



**T.C. ZIRAAT BANKASI A.S.**  
**ΕΔΡΑ ΤΟΥΡΚΙΑ**

ΕΛΕΝΗ Μ. ΚΑΤΖΗΛΙΑΝΝΟΥ  
ΔΙΚΗΓΟΡΟΣ  
ΝΙΚ. ΠΑΛΑΤΗΡΙΑ ΑΡ. 20 ΝΕΑΣ ΣΜΥΡΝΗΣ  
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**ΕΝΟΠΗΘΗΜΕΝΟΣ ΙΣΟΛΟΓΙΣΜΟΣ ΚΕΝΤΡΙΚΟΥ ΤΗΣ 31ης ΔΕΚΕΜΒΡΙΟΥ 2021**  
**Άρθρο 50ε του Κ.Ν 2190/1920 (Σε Χιλιάδες Νέες Τουρκικές Λίρες)**

	ΕΝΕΡΓΗΤΙΚΟ	31/12/2021		31/12/2020		ΠΑΡΗΤΗΚΟ	31/12/2021		31/12/2020	
		Χιλ. Τουρκικές Λίρες	Χιλ. Τουρκικές Λίρες	Χιλ. Τουρκικές Λίρες	Χιλ. Τουρκικές Λίρες		Χιλ. Τουρκικές Λίρες	Χιλ. Τουρκικές Λίρες		
I	Καθαρά Στοιχεία Ενεργητικού	566.710.218	312.623.216 I	Καταθέσεις	1.051.860.701	694.838.240				
II	Χρηματοοικονομικά Στοιχεία που μετρούνται στο Κόστος απόδοσης	887.840.814	672.248.609 II	Δανειακά Κεφάλαια	60.940.831	37.168.551				
III	Ακίνητα και Εξοπλισμός Διαθέσιμα προς Πώληση και στο μη συνεχιζόμενες δραστηριότητες (καθαρά)	5.450.287	5.336.119 III	Διαπραγματευτική Αγορά	180.483.741	118.502.542				
IV	Επενδύσεις συμμετοχών σε εταιρείες και Υποκαταστήματα	1.740.099	1.485.343 IV	Χρεογράφα Εκδόθεντα (καθαρά)	30.309.580	18.373.615				
V	Ακίνητα και Εξοπλισμός (καθαρά)	13.500.115	11.503.630 V	Ταμεία επενδύσεων	31.956	6.053.060				
VI	Άλλα Πάγια (καθαρά)	1.677.133	1.214.333 VI	Χρηματοοικονομικές Υποχρεώσεις στην εύλογη αξία μέσω κέρδους ή ζημίας	0	0				
VII	Ακίνητα για επενδυτικούς σκοπούς (καθαρά)	1.268.500	477.790 VII	Υποχρεώσεις από Παράγωγα χρηματοοικονομικά στοιχεία	3.702.077	3.486.961				
VIII	Τρέχουσες Φορολογικές απαιτήσεις	80.836	29.082 VIII	Υποχρεώσεις από Factoring	0	0				
IX	Αναβαλλόμενες Φορολογικές απαιτήσεις	2.991.519	862.112 IX	Υποχρεώσεις από χρηματοδοτική μίσθωση (καθαρά)	1.062.527	1.001.363				
