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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

MERKEZİ KAYIT İSTANBUL

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
Alternatifbank Anonim Şirketi Yönetim Kurulu'na

Giriş

Alternatifbank A.Ş'nin ("Banka") 31 Mart 2022 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan gelir tablosunun ve kar veya zarar 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 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 ("TMS'') 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm 2.f.3 numaralı dipnotta belirtildiği üzere, 31 Mart 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 55,000 Bin TL'si geçmiş yılda ve 281,926 Bin TL'si cari yıl içerisinde gider yazılan toplam 336,926 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı ve söz konusu karşılıklar üzerinden ayrılan 67,385 bin TL tutarında ertelenmiş vergi varlığını içermektedir.

Şartlı Sonuç

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

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

28 Nisan 2022

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		2.647.136	11.032.462	13.679.598	2.680.043	11.968.637	14.648.680
Cash and cash equivalents		666.712	9.183.940	9.850.652	927.556	9.953.229	10.880.785
Cash and Cash Balances at Central Bank	I-a	665.615	6.378.358	7.043.973	824.464	6.634.067	7.458.531
Banks	I-ç	2.239	2.805.582	2.807.821	54.189	3.319.162	3.373.351
Receivables From Money Markets		0	0	0	50.018	0	50.018
Allowance for Expected Losses (-)		-1.142	0	-1.142	-1.115	0	-1.115
Financial assets at fair value through profit or loss		4.781	23.884	28.665	3	14.872	14.875
Public Debt Securities		4.781	23.884	28.665	3	14.872	14.875
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	I-e	1.514.133	1.653.004	3.167.137	1.184.802	1.517.272	2.702.074
Public Debt Securities		1.462.845	1.653.004	3.115.849	1.133.776	1.517.272	2.651.048
Equity instruments		39.278	0	39.278	39.016	0	39.016
Other Financial Assets		12.010	0	12.010	12.010	0	12.010
Derivative financial assets		461.510	171.634	633.144	567.682	483.264	1.050.946
Derivative Financial Assets At Fair Value Through Profit Or Loss	I-c	416.814	151.626	568.440	482.877	479.571	962.448
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	I-j	44.696	20.008	64.704	84.805	3.693	88.498
FINANCIAL ASSETS AT AMORTISED COST (Net)		16.644.297	19.762.649	36.406.946	12.844.175	19.363.075	32.207.250
Loans	I-f	16.872.135	13.833.819	30.705.954	13.094.126	13.817.852	26.911.978
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		363.285	0	363.285	330.430	0	330.430
Other Financial Assets Measured at Amortised Cost	I-g	74.136	6.129.813	6.203.949	75.508	5.902.634	5.978.142
Public Debt Securities		74.136	6.129.813	6.203.949	75.508	5.807.366	5.882.874
Other Financial Assets		0	0	0	0	95.268	95.268
Allowance for Expected Credit Losses (-)		-665.259	-200.983	-866.242	-655.889	-357.411	-1.013.300
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	563.914	0	563.914	594.827	0	594.827
Held for Sale		563.914	0	563.914	594.827	0	594.827
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		225.580	0	225.580	225.580	0	225.580
Investments in Associates (Net)		0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	I-h	225.580	0	225.580	225.580	0	225.580
Unconsolidated Financial Subsidiaries		225.580	0	225.580	225.580	0	225.580
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-ı	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	I-k	463.773	0	463.773	349.799	0	349.799
INTANGIBLE ASSETS AND GOODWILL (Net)	I-l	85.422	0	85.422	89.193	0	89.193
Goodwill		0	0	0	0	0	0
Other		85.422	0	85.422	89.193	0	89.193
INVESTMENT PROPERTY (Net)	I-m	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	6.465	0	6.465
DEFERRED TAX ASSET	I-n	191.282	0	191.282	141.595	0	141.595
OTHER ASSETS (Net)	I-ö	528.142	9.998	538.140	406.597	7.899	414.496
TOTAL ASSETS		**21.349.546**	**30.805.109**	**52.154.655**	**17.338.274**	**31.339.611**	**48.677.885**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	12.458.708	15.760.608	28.219.316	9.329.410	18.355.841	27.685.251
LOANS RECEIVED	II-c	418.888	11.326.224	11.745.112	134.427	10.406.722	10.541.149
MONEY MARKET FUNDS		80.206	2.166.750	2.246.956	1.378	1.536.940	1.538.318
MARKETABLE SECURITIES (Net)		753.471	0	753.471	882.314	0	882.314
Bills		753.471	0	753.471	882.314	0	882.314
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		123.729	352.855	476.584	215.242	370.010	585.252
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-b	117.164	352.855	470.019	212.131	369.307	581.438
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-e	6.565	0	6.565	3.111	703	3.814
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-d	35.293	301	35.594	37.891	270	38.161
PROVISIONS	II-f	285.052	215.055	500.107	172.033	48.739	220.772
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		20.983	0	20.983	21.170	0	21.170
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		264.069	215.055	479.124	150.863	48.739	199.602
CURRENT TAX LIABILITIES	II-g	173.238	0	173.238	43.061	0	43.061
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-ğ	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	II-h	0	4.053.334	4.053.334	0	3.737.398	3.737.398
Loans		0	1.125.082	1.125.082	0	1.000.209	1.000.209

