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KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2022 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım Bankası 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 özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı''na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi'ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 5.b'de belirtildiği üzere, 30 Haziran 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında 100.000 bin TL tutarındaki kısmı geçmiş dönemler içerisinde, 400.000 bin TL tutarındaki kısmı ise cari yılda ayrılmış olan toplam 500.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide olmayan finansal tablolar üzerindeki etkisi haricinde , ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Albaraka Türk Katılım Bankası 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 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının tam kapsamlı denetimi ve 30 Haziran 2021 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide olmayan finansal tablolarının sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 25 Şubat 2022 tarihli tam kapsamlı denetim raporunda ve 9 Ağustos 2021 tarihli sınırlı denetim raporunda sırasıyla sınırlı olumlu görüş ve olumlu sonuç 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.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

İstanbul, 8 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)		9.963.473	39.761.225	49.724.698	5.231.761	35.729.094	40.960.855
Cash and cash equivalents	(Beşinci Bölüm -I)(1)	5.966.054	32.512.143	38.478.197	3.268.762	28.468.734	31.737.496
Cash and Cash Balances at Central Bank		3.899.046	26.613.709	30.512.755	1.820.832	24.677.779	26.498.611
Banks		2.115.196	5.915.349	8.030.545	1.494.422	3.802.000	5.296.422
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-48.188	-16.915	-65.103	-46.492	-11.045	-57.537
Financial assets at fair value through profit or loss	(Beşinci Bölüm -I)(2)	3.329.860	7.209.349	10.539.209	1.492.874	6.889.642	8.382.516
Public Debt Securities		2.163.050	7.165.407	9.328.457	707.698	6.850.649	7.558.347
Equity instruments		0	21.850	21.850	0	19.198	19.198
Other Financial Assets		1.166.810	22.092	1.188.902	785.176	19.795	804.971
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm -I)(3)	636.457	38.354	674.811	381.640	370.718	752.358
Public Debt Securities		628.790	17.157	645.947	373.973	353.699	727.672
Equity instruments		7.667	21.197	28.864	7.667	17.019	24.686
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(Beşinci Bölüm -I)(5)	31.102	1.379	32.481	88.485	0	88.485
Derivative Financial Assets At Fair Value Through Profit Or Loss		31.102	1.379	32.481	88.485	0	88.485
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		35.485.616	42.948.093	78.433.709	24.807.293	40.232.465	65.039.758
Loans	(Beşinci Bölüm -I)(6)	34.675.785	31.650.655	66.326.440	25.484.848	33.819.930	59.304.778
Receivables From Leasing Transactions	(Beşinci Bölüm -I)(7)	439.889	548.292	988.181	379.930	440.744	820.674
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm -I)(4)	1.815.687	11.812.882	13.628.569	697.735	7.405.476	8.103.211
Public Debt Securities		1.815.687	11.414.342	13.230.029	697.735	7.405.476	8.103.211
Other Financial Assets		0	398.540	398.540	0	0	0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm -I)(6)	-1.445.745	-1.063.736	-2.509.481	-1.755.220	-1.433.685	-3.188.905
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -I)(8)	68.565	0	68.565	118.874	104	118.978
Held for Sale		68.565	0	68.565	118.874	104	118.978
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm -I)(9)	25.100	64.221	89.321	25.100	18.311	43.411
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)		5.100	64.221	69.321	5.100	18.311	23.411
Unconsolidated Financial Subsidiaries		5.100	64.221	69.321	5.100	18.311	23.411
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		20.000	0	20.000	20.000	0	20.000
TANGIBLE ASSETS (Net)	(Beşinci Bölüm -I)(10)	1.919.659	26.796	1.946.455	1.484.134	24.834	1.508.968