X	Λοιπά Στοιχεία Ενεργητικού	12.274.369	12.752.687 X	Προβλέψεις	9.791.008	7.510.826				
				Τρέχουσες Φορολογικές Υποχρεώσεις	1.680.181	1.776.063				
				Αναβαλλόμενες Φορολογικές υποχρεώσεις	21.837	7.126				
				Υποχρεώσεις από Ακίνητα και Εξοπλισμός Διαθέσιμα προς Πώληση και από μη συνεχιζόμενες δραστηριότητες (καθαρά)	0	0				
				Χρεωστικά Τίτλοι Μειωμένης Εξασφάλισης	22.741.964	13.816.234				
				Άλλες Υποχρεώσεις	29.764.358	20.924.785				
				Τόια Κεφάλαια	101.143.119	96.073.553				
	<b>ΣΥΝΟΛΟ ΕΝΕΡΓΗΤΙΚΟΥ</b>	<b>1.493.533.880</b>	<b>1.018.532.921</b>	<b>ΣΥΝΟΛΟ ΥΠΟΧΡΕΩΣΕΩΝ ΚΑΙ ΙΔΙΩΝ ΚΕΦΑΛΑΙΩΝ</b>	<b>1.493.533.880</b>	<b>1.018.532.921</b>				
				A. Στοιχεία Εκτός Ισολογισμού ενδεχόμενων κινδύνων και δεσμεύσεων (I + II + III)	949.149.842	631.624.241				
				I. Εγγυήσεις και εγγυήματα εξασφαλίσεις	292.305.204	160.054.003				
				II. Δεσμεύσεις	158.341.720	107.872.126				
				III. Παράγωγα χρηματοοικονομικά μέσα	498.502.918	363.698.112				
				B. Γεμματοφυλακή και ενεχυρασμένα στοιχεία ενεργητικού (IV + V + VI)	2.645.585.634	2.889.168.936				
				IV. Θεματοφυλακές	498.502.918	363.698.112				
				V. Ενεχυρασμένα στοιχεία ενεργητικού	2.237.670.318	1.637.293.788				
				VI. Αποδεκτές εγγυήσεις και εγγυήματα εξασφαλίσεις	10.564.724	5.873.579				
	<b>ΣΥΝΟΛΟ ΛΟΓΑΡΙΑΣΜΩΝ ΕΚΤΟΣ ΙΣΟΛΟΓΙΣΜΟΥ (A + B)</b>	<b>3.594.735.476</b>		<b>ΣΥΝΟΛΟ ΛΟΓΑΡΙΑΣΜΩΝ ΕΚΤΟΣ ΙΣΟΛΟΓΙΣΜΟΥ (A + B)</b>	<b>3.594.735.476</b>	<b>3.520.793.177</b>				
	1.Η ιστιομτρία της Τουρκικής Λίρας σε σχέση με το Ευρώ 31/12/2020 ήταν									
	1€ = 9,1131 TRY									
	1.Η ιστιομτρία της Τουρκικής Λίρας σε σχέση με το Ευρώ 31/12/2021 ήταν									
	1€ = 15,2335 TRY									

