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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Burgan Bank Anonim Şirketi Genel Kurulu'na

Giriş

Burgan Bank A.Ş'nin ("Banka") 31 Mart 2022 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 vâkıf 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 bilgiler, ekonomide ve piyasalarda meydana gelebilecek muhtemel riskler nedeniyle geçmiş dönemde 138.622 bin TL olarak ayrılıp, 16.531 bin TL tutarındaki kısmı cari dönemde ayrılan 155.153 bin TL tutarındaki serbest karşılığı içermektedir. Eğer ilgili serbest karşılık ayrılmamış olsaydı, 31 Mart 2022 tarihi itibarıyla, diğer karşılıklar 155.153 bin TL daha az ve geçmiş yıllar karları 138.622 bin TL daha fazla ve 31 Mart 2022 tarihinde sona eren hesap döneminde, diğer faaliyet gelirleri, vergi öncesi kar ve net dönem karı 16.531 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, Şartlı Sonucun Dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Burgan Bank A.Ş.'nin 31 Mart 2022 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin 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 rastlanılmamıştır.

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

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 13 Mayıs 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 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)		3.403.048	8.447.876	11.850.924	4.034.915	6.684.532	10.719.447
Cash and cash equivalents		885.139	7.360.934	8.246.073	682.102	6.263.183	6.945.285
Cash and Cash Balances at Central Bank	I-a	352.236	6.720.766	7.073.002	451.718	5.940.133	6.391.851
Banks	I-c	352	640.168	640.520	230.440	323.050	553.490
Receivables From Money Markets		532.614	0	532.614	0	0	0
Allowance for Expected Losses (-)		-63	0	-63	-56	0	-56
Financial assets at fair value through profit or loss	I-b	57.034	352.682	409.716	16.128	118.796	134.924
Public Debt Securities		2.900	38.247	41.147	529	1.789	2.318
Equity instruments		0	0	0	0	0	0
Other Financial Assets		54.134	314.435	368.569	15.599	117.007	132.606
Financial Assets at Fair Value Through Other Comprehensive Income	I-d	740.348	190.540	930.888	573.771	93.408	667.179
Public Debt Securities		732.674	190.540	923.214	566.097	93.408	659.505
Equity instruments		7.674	0	7.674	7.674	0	7.674
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	I-l	1.720.527	543.720	2.264.247	2.762.914	209.145	2.972.059
Derivative Financial Assets At Fair Value Through Profit Or Loss		501.137	197.239	698.376	1.400.100	128.615	1.528.715
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		1.219.390	346.481	1.565.871	1.362.814	80.530	1.443.344
FINANCIAL ASSETS AT AMORTISED COST (Net)		14.673.891	14.162.439	28.836.330	11.540.159	13.391.732	24.931.891
Loans	I-e-f	15.495.210	14.016.253	29.511.463	12.331.744	13.656.299	25.988.043
Receivables From Leasing Transactions	I-k	0	0	0	0	0	0
Factoring Receivables	I-e-f	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-g	0	1.442.686	1.442.686	0	1.023.468	1.023.468
Public Debt Securities		0	1.442.686	1.442.686	0	1.023.468	1.023.468
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	I-e-f	-821.319	-1.296.500	-2.117.819	-791.585	-1.288.035	-2.079.620
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	1.024.667	0	1.024.667	1.039.002	0	1.039.002
Held for Sale		1.024.667	0	1.024.667	1.039.002	0	1.039.002
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		752.672	0	752.672	669.736	0	669.736
Investments in Associates (Net)	I-h	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-i		752.672	0	752.672	669.736	0	669.736
Unconsolidated Financial Subsidiaries			752.672	0	752.672	669.736	0	669.736
Unconsolidated Non-Financial Subsidiaries			0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-j		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)			149.515	0	149.515	148.917	0	148.917
INTANGIBLE ASSETS AND GOODWILL (Net)			48.160	0	48.160	51.007	0	51.007
Goodwill			0	0	0	0	0	0
Other			48.160	0	48.160	51.007	0	51.007
INVESTMENT PROPERTY (Net)	I-m		0	0	0	0	0	0
CURRENT TAX ASSETS			0	0	0	2.829	0	2.829
DEFERRED TAX ASSET	I-n		0	0	0	24.389	0	24.389
OTHER ASSETS (Net)	I-p		360.543	4.246	364.789	423.468	3.954	427.422
TOTAL ASSETS			**20.412.496**	**22.614.561**	**43.027.057**	**17.934.422**	**20.080.218**	**38.014.640**
LIABILITY AND EQUITY ITEMS								
DEPOSITS	II-a		8.998.900	20.245.424	29.244.324	6.293.972	18.340.691	24.634.663
LOANS RECEIVED	II-c		9.069	3.065.306	3.074.375	10.553	3.775.895	3.786.448
MONEY MARKET FUNDS			103.612	444.672	548.284	1.295	210.613	211.908
MARKETABLE SECURITIES (Net)	II-d		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	II-b		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	II-g		425.066	273.064	698.130	871.052	158.407	1.029.459
Derivative Financial Liabilities At Fair Value Through Profit Or Loss			312.089	190.325	502.414	735.350	107.245	842.595
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income			112.977	82.739	195.716	135.702	51.162	186.864
FACTORING PAYABLES			0	0	0	0	0	0
LEASE PAYABLES (Net)	II-f		78.246	0	78.246	74.211	0	74.211
PROVISIONS	II-h		71.105	183.182	254.287	85.030	161.447	246.477
Provision for Restructuring			0	0	0	0	0	0
Reserves for Employee Benefits			54.758	0	54.758	69.674	0	69.674
Insurance Technical Reserves (Net)			0	0	0	0	0	0
Other provisions			16.347	183.182	199.529	15.356	161.447	176.803
CURRENT TAX LIABILITIES	II-i		79.468	0	79.468	49.701	0	49.701
DEFERRED TAX LIABILITY	II-i		27.188	0	27.188	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-j		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-k		0	3.676.072	3.676.072	0	3.347.213	3.347.213
Loans			0	3.676.072	3.676.072	0	3.347.213	3.347.213

