Date and time of publication on KAP: 31.10.2022 19:50:47
https://www.kap.org.tr/en/Bildirim/1075671

KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independedt 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 A.Ş. Yönetim Kurulu'na

Giriş

Alternatifbank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıkları'nın (Hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2022 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 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

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm 2.f.3 numaralı dipnotta belirtildiği üzere, 30 Eylül 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 55,000 Bin TL'si geçmiş yılda ve 275,152 Bin TL'si cari yıl içerisinde gider yazılan toplam 330,152 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı ve söz konusu karşılıklar üzerinden ayrılan 82,538 bin TL tutarında ertelenmiş vergi varlığını içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2022 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 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,

31 Ekim 2022

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2022			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)		5.286.572	15.071.144	20.357.716	2.715.805	11.972.621	14.688.426
Cash and cash equivalents		2.911.774	12.800.675	15.712.449	928.832	9.957.213	10.886.045
Cash and Cash Balances at Central Bank	I-a	1.314.952	7.095.542	8.410.494	824.464	6.634.067	7.458.531
Banks	I-ç	498.100	5.705.133	6.203.233	55.469	3.323.146	3.378.615
Receivables From Money Markets		1.100.385		1.100.385	50.018		50.018
Allowance for Expected Losses (-)		-1.663		-1.663	-1.119		-1.119
Financial assets at fair value through profit or loss		29.566	22.049	51.615	33.729	14.872	48.601
Public Debt Securities		9.139	22.049	31.188	10.635	14.872	25.507
Equity instruments		449		449			0
Other Financial Assets		19.978		19.978	23.094		23.094
Financial Assets at Fair Value Through Other Comprehensive Income	I-e	2.099.214	1.868.528	3.967.742	1.185.562	1.517.272	2.702.834
Public Debt Securities		2.069.913	1.868.528	3.938.441	1.133.776	1.517.272	2.651.048
Equity instruments		14.502		14.502	39.776		39.776
Other Financial Assets		14.799		14.799	12.010		12.010
Derivative financial assets	I-c	246.018	379.892	625.910	567.682	483.264	1.050.946
Derivative Financial Assets At Fair Value Through Profit Or Loss		242.452	362.620	605.072	482.877	479.571	962.448
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		3.566	17.272	20.838	84.805	3.693	88.498
FINANCIAL ASSETS AT AMORTISED COST (Net)		22.192.290	20.666.153	42.858.443	13.350.359	20.451.355	33.801.714
Loans	I-f	20.761.702	14.337.955	35.099.657	12.878.522	13.693.074	26.571.596
Receivables From Leasing Transactions	I-i	1.248.146	1.717.028	2.965.174	890.781	1.306.509	2.197.290
Factoring Receivables		295.873		295.873	330.430		330.430
Other Financial Assets Measured at Amortised Cost	I-g	796.116	5.127.994	5.924.110	75.508	5.902.634	5.978.142
Public Debt Securities		796.116	5.127.994	5.924.110	75.508	5.807.366	5.882.874
Other Financial Assets				0		95.268	95.268
Allowance for Expected Credit Losses (-)		-909.547	-516.824	-1.426.371	-824.882	-450.862	-1.275.744
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	526.243	0	526.243	594.827	0	594.827
Held for Sale		526.243		526.243	594.827		594.827
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	I-ğ	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	I-h	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries				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
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)	I-k	746.108		746.108	375.986		375.986
INTANGIBLE ASSETS AND GOODWILL (Net)	I-l	148.488	0	148.488	143.187	0	143.187
Goodwill		36.151		36.151	49.647		49.647
Other		112.337		112.337	93.540		93.540
INVESTMENT PROPERTY (Net)	I-m			0			0
CURRENT TAX ASSETS				0	6.465		6.465
DEFERRED TAX ASSET	I-n	233.346		233.346	192.767		192.767
OTHER ASSETS (Net)	I-ö	1.024.208	24.613	1.048.821	678.023	15.040	693.063
TOTAL ASSETS		**30.157.255**	**35.761.910**	**65.919.165**	**18.057.419**	**32.439.016**	**50.496.435**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	19.125.952	17.816.599	36.942.551	9.324.493	17.853.843	27.178.336
LOANS RECEIVED	II-c	1.543.819	12.694.184	14.238.003	670.543	11.650.432	12.320.975
MONEY MARKET FUNDS		39.746	2.473.369	2.513.115	38.893	1.536.940	1.575.833
MARKETABLE SECURITIES (Net)		950.814	0	950.814	882.314	0	882.314
Bills		950.814		950.814	882.314		882.314
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		0	0	0	0	0	0
Borrower funds				0			0
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES		251.998	219.866	471.864	281.042	370.010	651.052
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-b	94.332	219.866	314.198	212.131	369.307	581.438
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-e	157.666		157.666	68.911	703	69.614
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	II-d	25.925	226	26.151	37.891	270	38.161
PROVISIONS	II-f	369.988	155.079	525.067	178.315	48.739	227.054
Provision for Restructuring				0			0
Reserves for Employee Benefits		31.511		31.511	22.853		22.853
Insurance Technical Reserves (Net)				0			0
Other provisions		338.477	155.079	493.556	155.462	48.739	204.201
CURRENT TAX LIABILITIES	II-g	172.644		172.644	72.925		72.925
DEFERRED TAX LIABILITY				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
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	II-h	0	5.128.614	5.128.614	0	3.737.398	3.737.398
Loans			1.423.821	1.423.821		1.000.209	1.000.209