Other Debt Instruments		0	2.928.252	2.928.252	0	2.737.189	2.737.189
OTHER LIABILITIES	II-ç	683.316	418.505	1.101.821	564.644	293.463	858.107
EQUITY	II-ı	2.994.799	-145.677	2.849.122	2.668.772	-120.670	2.548.102
Issued capital		2.213.740	0	2.213.740	2.213.740	0	2.213.740
Capital Reserves		54	0	54	54	0	54
Equity Share Premiums		54	0	54	54	0	54
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		111.397	0	111.397	20.660	0	20.660
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		165.462	-145.677	19.785	56.250	-120.670	-64.420
Profit Reserves		493.371	0	493.371	488.327	0	488.327
Legal Reserves		59.082	0	59.082	54.038	0	54.038
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		434.289	0	434.289	434.289	0	434.289
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		10.775	0	10.775	-110.259	0	-110.259
Prior Years' Profit or Loss		-115.303	0	-115.303	-211.141	0	-211.141
Current Period Net Profit Or Loss		126.078	0	126.078	100.882	0	100.882
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**18.006.700**	**34.147.955**	**52.154.655**	**14.049.172**	**34.628.713**	**48.677.885**

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		20.671.625	47.171.151	67.842.776	18.910.585	43.818.449	62.729.034
GUARANTIES AND WARRANTIES	III-a-3,i	4.440.449	9.512.549	13.952.998	3.629.295	10.296.278	13.925.573
Letters of Guarantee	III-a-2,ii	4.199.224	6.224.559	10.423.783	3.615.929	6.026.650	9.642.579
Guarantees Subject to State Tender Law		44.811	14.879	59.690	43.678	16.436	60.114
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		4.154.413	6.209.680	10.364.093	3.572.251	6.010.214	9.582.465
Bank Acceptances	III-a-2,i	0	403.927	403.927	0	364.331	364.331
Import Letter of Acceptance		0	341.206	341.206	0	257.795	257.795
Other Bank Acceptances		0	62.721	62.721	0	106.536	106.536
Letters of Credit	III-a-2,i	241.225	2.884.063	3.125.288	13.366	3.905.297	3.918.663
Documentary Letters of Credit		241.225	2.884.063	3.125.288	13.366	3.905.297	3.918.663
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		2.094.457	1.468.337	3.562.794	1.068.951	340.707	1.409.658
Irrevocable Commitments		2.094.457	1.468.337	3.562.794	1.068.951	340.707	1.409.658
Forward Asset Purchase Commitments		1.177.600	1.468.337	2.645.937	280.610	340.707	621.317
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	III-a-1	412.014	0	412.014	307.116	0	307.116
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		123.357	0	123.357	103.873	0	103.873
Tax and Fund Liabilities Arised from Export Commitments		3.738	0	3.738	3.738	0	3.738
Commitments for Credit Card Limits		130.119	0	130.119	128.520	0	128.520
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		247.629	0	247.629	245.094	0	245.094
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	III-b	14.136.719	36.190.265	50.326.984	14.212.339	33.181.464	47.393.803
Derivative Financial Instruments Held For Hedging		6.405.000	7.904.034	14.309.034	7.255.000	7.864.110	15.119.110
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		6.405.000	7.904.034	14.309.034	7.255.000	7.864.110	15.119.110
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		7.731.719	28.286.231	36.017.950	6.957.339	25.317.354	32.274.693
Forward Foreign Currency Buy or Sell Transactions		112.422	841.667	954.089	484.925	1.046.185	1.531.110
Forward Foreign Currency Buying Transactions		90.993	330.966	421.959	447.471	267.789	715.260
Forward Foreign Currency Sale Transactions		21.429	510.701	532.130	37.454	778.396	815.850
Currency and Interest Rate Swaps		4.462.363	21.931.240	26.393.603	4.605.960	21.813.849	26.419.809
Currency Swap Buy Transactions		277.281	10.765.015	11.042.296	355.931	10.395.598	10.751.529
Currency Swap Sell Transactions		4.015.082	7.057.543	11.072.625	4.080.029	6.432.465	10.512.494
Interest Rate Swap Buy Transactions		85.000	2.054.341	2.139.341	85.000	2.492.893	2.577.893
Interest Rate Swap Sell Transactions		85.000	2.054.341	2.139.341	85.000	2.492.893	2.577.893
Currency, Interest Rate and Securities Options		3.156.934	3.849.909	7.006.843	1.866.454	2.457.320	4.323.774
Currency Options Buy Transactions		1.427.473	2.138.058	3.565.531	700.722	1.515.285	2.216.007
Currency Options Sell Transactions		1.729.461	1.711.851	3.441.312	1.165.732	942.035	2.107.767
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	1.663.415	1.663.415	0	0	0
CUSTODY AND PLEDGES RECEIVED		95.346.064	111.501.285	206.847.349	94.236.622	98.715.046	192.951.668
ITEMS HELD IN CUSTODY		3.046.475	1.565.949	4.612.424	3.026.260	1.306.672	4.332.932
Customer Fund and Portfolio Balances		1.615.820	0	1.615.820	1.636.650	0	1.636.650
Securities Held in Custody		6.830	687.910	694.740	51.000	547.581	598.581
Cheques Received for Collection		582.179	82.019	664.198	509.313	87.061	596.374
Commercial Notes Received for Collection		38.107	65.948	104.055	23.699	83.450	107.149
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		803.539	730.072	1.533.611	805.598	588.580	1.394.178
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		92.165.305	106.776.663	198.941.968	91.053.134	97.061.140	188.114.274
Securities		1.118.366	0	1.118.366	1.118.366	0	1.118.366
Guarantee Notes		43.797.638	33.509.412	77.307.050	42.716.132	30.840.631	73.556.763
Commodity		4.497.586	5.968.049	10.465.635	4.518.586	5.466.103	9.984.689
Warrant		0	0	0	0	0	0
Real Estate		39.541.455	64.284.398	103.825.853	39.496.172	57.963.046	97.459.218
Other Pledged Items		3.210.260	3.014.804	6.225.064	3.203.878	2.791.360	5.995.238