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm -I)(11)	110.193	0	110.193	83.000	0	83.000
Goodwill		0	0	0	0	0	0
Other		110.193	0	110.193	83.000	0	83.000
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm -I)(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		1.261	0	1.261	2.483	0	2.483
DEFERRED TAX ASSET	(Beşinci Bölüm -I)(13)	294.502	0	294.502	489.049	0	489.049
OTHER ASSETS	(Beşinci Bölüm -I)(14)	907.497	95.307	1.002.804	568.849	139.772	708.621
TOTAL ASSETS		**48.775.866**	**82.895.642**	**131.671.508**	**32.810.543**	**76.144.580**	**108.955.123**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm -II)(1)	35.349.301	72.558.892	107.908.193	20.200.193	71.036.456	91.236.649
LOANS RECEIVED	(Beşinci Bölüm -II)(2)	2.374.031	3.607.576	5.981.607	4.168.387	2.090.828	6.259.215
MONEY MARKET FUNDS		75	0	75	1.327	0	1.327
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm -II)(3)	30.963	1.351	32.314	180.485	6.769	187.254
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		30.963	1.351	32.314	180.485	6.769	187.254
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm -II)(4)	357.813	26.924	384.737	327.840	21.774	349.614
PROVISIONS	(Beşinci Bölüm -II)(5)	734.081	16.263	750.344	308.018	4.060	312.078
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		160.552	0	160.552	148.046	0	148.046
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		573.529	16.263	589.792	159.972	4.060	164.032
CURRENT TAX LIABILITIES	(Beşinci Bölüm -II)(6)	82.562	1.971	84.533	97.393	19.825	117.218
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -II)(7)	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	(Beşinci Bölüm -II)(8)	0	4.069.546	4.069.546	0	3.119.354	3.119.354
Loans		0	4.069.546	4.069.546	0	3.119.354	3.119.354
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm -II)(9)	3.130.836	2.119.040	5.249.876	2.093.568	651.993	2.745.561
EQUITY	(Beşinci Bölüm -II)(10)	7.210.125	158	7.210.283	4.620.093	6.760	4.626.853
Issued capital		2.500.000	0	2.500.000	1.350.000	0	1.350.000
Capital Reserves		1.500.934	0	1.500.934	1.208.524	0	1.208.524
Equity Share Premiums		23.278	0	23.278	14.855	0	14.855
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.477.656	0	1.477.656	1.193.669	0	1.193.669

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		764.764	0	764.764	388.024	0	388.024
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		536.183	158	536.341	309.350	6.760	316.110
Profit Reserves		1.832.302	0	1.832.302	1.743.696	0	1.743.696
Legal Reserves		148.376	0	148.376	143.156	0	143.156
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		1.683.926	0	1.683.926	1.600.540	0	1.600.540
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		75.942	0	75.942	-379.501	0	-379.501
Prior Years' Profit or Loss		-576.463	0	-576.463	-483.904	0	-483.904
Current Period Net Profit Or Loss		652.405	0	652.405	104.403	0	104.403
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**49.269.787**	**82.401.721**	**131.671.508**	**31.997.304**	**76.957.819**	**108.955.123**

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		12.904.426	12.947.948	25.852.374	11.428.440	16.308.916	27.737.356
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	8.598.145	11.167.489	19.765.634	7.080.257	10.323.043	17.403.300
Letters of Guarantee		8.549.744	6.258.508	14.808.252	7.048.318	5.322.918	12.371.236
Guarantees Subject to State Tender Law		1.142.179	200.095	1.342.274	1.098.043	134.460	1.232.503
Guarantees Given for Foreign Trade Operations		40	2.404.767	2.404.807	15	1.905.653	1.905.668
Other Letters of Guarantee		7.407.525	3.653.646	11.061.171	5.950.260	3.282.805	9.233.065
Bank Acceptances		0	7.645	7.645	0	99.278	99.278
Import Letter of Acceptance		0	7.645	7.645	0	99.278	99.278
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		24.928	4.885.474	4.910.402	12.324	4.886.075	4.898.399
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		24.928	4.885.474	4.910.402	12.324	4.886.075	4.898.399
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
Other Guarantees		0	15.862	15.862	0	14.772	14.772