Other Debt Instruments			3.704.793	3.704.793		2.737.189	2.737.189
OTHER LIABILITIES		1.064.713	510.208	1.574.921	841.388	361.047	1.202.435
EQUITY	II-ı	3.728.287	-352.866	3.375.421	2.730.622	-120.670	2.609.952
Issued capital		2.213.740		2.213.740	2.213.740		2.213.740
Capital Reserves		497	0	497	497	0	497
Equity Share Premiums		54		54	54		54
Share Cancellation Profits				0			0
Other Capital Reserves		443		443	443		443
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		307.483		307.483	24.919		24.919
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		178.082	-352.866	-174.784	44.564	-120.670	-76.106
Profit Reserves		660.261	0	660.261	647.437	0	647.437
Legal Reserves		69.291		69.291	62.656		62.656
Statutory Reserves				0			0
Extraordinary Reserves		590.970		590.970	584.781		584.781
Other Profit Reserves				0			0
Profit or Loss		368.207	0	368.207	-200.557	0	-200.557
Prior Years' Profit or Loss		-213.381		-213.381	-277.098		-277.098
Current Period Net Profit Or Loss		581.588		581.588	76.541		76.541
Non-controlling Interests	II-i	17		17	22		22
Total equity and liabilities		**27.273.886**	**38.645.279**	**65.919.165**	**15.058.426**	**35.438.009**	**50.496.435**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		26.725.762	54.490.254	81.216.016	19.358.912	44.565.938	63.924.850
GUARANTIES AND WARRANTIES	III-a-3,i	6.109.869	10.054.176	16.164.045	3.723.938	10.401.418	14.125.356
Letters of Guarantee	III-a-2,ii	5.254.586	6.844.293	12.098.879	3.710.572	6.026.650	9.737.222
Guarantees Subject to State Tender Law		54.921	10.010	64.931	43.678	16.436	60.114
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		5.199.665	6.834.283	12.033.948	3.666.894	6.010.214	9.677.108
Bank Acceptances	III-a-2,i	0	405.942	405.942	0	364.331	364.331
Import Letter of Acceptance			391.909	391.909		257.795	257.795
Other Bank Acceptances			14.033	14.033		106.536	106.536
Letters of Credit	III-a-2,i	80.383	2.803.941	2.884.324	13.366	4.010.437	4.023.803
Documentary Letters of Credit		80.383	2.799.677	2.880.060	13.366	3.905.297	3.918.663
Other Letters of Credit			4.264	4.264		105.140	105.140
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees				0			0
Other Collaterals		774.900		774.900			0
COMMITMENTS		1.732.301	6.262.537	7.994.838	1.218.324	713.719	1.932.043
Irrevocable Commitments		1.610.374	5.989.687	7.600.061	1.068.951	340.707	1.409.658
Forward Asset Purchase Commitments		398.256	5.989.687	6.387.943	280.610	340.707	621.317
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments	III-a-1	688.059		688.059	307.116		307.116
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		110.079		110.079	103.873		103.873
Tax and Fund Liabilities Arised from Export Commitments		3.738		3.738	3.738		3.738
Commitments for Credit Card Limits		140.616		140.616	128.520		128.520
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments		269.626		269.626	245.094		245.094
Revocable Commitments		121.927	272.850	394.777	149.373	373.012	522.385
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments		121.927	272.850	394.777	149.373	373.012	522.385
DERIVATIVE FINANCIAL INSTRUMENTS	III-b	18.883.592	38.173.541	57.057.133	14.416.650	33.450.801	47.867.451
Derivative Financial Instruments Held For Hedging		7.240.040	6.424.748	13.664.788	7.459.311	8.102.821	15.562.132
Fair Value Hedges				0			0
Cash Flow Hedges		7.240.040	6.424.748	13.664.788	7.459.311	8.102.821	15.562.132
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		11.643.552	31.748.793	43.392.345	6.957.339	25.347.980	32.305.319
Forward Foreign Currency Buy or Sell Transactions		1.771.096	2.276.968	4.048.064	484.925	1.046.185	1.531.110
Forward Foreign Currency Buying Transactions		1.771.096	207.304	1.978.400	447.471	267.789	715.260
Forward Foreign Currency Sale Transactions			2.069.664	2.069.664	37.454	778.396	815.850
Currency and Interest Rate Swaps		6.102.635	23.157.506	29.260.141	4.605.960	21.813.849	26.419.809
Currency Swap Buy Transactions		273.618	12.049.217	12.322.835	355.931	10.395.598	10.751.529
Currency Swap Sell Transactions		5.529.017	6.659.703	12.188.720	4.080.029	6.432.465	10.512.494
Interest Rate Swap Buy Transactions		150.000	2.224.293	2.374.293	85.000	2.492.893	2.577.893
Interest Rate Swap Sell Transactions		150.000	2.224.293	2.374.293	85.000	2.492.893	2.577.893
Currency, Interest Rate and Securities Options		3.769.821	4.128.144	7.897.965	1.866.454	2.487.946	4.354.400
Currency Options Buy Transactions		2.276.245	1.694.614	3.970.859	700.722	1.530.598	2.231.320
Currency Options Sell Transactions		1.493.576	2.433.530	3.927.106	1.165.732	957.348	2.123.080
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other			2.186.175	2.186.175			0
CUSTODY AND PLEDGES RECEIVED		111.848.887	156.547.910	268.396.797	106.666.624	119.782.479	226.449.103
ITEMS HELD IN CUSTODY		11.651.902	13.440.724	25.092.626	12.337.013	11.856.030	24.193.043
Customer Fund and Portfolio Balances		4.050.911		4.050.911	6.365.279		6.365.279
Securities Held in Custody		190.987	983.983	1.174.970	250.771	547.581	798.352
Cheques Received for Collection		706.033	36.344	742.377	510.956	90.805	601.761
Commercial Notes Received for Collection		51.509	53.699	105.208	24.002	83.868	107.870
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody		6.652.462	12.366.698	19.019.160	5.186.005	11.133.776	16.319.781
Custodians				0			0
PLEDGED ITEMS		100.106.363	139.516.965	239.623.328	94.172.383	107.579.215	201.751.598
Securities		1.156.122		1.156.122	1.118.366		1.118.366
Guarantee Notes		50.452.883	52.629.284	103.082.167	45.835.381	41.358.706	87.194.087
Commodity		4.048.496	7.249.014	11.297.510	4.518.586	5.466.103	9.984.689
Warrant				0			0
Real Estate		40.731.670	76.433.028	117.164.698	39.496.172	57.963.046	97.459.218
Other Pledged Items		3.717.192	3.205.639	6.922.831	3.203.878	2.791.360	5.995.238