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-e	725.952	1.736.342	2.462.294	493.305	1.666.846	2.160.151
EQUITY	II-l	2.700.673	183.716	2.884.389	2.464.139	10.270	2.474.409
Issued capital		1.890.000	0	1.890.000	1.890.000	0	1.890.000
Capital Reserves		-2.532	0	-2.532	-2.532	0	-2.532
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2.532	0	-2.532	-2.532	0	-2.532
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		23.783	0	23.783	24.222	0	24.222
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		140.990	183.716	324.706	123.047	10.270	133.317
Profit Reserves		429.402	0	429.402	124.587	0	124.587
Legal Reserves		31.287	0	31.287	25.728	0	25.728
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		398.010	0	398.010	98.754	0	98.754
Other Profit Reserves		105	0	105	105	0	105
Profit or Loss		219.030	0	219.030	304.815	0	304.815
Prior Years' Profit or Loss		15.708	0	15.708	0	0	0
Current Period Net Profit Or Loss		203.322	0	203.322	304.815	0	304.815
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**13.219.279**	**29.807.778**	**43.027.057**	**10.343.258**	**27.671.382**	**38.014.640**

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		17.117.999	73.753.071	90.871.070	14.777.568	60.414.608	75.192.176
GUARANTIES AND WARRANTIES	III-a-2-3	2.284.957	5.935.790	8.220.747	1.664.992	5.381.558	7.046.550
Letters of Guarantee		1.927.407	1.519.302	3.446.709	1.592.992	1.495.196	3.088.188
Guarantees Subject to State Tender Law		9.542	617	10.159	13.542	562	14.104
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		1.917.865	1.518.685	3.436.550	1.579.450	1.494.634	3.074.084
Bank Acceptances		0	189.257	189.257	0	209.466	209.466
Import Letter of Acceptance		0	189.257	189.257	0	209.466	209.466
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	3.424.175	3.424.175	0	2.515.966	2.515.966
Documentary Letters of Credit		0	3.424.175	3.424.175	0	2.515.966	2.515.966
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		357.550	803.056	1.160.606	72.000	1.160.930	1.232.930
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-a-1	931.981	3.732.847	4.664.828	1.323.073	1.127.229	2.450.302
Irrevocable Commitments		931.981	3.732.847	4.664.828	1.323.073	1.127.229	2.450.302
Forward Asset Purchase Commitments		317.078	3.732.847	4.049.925	785.280	1.127.229	1.912.509
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		396.711	0	396.711	375.348	0	375.348
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		102.754	0	102.754	81.744	0	81.744
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
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		115.438	0	115.438	80.701	0	80.701
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		13.901.061	64.084.434	77.985.495	11.789.503	53.905.821	65.695.324
Derivative Financial Instruments Held For Hedging		1.767.458	19.354.379	21.121.837	1.941.698	10.269.552	12.211.250
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		1.767.458	19.354.379	21.121.837	1.941.698	10.269.552	12.211.250
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		12.133.603	44.730.055	56.863.658	9.847.805	43.636.269	53.484.074
Forward Foreign Currency Buy or Sell Transactions		376.216	749.495	1.125.711	63.147	461.798	524.945
Forward Foreign Currency Buying Transactions		370.962	192.631	563.593	57.935	201.015	258.950
Forward Foreign Currency Sale Transactions		5.254	556.864	562.118	5.212	260.783	265.995
Currency and Interest Rate Swaps		9.809.461	38.381.164	48.190.625	9.001.635	40.457.268	49.458.903
Currency Swap Buy Transactions		1.436.694	18.355.914	19.792.608	1.644.276	16.735.347	18.379.623
Currency Swap Sell Transactions		7.782.767	11.931.996	19.714.763	7.147.359	10.645.405	17.792.764
Interest Rate Swap Buy Transactions		295.000	4.046.627	4.341.627	105.000	6.538.258	6.643.258
Interest Rate Swap Sell Transactions		295.000	4.046.627	4.341.627	105.000	6.538.258	6.643.258
Currency, Interest Rate and Securities Options		1.337.692	4.998.777	6.336.469	648.267	2.602.574	3.250.841
Currency Options Buy Transactions		499.417	2.503.741	3.003.158	545.677	960.786	1.506.463
Currency Options Sell Transactions		838.275	2.495.036	3.333.311	102.590	1.641.788	1.744.378
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		610.234	600.619	1.210.853	134.756	114.629	249.385
Currency Futures Buy Transactions		551.079	56.353	607.432	111.427	26.658	138.085
