customer Fund and Portfolio Balances		296.351	2.329.996	2.626.347	594.412	1.666.736	2.261.148
Securities Held in Custody		126.047	3.872.359	3.998.406	107.120	3.124.194	3.231.314
Cheques Received for Collection		747.992	536.603	1.284.595	712.874	379.402	1.092.276
Commercial Notes Received for Collection		93.370	41.676	135.046	95.840	37.935	133.775
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		107.500	15.149.399	15.256.899	107.500	13.795.515	13.903.015
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		227.445.989	163.298.015	390.744.004	202.833.821	155.610.143	358.443.964
Securities		503.912	144.375	648.287	553.381	118.114	671.495
Guarantee Notes		83.232	395.922	479.154	95.435	478.849	574.284
Commodity		0	129.682	129.682	0	126.719	126.719
Warrant		0	0	0	0	0	0
Real Estate		6.306.068	30.612.052	36.918.120	6.841.393	29.100.993	35.942.386
Other Pledged Items		220.552.777	132.015.984	352.568.761	195.343.612	125.785.468	321.129.080

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**255.468.329**	**240.612.221**	**496.080.550**	**221.536.286**	**225.085.173**	**446.621.459**

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		1.163.467	707.841
Interest Income on Loans	(5.IV.1)	1.021.744	648.250
Interest Income on Reserve Deposits		16.492	10.610
Interest Income on Banks	(5.IV.1)	2.412	8.468
Interest Income on Money Market Placements		13.086	5.462
Interest Income on Marketable Securities Portfolio	(5.IV.1)	109.520	34.479
Financial Assets At Fair Value Through Profit Loss		40	2.014
Financial Assets At Fair Value Through Other Comprehensive Income		51.439	14.682
Financial Assets Measured at Amortised Cost		58.041	17.783
Finance Leasing Interest Income		0	0
Other Interest Income		213	572
INTEREST EXPENSES (-)		-948.279	-481.082
Interest Expenses on Deposits	(5.IV.2)	-809.372	-389.498
Interest Expenses on Funds Borrowed	(5.IV.2)	-82.966	-51.433
Interest Expenses on Money Market Funds		-2.356	-3.982
Interest Expenses on Securities Issued	(5.IV.2)	-48.249	-29.751
Lease Interest Expenses		-5.145	-4.282
Other Interest Expense		-191	-2.136
NET INTEREST INCOME OR EXPENSE		215.188	226.759
NET FEE AND COMMISSION INCOME OR EXPENSES		90.450	54.498
Fees and Commissions Received		116.908	65.023
From Noncash Loans		6.148	5.571
Other	(5.IV.12)	110.760	59.452
Fees and Commissions Paid (-)		-26.458	-10.525
Paid for Noncash Loans		-20	-14
Other	(5.IV.12)	-26.438	-10.511
DIVIDEND INCOME	(5.IV.3)	160.000	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	397.933	13.817
Gains (Losses) Arising from Capital Markets Transactions		12.234	6.866
Gains (Losses) Arising From Derivative Financial Transactions		-135.005	-38.124
Foreign Exchange Gains or Losses		520.704	45.075
OTHER OPERATING INCOME	(5.IV.5)	147.876	92.925
GROSS PROFIT FROM OPERATING ACTIVITIES		1.011.447	387.999
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-170.683	-99.113
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-42.021	-20
PERSONNEL EXPENSES (-)		-148.792	-91.411
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-244.140	-93.481
NET OPERATING INCOME (LOSS)		405.811	103.974
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	(5.IV.8)	405.811	103.974
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-62.629	-21.587
Current Tax Provision		-186.956	-1.210
Expense Effect of Deferred Tax		-26.390	-20.377
Income Effect of Deferred Tax		150.717	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	343.182	82.387
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	(5.IV.11)	343.182	82.387
Profit (Loss) Attributable to Group		343.182	82.387
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)		0,00365000	0,00088000

