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KAMUYU AYDINLATMA PLATFORMU

ANADOLUBANK A.Ş.
Bank Financial Report
Unconsolidated
2022 - 2. 3 Monthly Notification

General Information About Financial Statements

MERKEZİ KAYIT İSTANBUL

Independedt Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Anadolubank A.Ş. Genel Kurulu'na

Giriş

Anadolubank Anonim Şirketi'nin ("Banka") 30 Haziran 2022 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Anadolubank Anonim Şirketi'nin 30 Haziran 2022 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2021 tarihi itibarıyla düzenlenmiş konsolide olmayan finansal tablolarının bağımsız denetimi başka bir bağımsız denetim firması tarafından yapılmış, söz konusu bağımsız denetim firması tarafından hazırlanan 18 Mart 2022 tarihli bağımsız denetim raporunda olumlu görüş bildirmiştir.

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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 12 Ağustos 2022

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 30.06.2022			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)		2.932.681	12.402.542	15.335.223	2.251.765	8.856.838	11.108.603
Cash and cash equivalents		1.867.923	10.893.920	12.761.843	1.174.054	7.578.115	8.752.169
Cash and Cash Balances at Central Bank	V-I-1	1.198.145	6.604.002	7.802.147	1.173.957	4.912.320	6.086.277
Banks	V-I-2	470.507	4.295.563	4.766.070	246	2.668.804	2.669.050
Receivables From Money Markets		200.085	0	200.085	0	0	0
Allowance for Expected Losses (-)		-814	-5.645	-6.459	-149	-3.009	-3.158
Financial assets at fair value through profit or loss	V-I-3	37.196	41.235	78.431	512	77.056	77.568
Public Debt Securities		9.428	24.858	34.286	512	10.218	10.730
Equity instruments		0	0	0	0	0	0
Other Financial Assets		27.768	16.377	44.145	0	66.838	66.838
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	60.403	1.241.128	1.301.531	7.659	1.118.519	1.126.178
Public Debt Securities		0	1.207.667	1.207.667	0	1.088.484	1.088.484
Equity instruments		7.659	33.461	41.120	7.659	30.035	37.694
Other Financial Assets		52.744	0	52.744	0	0	0
Derivative financial assets	V-I-5	967.159	226.259	1.193.418	1.069.540	83.148	1.152.688
Derivative Financial Assets At Fair Value Through Profit Or Loss		967.159	226.259	1.193.418	1.069.540	83.148	1.152.688
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		19.595.525	3.701.837	23.297.362	16.046.609	4.353.123	20.399.732
Loans	V-I-6	18.718.694	3.725.347	22.444.041	14.573.138	4.364.006	18.937.144
Receivables From Leasing Transactions	V-I-8	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-7	1.742.119	0	1.742.119	2.318.250	0	2.318.250
Public Debt Securities		1.742.119	0	1.742.119	2.318.250	0	2.318.250
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-865.288	-23.510	-888.798	-844.779	-10.883	-855.662
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-9	234.934	0	234.934	256.962	0	256.962
Held for Sale		234.934	0	234.934	256.962	0	256.962
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		436.816	1.865.709	2.302.525	377.616	1.555.373	1.932.989
Investments in Associates (Net)	V-I-10	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)	V-I-11	436.816	1.865.709	2.302.525	377.616	1.555.373	1.932.989
Unconsolidated Financial Subsidiaries		436.816	1.865.709	2.302.525	377.616	1.555.373	1.932.989
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-12	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)	V-I-13	422.296	36	422.332	411.077	117	411.194
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-14	47.144	0	47.144	26.742	0	26.742
Goodwill		0	0	0	0	0	0
Other		47.144	0	47.144	26.742	0	26.742
INVESTMENT PROPERTY (Net)	V-I-15	0	0	0	0	0	0
CURRENT TAX ASSETS		2.501	0	2.501	36.320	0	36.320
DEFERRED TAX ASSET	V-I-16	0	0	0	87.491	0	87.491
OTHER ASSETS (Net)	V-I-17	805.788	79.595	885.383	399.506	25.534	425.040
TOTAL ASSETS		**24.477.685**	**18.049.719**	**42.527.404**	**19.894.088**	**14.790.985**	**34.685.073**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	17.035.405	16.765.083	33.800.488	9.856.969	17.218.377	27.075.346
LOANS RECEIVED	V-II-2	106.342	13.475	119.817	106.130	28.537	134.667
MONEY MARKET FUNDS		1.311.038	0	1.311.038	1.508.198	0	1.508.198
MARKETABLE SECURITIES (Net)		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	V-II-3	105.711	261.167	366.878	247.988	214.633	462.621
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		105.711	261.167	366.878	247.988	214.633	462.621
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)	V-II-4	83.636	37	83.673	85.868	117	85.985
PROVISIONS	V-II-5	132.711	1.242	133.953	94.853	1.330	96.183
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		113.853	0	113.853	77.827	0	77.827
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		18.858	1.242	20.100	17.026	1.330	18.356
CURRENT TAX LIABILITIES	V-II-6	62.960	0	62.960	49.011	0	49.011
DEFERRED TAX LIABILITY	V-II-7	8.869	0	8.869	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-8	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	V-II-9	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	V-II-10	1.295.908	236.780	1.532.688	789.238	76.324	865.562