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		134.284	3.158.673	3.292.957	157.228	347.234	504.462
TOTAL OFF-BALANCE SHEET ACCOUNTS		**116.017.689**	**158.672.436**	**274.690.125**	**113.147.207**	**142.533.495**	**255.680.702**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2022 - 31.03.2022	Previous Period 01.01.2021 - 31.03.2021
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	IV-a	1.188.370	682.041
Interest Income on Loans		877.489	563.855
Interest Income on Reserve Deposits		16.917	11.612
Interest Income on Banks		4.258	2.276
Interest Income on Money Market Placements		5.913	21.999
Interest Income on Marketable Securities Portfolio		282.970	81.339
Financial Assets At Fair Value Through Profit Loss		4.248	216
Financial Assets At Fair Value Through Other Comprehensive Income		198.392	36.553
Financial Assets Measured at Amortised Cost		80.330	44.570
Finance Leasing Interest Income		0	0
Other Interest Income		823	960
INTEREST EXPENSES (-)	IV-b	-835.815	-570.942
Interest Expenses on Deposits		-549.701	-407.008
Interest Expenses on Funds Borrowed		-189.058	-125.841
Interest Expenses on Money Market Funds		-10.326	-3.907
Interest Expenses on Securities Issued		-31.692	-19.888
Lease Interest Expenses		-1.425	-1.862
Other Interest Expense		-53.613	-12.436
NET INTEREST INCOME OR EXPENSE		352.555	111.099
NET FEE AND COMMISSION INCOME OR EXPENSES		22.114	17.895
Fees and Commissions Received		53.006	41.093
From Noncash Loans		22.763	15.466
Other	IV-i	30.243	25.627
Fees and Commissions Paid (-)		-30.892	-23.198
Paid for Noncash Loans		-32	-15
Other	IV-i	-30.860	-23.183
DIVIDEND INCOME	IV-c	0	524
TRADING INCOME OR LOSS (Net)	IV-ç	6.004	-37.342
Gains (Losses) Arising from Capital Markets Transactions		354	10.958
Gains (Losses) Arising From Derivative Financial Transactions		335.988	359.234
Foreign Exchange Gains or Losses		-330.338	-407.534
OTHER OPERATING INCOME	IV-d	35.663	17.772
GROSS PROFIT FROM OPERATING ACTIVITIES		416.336	109.948
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	178.715	-25.796
OTHER ALLOWANCE EXPENSES (-)	IV-e	-280.050	-32.172
PERSONNEL EXPENSES (-)	IV-f	-70.408	-56.565
OTHER OPERATING EXPENSES (-)	IV-f	-84.022	-56.105
NET OPERATING INCOME (LOSS)		160.571	-60.690
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	160.571	-60.690
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-ğ	-34.493	12.102
Current Tax Provision		-139.690	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		105.197	12.102
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-h	126.078	-48.588
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-ı	126.078	-48.588
Profit (Loss) Attributable to Group		126.078	-48.588
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2022 - 31.03.2022	Previous Period 01.01.2021 - 31.03.2021
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		126.078	-48.588
OTHER COMPREHENSIVE INCOME		174.942	-42.983
Other Comprehensive Income that will not be Reclassified to Profit or Loss		90.737	-596
Gains (Losses) on Revaluation of Property, Plant and Equipment		120.034	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		889	-745
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-30.186	149
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		84.205	-42.387
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		128.055	-113.579
Income (Loss) Related with Cash Flow Hedges		-18.526	61.955
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		-25.324	9.237
TOTAL COMPREHENSIVE INCOME (LOSS)		301.020	-91.571