ΑΚΡΙΒΕΣ ΜΕΤΑΦΡΑΣΤΙΚΟ ΑΝΤΙΓΡΑΦΟ ΑΠΟ ΤΗΝ ΤΟΥΡΚΙΚΗ ΣΤΗΝ ΕΛΛΗΝΙΚΗ ΓΛΩΣΣΑ  
ΤΟ ΟΠΟΙΟ, ΑΦΟΥ ΜΕΤΕΦΡΑΣΑ, ΕΠΙΚΥΡΩΝΩ ΝΟΜΙΜΩΣ  
ΑΘΗΝΑ 28 / 12 / 2022

Ο ΜΕΤΑΦΡΑΣΤΑΣ ΚΑΙ ΕΠΙΚΥΡΩΝ ΔΙΚΗΓΟΡΟΣ

ΕΛΕΝΗ Μ. ΚΑΤΖΗΛΙΑΝΝΟΥ  
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**CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH**

**TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.**

**CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 DECEMBER 2021**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

I- CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) ASSETS		Note (Section Five I)	Current Period 31 December 2021			Prior Period 31 December 2020		
			TL	FC	Total	TL	FC	Total
<b>I.</b>	<b>FINANCIAL ASSETS (NET)</b>		<b>165.396.524</b>	<b>401.313.694</b>	<b>566.710.218</b>	<b>121.644.985</b>	<b>190.978.231</b>	<b>312.623.216</b>
1.1	Cash and Cash Equivalents		27.946.723	218.366.784	246.313.507	9.547.307	95.419.691	104.966.998
1.1.1	Cash and Balances with Central Bank	(1)	26.386.921	201.162.438	227.549.359	8.366.406	86.579.819	94.946.225
1.1.2	Banks	(4)	765.446	16.770.195	17.535.641	581.355	8.848.805	9.430.160
1.1.3	Money Market Receivables		799.134	450.634	1.249.768	603.790	-	603.790
1.1.4	Expected Loss Provision (-)		4.778	16.483	21.261	4.244	8.933	13.177
1.2	Financial Assets at Fair Value Through Profit or Loss	(2)	2.020.029	26.531.093	28.551.122	14.810.177	543.939	15.354.116
1.2.1	Government Debt Securities		154.528	25.561.364	25.715.892	13.782.465	9.300	13.791.765
1.2.2	Equity Investments		25.041	-	25.041	16.486	527.069	543.555
1.2.3	Other Financial Assets		1.840.460	969.729	2.810.189	1.011.226	7.370	1.018.796
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(5),(6)	124.979.090	154.798.964	279.778.054	94.339.957	92.900.367	187.240.324
1.3.1	Government Debt Securities		123.483.145	153.859.483	277.342.628	89.811.384	91.006.417	180.817.801
1.3.2	Equity Investments		313.821	51.962	365.783	242.135	31.702	273.837
1.3.3	Other Financial Assets		1.182.124	887.519	2.069.643	4.286.438	1.862.248	6.148.686
1.4	Derivative Financial Assets	(3)	10.450.682	1.616.853	12.067.535	2.947.544	2.114.234	5.061.778
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		10.450.682	1.616.853	12.067.535	2.947.544	2.114.234	5.061.778
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II.</b>	<b>FINANCIAL ASSETS MEASURED AT AMORTIZED COST (Net)</b>		<b>558.002.814</b>	<b>329.838.000</b>	<b>887.840.814</b>	<b>484.765.513</b>	<b>187.483.096</b>	<b>672.248.609</b>
2.1	Loans	(7)	569.903.237	294.948.693	864.851.930	489.100.046	168.409.928	657.509.974
2.2	Lease Receivables	(12)	4.090.120	5.476.486	9.566.606	2.851.377	2.294.800	5.146.177