EQUITY		5.191.601	-84.561	5.107.040	4.365.183	42.317	4.407.500
Issued capital	V-II-11	1.100.000	0	1.100.000	1.100.000	0	1.100.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	V-II-13	106.353	14.930	121.283	125.956	14.759	140.715
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	V-II-13	577.021	-232.108	344.913	440.479	-95.902	344.577
Profit Reserves		2.756.677	0	2.756.677	2.204.373	0	2.204.373
Legal Reserves		164.453	0	164.453	136.838	0	136.838
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.592.224	0	2.592.224	2.067.535	0	2.067.535
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		651.550	132.617	784.167	494.375	123.460	617.835
Prior Years' Profit or Loss		0	65.531	65.531	0	65.531	65.531
Current Period Net Profit Or Loss		651.550	67.086	718.636	494.375	57.929	552.304
Total equity and liabilities		**25.334.181**	**17.193.223**	**42.527.404**	**17.103.438**	**17.581.635**	**34.685.073**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		25.459.911	25.072.728	50.532.639	20.231.182	21.992.561	42.223.743
GUARANTIES AND WARRANTIES	V-III-2	5.355.430	3.080.254	8.435.684	3.520.589	4.154.833	7.675.422
Letters of Guarantee		4.538.164	1.330.404	5.868.568	3.484.452	1.617.769	5.102.221
Guarantees Subject to State Tender Law		78.174	1.002	79.176	75.826	0	75.826
Guarantees Given for Foreign Trade Operations		67.837	3.873	71.710	44.005	3.307	47.312
Other Letters of Guarantee		4.392.153	1.325.529	5.717.682	3.364.621	1.614.462	4.979.083
Bank Acceptances		0	59.099	59.099	0	48.414	48.414
Import Letter of Acceptance		0	59.099	59.099	0	48.414	48.414
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	1.164.329	1.164.329	0	1.085.037	1.085.037
Documentary Letters of Credit		0	1.164.329	1.164.329	0	1.085.037	1.085.037
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		817.266	526.422	1.343.688	36.137	1.403.613	1.439.750
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	V-III-1	2.600.068	1.405.039	4.005.107	1.764.770	1.309.156	3.073.926
Irrevocable Commitments		2.600.068	1.405.039	4.005.107	1.764.770	1.309.156	3.073.926
Forward Asset Purchase Commitments		855.733	1.405.039	2.260.772	547.198	1.309.156	1.856.354
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		978.039	0	978.039	639.474	0	639.474
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		508.733	0	508.733	360.826	0	360.826
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		188.712	0	188.712	148.513	0	148.513
Commitments for Credit Cards and Banking Services Promotions		997	0	997	909	0	909
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		67.854	0	67.854	67.850	0	67.850
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		17.504.413	20.587.435	38.091.848	14.945.823	16.528.572	31.474.395
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		17.504.413	20.587.435	38.091.848	14.945.823	16.528.572	31.474.395
Forward Foreign Currency Buy or Sell Transactions		3.418.667	3.609.594	7.028.261	1.805.041	2.129.734	3.934.775
Forward Foreign Currency Buying Transactions		3.257.602	324.917	3.582.519	1.645.686	294.661	1.940.347
Forward Foreign Currency Sale Transactions		161.065	3.284.677	3.445.742	159.355	1.835.073	1.994.428
Currency and Interest Rate Swaps		7.290.266	7.302.152	14.592.418	9.143.322	7.787.676	16.930.998
Currency Swap Buy Transactions		390.968	3.775.965	4.166.933	102.997	4.890.365	4.993.362
Currency Swap Sell Transactions		559.298	3.526.187	4.085.485	2.050.325	2.897.311	4.947.636
Interest Rate Swap Buy Transactions		3.170.000	0	3.170.000	3.495.000	0	3.495.000
Interest Rate Swap Sell Transactions		3.170.000	0	3.170.000	3.495.000	0	3.495.000
Currency, Interest Rate and Securities Options		6.795.480	9.675.689	16.471.169	3.997.460	6.611.162	10.608.622
Currency Options Buy Transactions		2.797.768	5.434.317	8.232.085	794.281	4.455.526	5.249.807
Currency Options Sell Transactions		3.997.712	4.241.372	8.239.084	3.203.179	2.155.636	5.358.815
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		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		214.547.232	25.221.879	239.769.111	184.346.655	20.645.290	204.991.945
ITEMS HELD IN CUSTODY		6.940.576	2.825.922	9.766.498	5.657.188	2.227.435	7.884.623
Customer Fund and Portfolio Balances		53.542	0	53.542	47.975	0	47.975
Securities Held in Custody		2.228	2.396.751	2.398.979	407	1.651.860	1.652.267
Cheques Received for Collection		6.783.981	403.199	7.187.180	5.525.993	550.085	6.076.078
Commercial Notes Received for Collection		100.825	25.972	126.797	82.813	25.490	108.303
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		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		206.009.671	22.395.957	228.405.628	178.689.467	18.417.855	197.107.322
Securities		166.211	0	166.211	14.036	0	14.036
Guarantee Notes		26.381	49.700	76.081	12.589	42.926	55.515
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		0	0	0	334	0	334
Other Pledged Items		205.817.079	22.346.257	228.163.336	178.662.508	18.374.929	197.037.437