Other Collaterals		23.473	0	23.473	19.615	0	19.615
COMMITMENTS	(Beşinci Bölüm-III) (1)	3.357.158	527.999	3.885.157	2.929.406	606.006	3.535.412
Irrevocable Commitments		3.321.658	527.999	3.849.657	2.889.906	606.006	3.495.912
Forward Asset Purchase Commitments		234.833	527.999	762.832	321.618	606.006	927.624
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		565.511	0	565.511	655.296	0	655.296
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		1.085.974	0	1.085.974	834.732	0	834.732
Tax and Fund Liabilities Arised from Export Commitments		22.553	0	22.553	17.234	0	17.234
Commitments for Credit Card Limits		1.411.522	0	1.411.522	1.059.919	0	1.059.919
Commitments for Credit Cards and Banking Services Promotions		706	0	706	555	0	555
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		559	0	559	552	0	552
Revocable Commitments		35.500	0	35.500	39.500	0	39.500

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		35.500	0	35.500	39.500	0	39.500
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	949.123	1.252.460	2.201.583	1.418.777	5.379.867	6.798.644
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		949.123	1.252.460	2.201.583	1.418.777	5.379.867	6.798.644
Forward Buy or Sell Transactions		949.123	1.252.460	2.201.583	461.810	489.238	951.048
Forward Foreign Currency Buying Transactions		573.538	530.544	1.104.082	239.837	242.194	482.031
Forward Foreign Currency Sale Transactions		375.585	721.916	1.097.501	221.973	247.044	469.017
Other Forward Buy or Sell Transactions		0	0	0	956.967	4.890.629	5.847.596
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		158.587.928	61.913.147	220.501.075	104.483.970	48.433.026	152.916.996
ITEMS HELD IN CUSTODY		5.513.931	14.984.091	20.498.022	5.856.026	12.698.331	18.554.357
Customer Fund and Portfolio Balances		1.207.730	0	1.207.730	2.448.761	0	2.448.761
Securities Held in Custody		8.102	228.052	236.154	17.473	548.751	566.224
Cheques Received for Collection		3.116.617	787.421	3.904.038	2.325.217	700.121	3.025.338
Commercial Notes Received for Collection		936.226	161.365	1.097.591	811.654	164.241	975.895
Other Assets Received for Collection		103	0	103	103	0	103
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		211.199	1.235.824	1.447.023	219.693	1.043.531	1.263.224
Custodians		33.954	12.571.429	12.605.383	33.125	10.241.687	10.274.812
PLEDGED ITEMS		153.073.997	46.929.056	200.003.053	98.627.944	35.734.695	134.362.639
Securities		19.281.369	9.738.899	29.020.268	10.587.982	8.001.966	18.589.948
Guarantee Notes		2.980.258	603.028	3.583.286	2.043.190	506.747	2.549.937
Commodity		18.728.210	4.089.325	22.817.535	11.752.302	3.695.799	15.448.101
Warrant		0	0	0	0	0	0
Real Estate		101.672.541	27.570.300	129.242.841	67.505.021	18.800.660	86.305.681
Other Pledged Items		10.125.909	4.910.915	15.036.824	6.458.745	4.715.730	11.174.475
Depositories Receiving Pledged Items		285.710	16.589	302.299	280.704	13.793	294.497
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**171.492.354**	**74.861.095**	**246.353.449**	**115.912.410**	**64.741.942**	**180.654.352**

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					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV)(1)	4.412.355	2.185.738	2.618.228	1.145.834
Profit Share on Loans		3.055.644	1.841.839	1.708.969	960.152
Income Received From Reserve Deposits		47.503	53.901	7.052	33.534
Income Received From Banks		147	182	39	82
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		1.272.591	273.687	881.228	143.654
Financial Assets At Fair Value Through Profit Loss		701.149	83.794	533.760	45.612
Financial Assets At Fair Value Through Other Comprehensive Income		163.299	75.053	78.002	38.814
Financial Assets Measured at Amortised Cost		408.143	114.840	269.466	59.228
Finance Lease Income		34.756	15.432	20.745	8.288
Other Profit Share Income		1.714	697	195	124
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV)(2)	-2.245.561	-1.592.075	-1.262.058	-811.271
Expenses on Profit Sharing Accounts		-1.651.181	-872.447	-967.826	-458.460
Profit Share Expense on Funds Borrowed		-515.718	-608.192	-253.114	-320.318