2.3	Factoring Receivables		-	18.204	18.204	-	-	-
2.4	Other Financial Assets Measured at Amortized Cost	(8)	14.359.307	31.979.718	46.339.025	12.466.614	18.153.867	30.620.481
2.4.1	Government Debt Securities		14.243.051	31.755.026	45.998.077	12.379.588	18.093.133	30.474.721
2.4.2	Other Financial Assets		116.256	224.692	340.948	87.026	58.734	143.760
2.5	Expected Credit Loss (-)		30.349.850	2.585.101	32.934.951	19.652.524	1.375.499	21.028.023
<b>III.</b>	<b>NON-CURRENT ASSETS OR DISPOSAL GROUPS "HELD FOR SALE" AND "HELD FROM DISCONTINUED OPERATIONS" (Net)</b>	(15)	<b>5.426.813</b>	<b>23.474</b>	<b>5.450.287</b>	<b>5.336.119</b>	<b>-</b>	<b>5.336.119</b>
3.1	Held for Sale Purpose		5.426.813	23.474	5.450.287	5.336.119	-	5.336.119
3.2	Held from Discontinued Operations		-	-	-	-	-	-
<b>IV.</b>	<b>EQUITY INVESTMENTS</b>		<b>1.226.842</b>	<b>513.257</b>	<b>1.740.099</b>	<b>1.277.395</b>	<b>207.948</b>	<b>1.485.343</b>
4.1	Investments in Associates (Net)	(9)	466.171	10.087	476.258	550.810	3.445	554.255
4.1.1	Associates Valued Based on Equity Method		205.959	-	205.959	293.230	-	293.230
4.1.2	Unconsolidated Associates		260.212	10.087	270.299	257.560	3.445	261.005
4.2	Subsidiaries (Net)	(10)	641.049	16.416	657.465	726.585	9.541	736.126
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		641.049	16.416	657.465	726.585	9.541	736.126
4.3	Entities under Common Control (Joint Ventures) (Net)	(11)	119.622	486.754	606.376	-	194.962	194.962
4.3.1	Joint Ventures Valued Based on Equity Method		119.622	486.754	606.376	-	194.962	194.962
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V.</b>	<b>PROPERTY AND EQUIPMENT (Net)</b>	(16)	<b>12.308.429</b>	<b>1.191.686</b>	<b>13.500.115</b>	<b>11.099.870</b>	<b>403.960</b>	<b>11.503.830</b>
<b>VI.</b>	<b>INTANGIBLE ASSETS (Net)</b>	(19)	<b>1.555.241</b>	<b>121.892</b>	<b>1.677.133</b>	<b>1.147.667</b>	<b>66.466</b>	<b>1.214.133</b>
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		1.555.241	121.892	1.677.133	1.147.667	66.466	1.214.133
<b>VII.</b>	<b>INVESTMENT PROPERTY (Net)</b>	(14)	<b>1.268.500</b>	<b>-</b>	<b>1.268.500</b>	<b>477.790</b>	<b>-</b>	<b>477.790</b>
<b>VIII.</b>	<b>CURRENT TAX ASSET</b>		<b>24.273</b>	<b>56.563</b>	<b>80.836</b>	<b>23.394</b>	<b>5.688</b>	<b>29.082</b>
<b>IX.</b>	<b>DEFERRED TAX ASSET</b>	(20)	<b>2.943.674</b>	<b>47.845</b>	<b>2.991.519</b>	<b>856.992</b>	<b>5.120</b>	<b>862.112</b>
<b>X.</b>	<b>OTHER ASSETS (Net)</b>	(22)	<b>9,463,237</b>	<b>2,811,122</b>	<b>12,274,359</b>	<b>9,414,878</b>	<b>3,337,809</b>	<b>12,752,687</b>
<b>TOTAL ASSETS</b>			<b>757,616,347</b>	<b>735,917,533</b>	<b>1,493,533,880</b>	<b>636,044,603</b>	<b>382,488,318</b>	<b>1,018,532,921</b>