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.596.985	0	1.596.985	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**240.007.143**	**50.294.607**	**290.301.750**	**204.577.837**	**42.637.851**	**247.215.688**

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 - 30.06.2022	Previous Period 01.01.2021 - 30.06.2021	Current Period 3 Months 01.04.2022 - 30.06.2022	Previous Period 3 Months 01.04.2021 - 30.06.2021
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		2.082.587	1.461.322	1.117.580	762.918
Interest Income on Loans	V-IV-1	1.888.768	1.118.665	1.029.820	593.031
Interest Income on Reserve Deposits		16.238	32.299	2.215	19.731
Interest Income on Banks	V-IV-1	7.437	1.187	6.902	342
Interest Income on Money Market Placements		19.694	3.877	6.454	1.032
Interest Income on Marketable Securities Portfolio	V-IV-1	145.050	298.954	70.375	146.532
Financial Assets At Fair Value Through Profit Loss		8.386	399	5.512	262
Financial Assets At Fair Value Through Other Comprehensive Income		5.915	55.601	995	26.483
Financial Assets Measured at Amortised Cost		130.749	242.954	63.868	119.787
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		5.400	6.340	1.814	2.250
INTEREST EXPENSES (-)		-1.262.816	-1.228.539	-702.196	-623.597
Interest Expenses on Deposits	V-IV-2	-1.157.718	-894.976	-643.454	-470.976
Interest Expenses on Funds Borrowed	V-IV-2	-8.648	-7.453	-4.541	-3.792
Interest Expenses on Money Market Funds		-58.549	-317.392	-36.344	-144.621
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-9.034	-8.190	-4.489	-4.042
Other Interest Expense		-28.867	-528	-13.368	-166
NET INTEREST INCOME OR EXPENSE		819.771	232.783	415.384	139.321
NET FEE AND COMMISSION INCOME OR EXPENSES		104.609	70.610	53.294	36.884
Fees and Commissions Received		132.500	85.462	69.264	44.739
From Noncash Loans		33.286	24.231	17.452	12.408
Other	V-IV-11	99.214	61.231	51.812	32.331
Fees and Commissions Paid (-)		-27.891	-14.852	-15.970	-7.855
Paid for Noncash Loans		-4	0	-2	0
Other		-27.887	-14.852	-15.968	-7.855
DIVIDEND INCOME	V-IV-3	0	17	0	0
TRADING INCOME OR LOSS (Net)	V-IV-4	313.465	50.185	220.116	2.636
Gains (Losses) Arising from Capital Markets Transactions		20.941	7.459	6.663	2.825
Gains (Losses) Arising From Derivative Financial Transactions		1.223.683	164.673	658.858	26.958
Foreign Exchange Gains or Losses		-931.159	-121.947	-445.405	-27.147
OTHER OPERATING INCOME	V-IV-5	314.772	153.114	75.829	52.694
GROSS PROFIT FROM OPERATING ACTIVITIES		1.552.617	506.709	764.623	231.535
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-174.089	-115.028	-46.675	-40.973
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-3.206	-15.305	-3.134	-14.760
PERSONNEL EXPENSES (-)		-235.952	-158.160	-122.854	-78.666
OTHER OPERATING EXPENSES (-)	V-IV-7	-299.743	-101.387	-96.320	-49.981
NET OPERATING INCOME (LOSS)		839.627	116.829	495.640	47.155
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		126.679	65.051	65.048	31.044
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-8	966.306	181.880	560.688	78.199
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-247.670	-12.244	-173.262	1.453
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		-248.252	-45.399	-168.256	-3.681
Income Effect of Deferred Tax		582	33.155	-5.006	5.134
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-8	718.636	169.636	387.426	79.652
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	V-IV-8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	V-IV-9	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-10	718.636	169.636	387.426	79.652
Profit (Loss) Attributable to Group		718.636	169.636	387.426	79.652
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hiise Başına Kar(Zarar)		0,00065300	0,00028300	0,00035200	0,00013300