Profit Share Expense on Money Market Borrowings		-15.718	-54.198	-10.147	-11.455
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-30.042	-25.099	-15.576	-12.357
Other Profit Share Expense		-32.902	-32.139	-15.395	-8.681
NET PROFIT SHARE INCOME (LOSS)		2.166.794	593.663	1.356.170	334.563
NET FEE AND COMMISSION INCOME OR EXPENSES		350.117	170.462	191.592	92.564
Fees and Commissions Received		465.211	252.791	249.723	134.017
From Noncash Loans		117.931	71.686	58.662	38.504
Other	(Beşinci Bölüm-IV)(3)	347.280	181.105	191.061	95.513
Fees and Commissions Paid (-)		-115.094	-82.329	-58.131	-41.453
Paid for Noncash Loans		-280	-174	-208	-106
Other	(Beşinci Bölüm-IV)(3)	-114.814	-82.155	-57.923	-41.347
DIVIDEND INCOME	(Beşinci Bölüm-IV)(4)	879	0	831	0
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV)(5)	1.381.873	-16.642	703.549	-21.974
Gains (Losses) Arising from Capital Markets Transactions		972.173	-18.948	544.654	-51.659
Gains (Losses) Arising From Derivative Financial Transactions		24.468	-24.169	-9.478	-140.149
Foreign Exchange Gains or Losses		385.232	26.475	168.373	169.834
OTHER OPERATING INCOME	(Beşinci Bölüm-IV)(6)	604.124	480.787	240.325	180.254
GROSS PROFIT FROM OPERATING ACTIVITIES		4.503.787	1.228.270	2.492.467	585.407
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV)(7)	-2.058.493	-504.133	-944.241	-278.076
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV)(7)	-422.081	-16.162	-301.541	-9.347
PERSONNEL EXPENSES (-)		-471.345	-375.425	-237.741	-187.681
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV)(8)	-488.164	-353.179	-266.573	-203.781
NET OPERATING INCOME (LOSS)		1.063.704	-20.629	742.371	-93.478
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(Beşinci Bölüm-IV)(9)	1.063.704	-20.629	742.371	-93.478
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV)(10)	-411.299	33.700	-284.272	51.195
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		-757.991	-184.443	-509.821	-57.790
Income Effect of Deferred Tax		346.692	218.143	225.549	108.985
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV)(11)	652.405	13.071	458.099	-42.283
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV)(11)	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		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		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	(Beşinci Bölüm-IV)(12)	652.405	13.071	458.099	-42.283
Profit (Loss) Attributable to Group		652.405	13.071	458.099	-42.283
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kâr/Zarar		0,26000000	0,01000000	0,18000000	0,03000000

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)		652.405	13.071		
OTHER COMPREHENSIVE INCOME		596.971	28.822		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		376.740	-3.822		
Gains (Losses) on Revaluation of Property, Plant and Equipment		447.008	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		-5.768	-3.822		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-64.500	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		220.231	32.644		
Exchange Differences on Translation		136.501	43.936		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		111.640	-3.697		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-27.910	-7.595		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.249.376	41.893		

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		1.059.311	762.245
Profit Share Income Received		4.043.143	2.107.203
Profit Share Expense Paid		-1.719.701	-1.520.257
Dividends received		879	0
Fees and Commissions Received		344.397	175.544
Other Gains		477.837	305.438
Collections from Previously Written Off Loans and Other Receivables		423.051	190.234
Cash Payments to Personnel and Service Suppliers		-637.601	-461.534
Taxes Paid		-488.625	-12.919
Other		-1.384.069	-21.464
Changes in Operating Assets and Liabilities Subject to Banking Operations		5.975.961	1.786.481
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.406.547	-346.766
Net (Increase) Decrease in Due From Banks		-1.540.835	-2.319.891