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		90.622	3.590.221	3.680.843	157.228	347.234	504.462
TOTAL OFF-BALANCE SHEET ACCOUNTS		**138.574.649**	**211.038.164**	**349.612.813**	**126.025.536**	**164.348.417**	**290.373.953**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021	Current Period 3 Months 01.07.2022 - 30.09.2022	Previous Period 3 Months 01.07.2021 - 30.09.2021
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	IV-a	4.645.863	2.349.993	1.952.881	835.019
Interest Income on Loans		3.497.237	1.825.724	1.531.005	648.051
Interest Income on Reserve Deposits		17.976	49.925	2.746	21.555
Interest Income on Banks		38.154	8.127	26.063	2.544
Interest Income on Money Market Placements		37.172	42.000	25.448	2.925
Interest Income on Marketable Securities Portfolio		823.035	284.257	277.052	108.783
Financial Assets At Fair Value Through Profit Loss		11.989	3.849	3.623	1.678
Financial Assets At Fair Value Through Other Comprehensive Income		530.164	138.721	156.342	58.409
Financial Assets Measured at Amortised Cost		280.882	141.687	117.087	48.696
Finance Leasing Interest Income		225.944	135.792	87.837	49.602
Other Interest Income		6.345	4.168	2.730	1.559
INTEREST EXPENSES (-)	IV-b	-3.383.670	-1.934.106	-1.459.042	-698.678
Interest Expenses on Deposits		-2.209.046	-1.365.134	-989.768	-492.910
Interest Expenses on Funds Borrowed		-889.980	-438.562	-370.359	-146.095
Interest Expenses on Money Market Funds		-62.459	-21.471	-29.665	-13.295
Interest Expenses on Securities Issued		-112.042	-88.470	-47.943	-43.442
Lease Interest Expenses		-6.884	-5.653	-2.498	-1.885
Other Interest Expense		-103.259	-14.816	-18.809	-1.051
NET INTEREST INCOME OR EXPENSE		1.262.193	415.887	493.839	136.341
NET FEE AND COMMISSION INCOME OR EXPENSES		114.654	76.770	46.588	26.431
Fees and Commissions Received		238.150	136.874	96.505	47.162
From Noncash Loans		78.278	47.958	28.216	16.540
Other	IV-i	159.872	88.916	68.289	30.622
Fees and Commissions Paid (-)		-123.496	-60.104	-49.917	-20.731
Paid for Noncash Loans		-432	-283	-187	-93
Other	IV-i	-123.064	-59.821	-49.730	-20.638
DIVIDEND INCOME	IV-c	1.245	643	3	
TRADING INCOME OR LOSS (Net)	IV-ç	185.887	-86.065	21.196	-11.497
Gains (Losses) Arising from Capital Markets Transactions		18.510	24.639	17.473	3.487
Gains (Losses) Arising From Derivative Financial Transactions		1.637.983	401.115	546.077	45.793
Foreign Exchange Gains or Losses		-1.470.606	-511.819	-542.354	-60.777
OTHER OPERATING INCOME	IV-d	105.424	71.875	23.551	23.298
GROSS PROFIT FROM OPERATING ACTIVITIES		1.669.403	479.110	585.177	174.573
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-77.584	-79.049	-45.807	-10.269
OTHER ALLOWANCE EXPENSES (-)	IV-e	-267.760	-11.474	-6.653	10.638
PERSONNEL EXPENSES (-)	IV-f	-263.817	-184.236	-107.372	-62.536
OTHER OPERATING EXPENSES (-)	IV-f	-300.233	-189.671	-119.428	-64.508
NET OPERATING INCOME (LOSS)		760.009	14.680	305.917	47.898
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0			
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	760.009	14.680	305.917	47.898
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-ğ	-178.419	-1.790	-73.661	-9.703
Current Tax Provision		-275.576	-7.924	-100.237	-1.856
Expense Effect of Deferred Tax					-7.847
Income Effect of Deferred Tax		97.157	6.134	26.576	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-h	581.590	12.890	232.256	38.195
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		581.590	12.890	232.256	38.195