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)		343.182	82.387
OTHER COMPREHENSIVE INCOME		542.096	-9.310
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.475	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		2.475	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		539.621	-9.310
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		579.050	-11.576
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		-39.429	2.266
TOTAL COMPREHENSIVE INCOME (LOSS)		885.278	73.077

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		82.141	-496.465
Interest Received		786.545	692.257
Interest Paid		-848.972	-397.454
Dividends received		160.000	0
Fees and Commissions Received		129.140	64.301
Other Gains		596.646	76.653
Collections from Previously Written Off Loans and Other Receivables		317.522	43.055
Cash Payments to Personnel and Service Suppliers		-354.229	-146.621
Taxes Paid		-195.966	-143.774
Other		-508.545	-684.882
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.657.065	956.293
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		74.070	-27.823
Net (Increase) Decrease in Due From Banks		-18.454	-107.154
Net (Increase) Decrease in Loans		-3.253.454	-236.944
Net (Increase) Decrease in Other Assets		-175.396	-221.682
Net Increase (Decrease) in Bank Deposits		1.720.313	820.484
Net Increase (Decrease) in Other Deposits		3.481.414	402.714
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-94.609	10.940
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		923.181	315.758
Net Cash Provided From Banking Operations		2.739.206	459.828
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.558.091	-138.497
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		-68.372	-11.189
Cash Obtained from Tangible and Intangible Asset Sales		91.403	65.924
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.465.370	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	128.660
Cash Paid for Purchase of Financial Assets At Amortised Cost		-441.651	-309.701
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		325.899	-12.191
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-544.575	-48.092
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		-540.604	-48.746
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-5.145	-4.282
Other		1.174	4.936
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.105.907	136.654
Net Increase (Decrease) in Cash and Cash Equivalents		1.742.447	409.893
Cash and Cash Equivalents at Beginning of the Period		11.641.075	2.830.500
Cash and Cash Equivalents at End of the Period		13.383.522	3.240.393

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	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		**941.161**	**128.678**	**0**	**85.097**	**0**	**-10.787**	**0**	**-10.787**	**0**	**22.263**	**0**	**22.263**	**496.393**	**-18.736**	**229.835**	**1.873.904**	**0**	**1.873.904**
	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		941.161	128.678	0	85.097	0	-10.787	0	-10.787	0	22.263	0	22.263	496.393	-18.736	229.835	1.873.904	0	1.873.904
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	-9.310	0	-9.310	0	0	82.387	73.077	0	73.077
	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	-4.842	0	0	0	0	0	0	0	0	0	0	0	-4.842	0	-4.842
	Increase (decrease) through other changes, equity		0	0	0	19.745	0	0	0	0	0	0	0	0	0	-19.745	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	211.099	18.736	-229.835	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	211.099	18.736	-229.835	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		**941.161**	**128.678**	**0**	**100.000**	**0**	**-10.787**	**0**	**-10.787**	**0**	**12.953**	**0**	**12.953**	**707.492**	**-19.745**	**82.387**	**1.942.139**	**0**	**1.942.139**
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		**941.161**	**128.678**	**0**	**100.000**	**0**	**-12.366**	**0**	**-12.366**	**0**	**106.364**	**0**	**106.364**	**707.492**	**-35.683**	**409.967**	**2.345.613**	**0**	**2.345.613**
	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		941.161	128.678	0	100.000	0	-12.366	0	-12.366	0	106.364	0	106.364	707.492	-35.683	409.967	2.345.613	0	2.345.613
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	2.475	2.475	0	539.621	0	539.621	0	0	343.182	885.278	0	885.278
	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	-4.695	0	0	0	0	0	0	0	0	0	0	0	-4.695	0	-4.695
	Increase (decrease) through other changes, equity		0	0	0	4.695	0	0	0	0	0	0	0	0	0	-4.695	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	374.284	35.683	-409.967	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	374.284	35.683	-409.967	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		**941.161**	**128.678**	**0**	**100.000**	**0**	**-12.366**	**2.475**	**-9.891**	**0**	**645.985**	**0**	**645.985**	**1.081.776**	**-4.695**	**343.182**	**3.226.196**	**0**	**3.226.196**