Currency Futures Sell Transactions		59.155	544.266	603.421	23.329	87.971	111.300
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		104.976.306	158.770.036	263.746.342	103.605.866	146.594.016	250.199.882
ITEMS HELD IN CUSTODY		3.081.511	4.695.982	7.777.493	2.863.349	4.298.762	7.162.111
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		849.430	3.624.424	4.473.854	763.980	2.878.374	3.642.354
Cheques Received for Collection		1.836.988	219.404	2.056.392	1.932.915	249.852	2.182.767
Commercial Notes Received for Collection		23.543	13.949	37.492	20.454	13.707	34.161
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		371.550	838.205	1.209.755	146.000	1.156.829	1.302.829
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		101.674.619	154.072.724	255.747.343	100.522.341	142.295.254	242.817.595
Securities		565.112	0	565.112	171.003	0	171.003
Guarantee Notes		22.798.033	42.878.565	65.676.598	22.484.916	39.594.685	62.079.601
Commodity		3.825.154	5.354.539	9.179.693	3.718.689	4.914.930	8.633.619
Warrant		0	0	0	0	0	0
Real Estate		71.271.729	94.617.449	165.889.178	71.551.856	87.374.886	158.926.742
Other Pledged Items		3.214.591	11.222.171	14.436.762	2.595.877	10.410.753	13.006.630

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		220.176	1.330	221.506	220.176	0	220.176
TOTAL OFF-BALANCE SHEET ACCOUNTS		**122.094.305**	**232.523.107**	**354.617.412**	**118.383.434**	**207.008.624**	**325.392.058**

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	1.039.752	495.496
Interest Income on Loans		774.497	381.777
Interest Income on Reserve Deposits		9.276	6.355
Interest Income on Banks		7.601	6.214
Interest Income on Money Market Placements		27.897	8.970
Interest Income on Marketable Securities Portfolio		54.180	20.024
Financial Assets At Fair Value Through Profit Loss		1.237	908
Financial Assets At Fair Value Through Other Comprehensive Income		33.795	10.380
Financial Assets Measured at Amortised Cost		19.148	8.736
Finance Leasing Interest Income		0	0
Other Interest Income	IV-k	166.301	72.156
INTEREST EXPENSES (-)	IV-b	-815.222	-391.312
Interest Expenses on Deposits		-387.948	-221.635
Interest Expenses on Funds Borrowed		-52.189	-40.412
Interest Expenses on Money Market Funds		-1.290	-1.227
Interest Expenses on Securities Issued		0	0
Lease Interest Expenses		-2.961	-2.919
Other Interest Expense	IV-k	-370.834	-125.119
NET INTEREST INCOME OR EXPENSE		224.530	104.184
NET FEE AND COMMISSION INCOME OR EXPENSES		12.371	7.506
Fees and Commissions Received		21.571	12.876
From Noncash Loans		9.161	8.632
Other	IV-k	12.410	4.244
Fees and Commissions Paid (-)		-9.200	-5.370
Paid for Noncash Loans		-6	-12
Other	IV-k	-9.194	-5.358
DIVIDEND INCOME		0	0
TRADING INCOME OR LOSS (Net)	IV-c	63.095	57.934
Gains (Losses) Arising from Capital Markets Transactions		2.354	8.836
Gains (Losses) Arising From Derivative Financial Transactions		5.043	31.606
Foreign Exchange Gains or Losses		55.698	17.492
OTHER OPERATING INCOME	IV-d	27.068	28.419
GROSS PROFIT FROM OPERATING ACTIVITIES		327.064	198.043
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	64.775	-42.159
OTHER ALLOWANCE EXPENSES (-)	IV-e	-2.918	0
PERSONNEL EXPENSES (-)		-98.210	-57.621
OTHER OPERATING EXPENSES (-)	IV-f	-87.166	-52.017
NET OPERATING INCOME (LOSS)		203.545	46.246
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		43.246	13.919
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	246.791	60.165
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-h	-43.469	-9.632
Current Tax Provision		-36.210	0
Expense Effect of Deferred Tax		-163.202	-118.032
Income Effect of Deferred Tax		155.943	108.400
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-i	203.322	50.533
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-j	203.322	50.533
Profit (Loss) Attributable to Group		203.322	50.533
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)		203.322	50.533
OTHER COMPREHENSIVE INCOME		190.950	87.316
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-439	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-439	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		191.389	87.316
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		7.681	-13.136
Income (Loss) Related with Cash Flow Hedges		243.295	122.280
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		-59.587	-21.828
TOTAL COMPREHENSIVE INCOME (LOSS)		394.272	137.849