Profit (Loss) Attributable to Group	IV-ı	581.588	12.888	232.255	38.194
Profit (loss), attributable to non-controlling interests	IV-i	2	2	1	1
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	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021	Current Period 3 Months 01.07.2022 - 30.09.2022	Previous Period 3 Months 01.07.2021 - 30.09.2021
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		581.590	12.890		
OTHER COMPREHENSIVE INCOME		183.886	-74.005		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		282.564	-956		
Gains (Losses) on Revaluation of Property, Plant and Equipment		382.235			
Gains (Losses) on Remeasurements of Defined Benefit Plans		-5.483	-1.242		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-94.188	286		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-98.678	-73.049		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		33.873	-94.063		
Income (Loss) Related with Cash Flow Hedges		-170.161	-223		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		37.610	21.237		
TOTAL COMPREHENSIVE INCOME (LOSS)		765.476	-61.115		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021
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		-5.614.426	-625.075
Interest Received		3.782.415	2.117.403
Interest Paid		-3.092.814	-2.068.390
Dividends received		1.245	643
Fees and Commissions Received		256.970	137.165
Other Gains		2.070.563	826.391
Collections from Previously Written Off Loans and Other Receivables		216.807	580.453
Cash Payments to Personnel and Service Suppliers		-282.768	-190.116
Taxes Paid		-201.798	-34.050
Other		-8.365.046	-1.994.574
Changes in Operating Assets and Liabilities Subject to Banking Operations		5.519.942	39.843
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.769	4.877
Net (Increase) Decrease in Due From Banks		-529.186	-191.822
Net (Increase) Decrease in Loans		-6.157.626	-91.952
Net (Increase) Decrease in Other Assets		-844.062	146.996
Net Increase (Decrease) in Bank Deposits		-816.967	340.342
Net Increase (Decrease) in Other Deposits		11.909.568	1.729.526
Net Increase (Decrease) in Funds Borrowed		338.215	-1.253.182
Net Increase (Decrease) Other Liabilities		1.622.769	-644.942
Net Cash Provided From Banking Operations		-94.484	-585.232
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		954.860	-810.309
Cash Paid For Tangible And Intangible Asset Purchases		-13.440	-66.338
Cash Obtained from Tangible and Intangible Asset Sales		45.893	28.845
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-311.741	-2.030.637
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		129.196	809.929
Cash Paid for Purchase of Financial Assets At Amortised Cost		-885.200	-7.121
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.990.152	455.013
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		84.018	383.397
Cash Obtained from Loans and Securities Issued		817.815	2.669.133
Cash Outflow Arised From Loans and Securities Issued		-714.930	-2.444.599
Equity Instruments Issued			175.350
Payments of lease liabilities		-18.867	-16.487
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.374.573	728.563
Net Increase (Decrease) in Cash and Cash Equivalents		4.318.967	-283.581
Cash and Cash Equivalents at Beginning of the Period		7.216.092	4.208.493
Cash and Cash Equivalents at End of the Period		11.535.059	3.924.912