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 - 30.06.2022	Previous Period 01.01.2021 - 30.06.2021	Current Period 3 Months 01.04.2022 - 30.06.2022	Previous Period 3 Months 01.04.2021 - 30.06.2021
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		718.636	169.636		
OTHER COMPREHENSIVE INCOME		-19.096	39.600		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-19.432	-628		
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		-21.760	-3.262		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		738	3.367		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.590	-733		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		336	40.228		
Exchange Differences on Translation		242.279	120.654		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-177.616	13.675		
Income (Loss) Related with Cash Flow Hedges		14.293	-350		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-228.340	-116.016		
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		149.720	22.265		
TOTAL COMPREHENSIVE INCOME (LOSS)		699.540	209.236		

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 - 30.06.2022	Previous Period 01.01.2021 - 30.06.2021
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		2.211.695	-420.031
Interest Received		2.034.175	1.432.008
Interest Paid		-1.470.852	-1.276.958
Dividends received		0	17
Fees and Commissions Received		132.820	85.462
Other Gains		1.350.581	207.719
Collections from Previously Written Off Loans and Other Receivables		234.082	125.336
Cash Payments to Personnel and Service Suppliers		-235.952	-158.160
Taxes Paid		-113.083	-38.579
Other		279.924	-796.876
Changes in Operating Assets and Liabilities Subject to Banking Operations		-36.662	-363.171
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-65.502	41.658
Net (Increase) Decrease in Due From Banks		-185.367	-73.587
Net (Increase) Decrease in Loans		-2.307.362	-1.460.114
Net (Increase) Decrease in Other Assets		-574.543	922.471
Net Increase (Decrease) in Bank Deposits		-35.799	203.099
Net Increase (Decrease) in Other Deposits		2.700.730	1.859.206
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-21.246	-213.754
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		452.427	-1.642.150
Net Cash Provided From Banking Operations		2.175.033	-783.202
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		510.427	1.174.137
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		-105.759	-6.619
Cash Obtained from Tangible and Intangible Asset Sales		69.947	14.180
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	140.861
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		546.239	1.032.660
Other		0	-6.945
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.342	-26.796
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	-7.135
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		2.342	-19.661
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		310.145	119.861
Net Increase (Decrease) in Cash and Cash Equivalents		2.997.947	484.000
Cash and Cash Equivalents at Beginning of the Period		5.786.786	2.336.146
Cash and Cash Equivalents at End of the Period		8.784.733	2.820.146

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

							Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss									
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)		Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)		Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Previous Period 01.01.2021 - 30.06.2021	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**600.000**	**0**	**0**	**0**	**84.681**	**-18.710**	**8.669**	**0**	**624.652**	**-39.996**	**-321.018**	**0**	**1.804.000**	**480.844**	**0**	**3.223.122**	**0**	**3.223.122**
	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		600.000	0	0	0	84.681	-18.710	8.669	0	624.652	-39.996	-321.018	0	1.804.000	480.844	0	3.223.122	0	3.223.122
	Total Comprehensive Income (Loss)		0	0	0	0	0	-2.611	1.983	0	120.654	12.735	-93.161	0	0	0	169.636	209.236	0	209.236
	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	0	0	0	0	0	0	415.313	-415.313	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	415.313	-415.313	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		**600.000**	**0**	**0**	**0**	**84.681**	**-21.321**	**10.652**	**0**	**745.306**	**-27.261**	**-414.179**	**0**	**2.219.313**	**65.531**	**169.636**	**3.432.358**	**0**	**3.432.358**
Current Period 01.01.2022 - 30.06.2022	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**1.100.000**	**0**	**0**	**0**	**147.764**	**-21.808**	**14.759**	**0**	**1.237.594**	**-95.902**	**-797.115**	**0**	**2.204.373**	**617.835**	**0**	**4.407.500**	**0**	**4.407.500**
	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		1.100.000	0	0	0	147.764	-21.808	14.759	0	1.237.594	-95.902	-797.115	0	2.204.373	617.835	0	4.407.500	0	4.407.500
	Total Comprehensive Income (Loss)		0	0	0	0	-4.104	-15.498	170	0	242.279	-134.146	-107.797	0	0	0	718.636	699.540	0	699.540
	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	0	0	0	0	0	0	552.304	-552.304	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	552.304	-552.304	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		**1.100.000**	**0**	**0**	**0**	**143.660**	**-37.306**	**14.929**		**1.479.873**	**-230.048**	**-904.912**	**0**	**2.756.677**	**65.531**	**718.636**	**5.107.040**	**0**	**5.107.040**