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		553.077	-20.020
Interest Received		921.524	578.517
Interest Paid		-766.638	-395.691
Dividends received		0	0
Fees and Commissions Received		5.956	2.462
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		58.117	149.318
Cash Payments to Personnel and Service Suppliers		-98.210	-57.621
Taxes Paid		-7.689	-5.314
Other	VI-b	440.017	-291.691
Changes in Operating Assets and Liabilities Subject to Banking Operations		902.200	-313.697
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-273.598	-32.244
Net (Increase) Decrease in Due From Banks		-62.705	-700.215
Net (Increase) Decrease in Loans		-3.381.649	-51.419
Net (Increase) Decrease in Other Assets		-358.288	-97.360
Net Increase (Decrease) in Bank Deposits		-140.516	111.058
Net Increase (Decrease) in Other Deposits		4.750.483	1.128.830
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-55.486	14.780
Net Increase (Decrease) in Funds Borrowed		-376.618	-792.600
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	VI-b	800.577	105.473
Net Cash Provided From Banking Operations		1.455.277	-333.717
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-278.337	130.353
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		-2.877	-2.204
Cash Obtained from Tangible and Intangible Asset Sales		296.135	55.362
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-555.739	-18.369
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		313.917	130.308
Cash Paid for Purchase of Financial Assets At Amortised Cost		-329.773	-200.038
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	165.294
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		0	355.000
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	355.000
Dividends paid		0	0
Payments of lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	VI-b	62.903	70.000
Net Increase (Decrease) in Cash and Cash Equivalents		1.239.843	221.636
Cash and Cash Equivalents at Beginning of the Period	VI-a	3.093.705	1.876.967
Cash and Cash Equivalents at End of the Period	VI-a	4.333.548	2.098.603

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	II-I	**1.535.000**	**0**	**0**	**-736**	**23.452**	**-5.496**	**0**	**0**	**0**	**3.592**	**-10.237**	**0**	**398.179**	**-273.697**	**0**	**1.670.057**	**0**	**1.670.057**
	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		1.535.000	0	0	-736	23.452	-5.496	0	0	0	3.592	-10.237	0	398.179	-273.697	0	1.670.057	0	1.670.057
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	-10.509	97.825	0	0	0	50.533	137.849	0	137.849
	Capital Increase in Cash		355.000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	355.000	0	355.000
	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	-1.754	0	0	0	0	0	0	0	0	0	0	0	-1.754	0	-1.754
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	-273.697	273.697	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	-273.697	273.697	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		**1.890.000**	**0**	**0**	**-2.490**	**23.452**	**-5.496**	**0**	**0**	**0**	**-6.917**	**87.588**	**0**	**124.482**	**0**	**50.533**	**2.161.152**	**0**	**2.161.152**
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	II-I	**1.890.000**	**0**	**0**	**-2.532**	**34.176**	**-9.954**	**0**	**0**	**0**	**-52.206**	**185.523**	**0**	**124.587**	**304.815**	**0**	**2.474.409**	**0**	**2.474.409**
	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		1.890.000	0	0	-2.532	34.176	-9.954	0	0	0	-52.206	185.523	0	124.587	304.815	0	2.474.409	0	2.474.409
	Total Comprehensive Income (Loss)		0	0	0	0	-948	509	0	0	0	9.024	182.365	0	0	0	203.322	394.272	0	394.272
	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	15.708	0	15.708	0	15.708
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	304.815	-304.815	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	304.815	-304.815	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		**1.890.000**	**0**	**0**	**-2.532**	**33.228**	**-9.445**	**0**	**0**	**0**	**-43.182**	**367.888**	**0**	**429.402**	**15.708**	**203.322**	**2.884.389**	**0**	**2.884.389**