The accompanying explanations and notes form an integral part of these financial statements.

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED CONSOLIDATED  
FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)  
AS OF 31 DECEMBER 2021

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

II- CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) LIABILITIES		Note (Section Five II)	Current Period 31 December 2021			Prior Period 31 December 2020		
			TL	FC	Total	TL	FC	Total
I.	DEPOSITS	(1)	409.476.012	642.384.689	1.051.860.701	331.229.660	363.608.580	694.838.240
II.	FUNDS BORROWED	(3)	500.906	60.439.925	60.940.831	1.393.770	35.774.781	37.168.551
III.	MONEY MARKETS BORROWINGS	(4)	143.430.704	37.053.037	180.483.741	94.932.803	23.569.739	118.502.542
IV.	SECURITIES ISSUED (Net)	(5)	5.157.858	25.151.722	30.309.580	5.027.603	13.346.012	18.373.615
4.1	Bills		-	97.988	97.988	-	-	-
4.2	Asset Backed Securities		4.156.876	-	4.156.876	4.017.250	-	4.017.250
4.3	Bonds		1.000.982	25.053.734	26.054.716	1.010.353	13.346.012	14.356.365
V.	FUNDS		31.956	-	31.956	6.053.060	-	6.053.060
5.1	Borrower Funds		-	-	-	-	-	-
5.2	Other		31.956	-	31.956	6.053.060	-	6.053.060
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	(2)	1.273.552	2.428.525	3.702.077	1.464.562	2.022.399	3.486.961
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		1.273.552	2.428.525	3.702.077	1.464.562	2.022.399	3.486.961
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	FACTORING LIABILITIES		-	-	-	-	-	-
IX.	LEASE LIABILITIES (Net)	(7)	948.398	114.129	1.062.527	879.435	121.928	1.001.363
X.	PROVISIONS	(9)	9.278.734	512.274	9.791.008	7.265.341	245.485	7.510.826
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		1.766.511	11.961	1.778.472	1.569.882	7.193	1.577.075
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		7.512.223	500.313	8.012.536	5.695.459	238.292	5.933.751
XI.	CURRENT TAX LIABILITY	(10)	1.661.061	19.120	1.680.181	1.769.112	6.951	1.776.063
XII.	DEFERRED TAX LIABILITY	(10)	-	21.837	21.837	-	7.128	7.128
XIII.	LIABILITIES RELATED TO NON-CURRENT ASSETS "HELD FOR SALE" AND "HELD FROM DISCONTINUED OPERATIONS" (Net)	(11)	-	-	-	-	-	-
13.1	Held for Sale Purpose		-	-	-	-	-	-
13.2	Held from Discontinued Operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBT INSTRUMENTS	(12)	-	22.741.964	22.741.964	-	13.816.234	13.816.234
14.1	Loans		-	1.314.363	1.314.363	-	768.037	768.037
14.2	Other Debt Instruments		-	21.427.601	21.427.601	-	13.048.197	13.048.197
XV.	OTHER LIABILITIES	(6)	24.089.118	5.675.240	29.764.358	15.978.625	4.946.160	20.924.785
XVI.	SHAREHOLDERS' EQUITY	(13)	107.946.273	(6.803.154)	101.143.119	93.066.833	2.006.720	95.073.553
16.1	Paid-in capital		13.100.000	-	13.100.000	13.100.000	-	13.100.000
16.2	Capital Reserves		-	-	-	(17.745)	-	(17.745)
16.2.1	Share Premium		-	-	-	-	-	-
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	(17.745)	-	(17.745)
16.3	Accumulated Other Comprehensive Income or Expense Not Reclassified Through Profit or Loss		8.693.884	60.178	8.754.062	5.619.524	(32.697)	5.586.827
16.4	Accumulated Other Comprehensive Income or Expense Reclassified Through Profit or Loss		9.797.763	(9.020.047)	777.716	3.563.047	956.629	4.519.676
16.5	Profit Reserves		66.408.996	2.156.715	68.565.711	57.638.040	1.082.788	58.720.828
16.5.1	Legal Reserves		5.611.495	65.239	5.676.734	5.111.485	33.686	5.145.171
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		60.658.319	63.332	60.721.651	52.389.601	36.080	52.425.681
16.5.4	Other Profit Reserves		139.182	2.028.144	2.167.326	136.954	1.013.022	1.149.976
16.6	Profit or (Loss)		8.355.475	-	8.355.475	13.159.432	-	13.159.432
16.6.1	Prior Periods' Profit or (Loss)		436.497	-	436.497	3.507.980	-	3.507.980
16.6.2	Current Period Profit or (Loss)		7.918.978	-	7.918.978	9.651.452	-	9.651.452
16.7	Minority Interest		1.590.155	-	1.590.155	4.535	-	4.535
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>			<b>703.794.572</b>	<b>789.739.308</b>	<b>1.493.533.880</b>	<b>559.060.804</b>	<b>459.472.117</b>	<b>1.018.532.921</b>

The accompanying explanations and notes form an integral part of these financial statements.

**CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED  
CONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH**

**TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.**

**CONSOLIDATED STATEMENT OF OFF BALANCE SHEET COMMITMENTS  
AS OF 31 DECEMBER 2021**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