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		-755.012	-39.570
Interest Received		757.294	467.013
Interest Paid		-965.063	-540.148
Dividends received		0	524
Fees and Commissions Received		69.962	41.093
Other Gains		653.256	593.919
Collections from Previously Written Off Loans and Other Receivables		61.370	100.416
Cash Payments to Personnel and Service Suppliers		-75.305	-55.284
Taxes Paid		-19.453	-7.620
Other		-1.237.073	-639.483
Changes in Operating Assets and Liabilities Subject to Banking Operations		-47.229	441.254
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-13.860	5.203
Net (Increase) Decrease in Due From Banks		-114.899	-114.379
Net (Increase) Decrease in Loans		-3.052.469	1.233.403
Net (Increase) Decrease in Other Assets		-684.650	564.345
Net Increase (Decrease) in Bank Deposits		-299.603	246.344
Net Increase (Decrease) in Other Deposits		1.173.840	-287.936
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		475.745	594.381
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.468.667	-1.800.107
Net Cash Provided From Banking Operations		-802.241	401.684
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-983.154	-144.255
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		-12.413	-12.800
Cash Obtained from Tangible and Intangible Asset Sales		9.445	10.004
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-933.787	-756.147
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	156.458
Cash Paid for Purchase of Financial Assets At Amortised Cost		-73.551	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		27.152	458.230
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-134.421	1.886.096
Cash Obtained from Loans and Securities Issued		401.852	1.996.982
Cash Outflow Arised From Loans and Securities Issued		-503.930	-240.815
Equity Instruments Issued		0	175.350
Dividends paid		0	0
Payments of lease liabilities		-32.343	-45.421
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		774.811	768.183
Net Increase (Decrease) in Cash and Cash Equivalents		-1.145.005	2.911.708
Cash and Cash Equivalents at Beginning of the Period		7.210.830	4.173.744
Cash and Cash Equivalents at End of the Period		6.065.825	7.085.452

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)		Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2021 - 31.03.2021	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**2.038.390**	**54**	**0**	**0**	**30.286**	**-4.854**	**0**	**25.432**	**0**	**-17.159**	**2.410**	**-14.749**	**483.558**	**-301.762**	**95.390**	**2.326.313**	**0**	**2.326.313**
	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		2.038.390	54	0	0	30.286	-4.854	0	25.432	0	-17.159	2.410	-14.749	483.558	-301.762	95.390	2.326.313	0	2.326.313
	Total Comprehensive Income (Loss)		0	0	0	0	0	-596	0	-596	0	-92.013	49.626	-42.387	0	0	-48.588	-91.571	0	-91.571
	Capital Increase in Cash	II-ı	175.350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	175.350	0	175.350
	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	4.769	90.621	-95.390	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	4.769	90.621	-95.390	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		**2.213.740**	**54**	**0**	**0**	**30.286**	**-5.450**	**0**	**24.836**	**0**	**-109.172**	**52.036**	**-57.136**	**488.327**	**-211.141**	**-48.588**	**2.410.092**	**0**	**2.410.092**
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		**2.213.740**	**54**	**0**	**0**	**30.286**	**-9.626**	**0**	**20.660**	**0**	**-136.355**	**71.935**	**-64.420**	**488.327**	**-211.141**	**100.882**	**2.548.102**	**0**	**2.548.102**
	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		2.213.740	54	0	0	30.286	-9.626	0	20.660	0	-136.355	71.935	-64.420	488.327	-211.141	100.882	2.548.102	0	2.548.102
	Total Comprehensive Income (Loss)		0	0	0	0	90.026	711	0	90.737	0	99.968	-15.763	84.205	0	0	126.078	301.020	0	301.020
	Capital Increase in Cash	II-ı	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	5.044	95.838	-100.882	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	5.044	95.838	-100.882	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		**2.213.740**	**54**	**0**	**0**	**120.312**	**-8.915**	**0**	**111.397**	**0**	**-36.387**	**56.172**	**19.785**	**493.371**	**-115.303**	**126.078**	**2.849.122**	**0**	**2.849.122**