Net (Increase) Decrease in Loans		-2.009.299	-4.306.242
Net (Increase) Decrease in Other Assets		149.178	83.724
Net (Increase) Decrease in Funds Collected From Banks		239.033	398.450
Net Increase (Decrease) in Other Funds Collected		9.748.367	7.495.379
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		796.064	781.827
Net Cash Provided From Banking Operations		7.035.272	2.548.726
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.930.079	-1.201.434
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-45.910	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-73.972	-88.218
Cash Obtained from Tangible and Intangible Asset Sales		183.813	148.774
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	-1.550.006
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		497.789	1.901.018
Cash Paid for Purchase of Financial Assets At Amortised Cost		-5.313.267	-2.805.047
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.821.468	1.192.045
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.131.420	-1.574.295
Cash Obtained from Loans and Securities Issued		20.540.588	23.497.475
Cash Outflow Arised From Loans and Securities Issued		-22.635.925	-24.959.907
Equity Instruments Issued		1.158.423	0
Dividends paid		0	0
Payments of lease liabilities		-55.070	-40.598
Other		-139.436	-71.265
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.061.554	418.502
Net Increase (Decrease) in Cash and Cash Equivalents		4.035.327	191.499
Cash and Cash Equivalents at Beginning of the Period		13.906.557	8.055.277
Cash and Cash Equivalents at End of the Period		17.941.884	8.246.776

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 - 30.06.2021	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**1.350.000**	**14.855**	**0**	**945.711**	**300.370**	**-46.325**	**0**	**92.333**	**3.808**	**0**	**1.492.590**	**-363.852**	**254.737**	**4.044.227**	**0**	**4.044.227**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		1.350.000	14.855	0	945.711	300.370	-46.325	0	92.333	3.808	0	1.492.590	-363.852	254.737	4.044.227	0	4.044.227
	Total Comprehensive Income (Loss)		0	0	0	0	-3.822	0	0	43.936	-11.292	0	0	0	13.071	41.893	0	41.893
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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	60.224	0	0	0	0	0	0	8.030	-63.821	0	4.433	0	4.433
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	243.076	11.661	-254.737	0	0	0
	Dividends Paid		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	243.076	-243.076	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	254.737	-254.737	0	0	0
	Equity at end of period		**1.350.000**	**14.855**	**0**	**1.005.935**	**296.548**	**-46.325**	**0**	**136.269**	**-7.484**	**0**	**1.743.696**	**-416.012**	**13.071**	**4.090.553**	**0**	**4.090.553**
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		**1.350.000**	**14.855**	**0**	**1.193.669**	**444.616**	**-56.592**	**0**	**297.709**	**18.401**	**0**	**1.743.696**	**-483.904**	**104.403**	**4.626.853**	**0**	**4.626.853**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		1.350.000	14.855	0	1.193.669	444.616	-56.592	0	297.709	18.401	0	1.743.696	-483.904	104.403	4.626.853	0	4.626.853
	Total Comprehensive Income (Loss)		0	0	0	0	373.203	3.537	0	136.501	83.730	0	0	0	652.405	1.249.376	0	1.249.376
	Capital Increase in Cash		1.150.000	8.423	0	0	0	0	0	0	0	0	0	0	0	1.158.423	0	1.158.423
	Capital Increase Through Internal Reserves		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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		0	0	0	283.987	0	0	0	0	0	0	9.614	-117.970	0	175.631	0	175.631
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	78.992	25.411	-104.403	0	0	0
	Dividends Paid		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	78.992	-78.992	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	104.403	-104.403	0	0	0
	Equity at end of period		**2.500.000**	**23.278**	**0**	**1.477.656**	**817.819**	**-53.055**	**0**	**434.210**	**102.131**	**0**	**1.832.302**	**-576.463**	**652.405**	**7.210.283**	**0**	**7.210.283**