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

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: 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)		Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)		Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Previous Period 01.01.2021 - 30.09.2021	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**2.038.390**	**54**	**0**	**443**	**34.751**	**-5.098**	**0**	**29.653**	**0**	**-16.614**	**1.290**	**-15.324**	**608.185**	**-359.410**	**121.564**	**2.423.555**	**19**	**2.423.574**
	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	443	34.751	-5.098	0	29.653	0	-16.614	1.290	-15.324	608.185	-359.410	121.564	2.423.555	19	2.423.574
	Total Comprehensive Income (Loss)		0	0	0	0	0	-956	0	-956	0	-72.829	-220	-73.049	0	0	12.888	-61.117	2	-61.115
	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	39.252	82.312	-121.564	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	39.252	82.312	-121.564	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**	**443**	**34.751**	**-6.054**	**0**	**28.697**	**0**	**-89.443**	**1.070**	**-88.373**	**647.437**	**-277.098**	**12.888**	**2.537.788**	**21**	**2.537.809**
Current Period 01.01.2022 - 30.09.2022	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**2.213.740**	**54**	**0**	**443**	**34.751**	**-9.832**	**0**	**24.919**	**0**	**-135.831**	**59.725**	**-76.106**	**647.437**	**-277.098**	**76.541**	**2.609.930**	**22**	**2.609.952**
	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	443	34.751	-9.832	0	24.919	0	-135.831	59.725	-76.106	647.437	-277.098	76.541	2.609.930	22	2.609.952
	Total Comprehensive Income (Loss)		0	0	0	0	286.676	-4.112	0	282.564	0	30.494	-129.172	-98.678	0	0	581.588	765.474	2	765.476
	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	-7	-7
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	12.824	63.717	-76.541	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	12.824	63.717	-76.541	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**	**443**	**321.427**	**-13.944**	**0**	**307.483**	**0**	**-105.337**	**-69.447**	**-174.784**	**660.261**	**-213.381**	**581.588**	**3.375.404**	**17**	**3.375.421**