III. CONSOLIDATED OFF-BALANCE SHEET COMMITMENTS	Note (Section Five III)	Current Period 31 December 2021			Prior Period 31 December 2020		
		TL	FC	Total	TL	FC	Total
<b>I. OFF-BALANCE SHEET COMMITMENTS (I-II+III)</b>		<b>248.130.209</b>	<b>701.019.633</b>	<b>949.149.842</b>	<b>202.622.377</b>	<b>429.001.864</b>	<b>631.624.241</b>
<b>GUARANTEES AND WARRANTIES</b>	(1,3)	<b>64.309.001</b>	<b>227.996.203</b>	<b>292.305.204</b>	<b>50.318.190</b>	<b>109.735.813</b>	<b>160.054.003</b>
1.1 Letters of Guarantee		64.309.001	145.438.377	206.713.656	48.991.834	75.714.828	124.706.662
1.1.1 Guarantees Subject to State Tender Law		2.086.436	30.435.739	32.522.175	1.463.827	16.510.251	17.974.078
1.1.2 Guarantees Given for Foreign Trade Operations		52.152.951	76.521.243	128.674.194	41.641.970	37.911.310	79.553.280
1.1.3 Other Letters of Guarantee		7.035.892	38.481.395	45.517.287	5.886.037	21.293.267	27.179.304
1.2 Bank Acceptances		211.032	11.757.674	11.968.706	122.254	7.088.274	7.210.528
1.2.1 Import Letter of Acceptance		211.032	11.754.283	11.965.315	122.254	7.087.381	7.209.635
1.2.2 Other Bank Acceptances		-	3.391	3.391	-	893	893
1.3 Letters of Credit		866.296	64.310.028	65.176.324	997.868	23.665.410	24.663.278
1.3.1 Documentary Letters of Credit		866.296	64.179.015	65.045.311	997.868	23.562.686	24.560.554
1.3.2 Other Letters of Credit		-	131.013	131.013	-	102.724	102.724
1.4 Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5 Endorsements		1.942.394	4.067.073	6.009.467	99.000	1.421.463	1.520.463
1.5.1 Endorsements to the Central Bank of Turkey		1.942.394	4.067.073	6.009.467	99.000	1.421.463	1.520.463
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Purchase Guarantees for Securities Issued		-	-	-	-	-	-
1.7 Factoring Guarantees		-	-	-	-	-	-
1.8 Other Guarantees		14.000	2.419.706	2.433.706	98.155	1.841.367	1.939.522
1.9 Other Collaterals		-	3.345	3.345	-	9.079	13.550
<b>II. COMMITMENTS</b>	(1,3)	<b>113.896.111</b>	<b>44.445.609</b>	<b>158.341.720</b>	<b>78.266.567</b>	<b>29.608.559</b>	<b>107.872.126</b>
2.1 Irrevocable Commitments		113.896.111	26.387.386	140.283.497	78.266.567	21.595.365	99.861.932
2.1.1 Asset Purchase Commitments		6.171.884	18.645.704	24.817.588	96.533	14.155.920	14.252.453
2.1.2 Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		3.150	-	3.150	3.150	-	3.150
2.1.4 Loan Granting Commitments		22.868.861	60.618	22.929.479	14.666.903	63.612	14.730.515
2.1.5 Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7 Commitments for Cheques Payments		7.058.090	76	7.058.166	5.098.792	83	5.098.875
2.1.8 Tax and Fund Liabilities from Export Commitments		22.637	-	22.637	16.428	-	16.428
2.1.9 Commitments for Credit Card Limits		61.848.867	65.822	61.914.689	44.638.928	38.696	44.677.624
2.1.10 Commitments for Credit Cards and Banking Services Promotions		102.027	-	102.027	68.632	-	68.632
2.1.11 Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12 Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13 Other Irrevocable Commitments		15.820.595	7.615.166	23.435.761	13.677.201	7.337.054	21.014.255
2.2 Revocable Commitments		-	18.058.223	18.058.223	-	8.010.194	8.010.194
2.2.1 Revocable Loan Granting Commitments		-	501.351	501.351	-	205.122	205.122
2.2.2 Other Revocable Commitments		-	17.556.872	17.556.872	-	7.805.072	7.805.072
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(2)	<b>69.925.097</b>	<b>428.577.821</b>	<b>498.502.918</b>	<b>74.037.620</b>	<b>289.660.492</b>	<b>363.698.112</b>
3.1 Hedging Derivative Financial Instruments		-	-	-	-	-	-
3.1.1 Transactions for Fair Value Hedge		-	-	-	-	-	-
3.1.2 Transactions for Cash Flow Hedge		-	-	-	-	-	-
3.1.3 Transactions for Foreign Net Investment Hedge		-	-	-	-	-	-
3.2 Trading Derivative Financial Instruments		69.925.097	428.577.821	498.502.918	74.037.620	289.660.492	363.698.112
3.2.1 Forward Foreign Currency Buy/Sell Transactions		5.484.022	8.215.000	13.699.022	2.355.332	2.663.655	5.018.987
3.2.1.1 Forward Foreign Currency Transactions-Buy		2.461.616	4.354.000	6.815.706	1.527.355	1.008.721	2.536.076
3.2.1.2 Forward Foreign Currency Transactions-Sell		3.022.406	3.860.910	6.883.316	827.977	1.654.934	2.482.911
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rates		64.441.075	410.366.391	474.807.466	71.018.140	286.366.907	357.379.047
3.2.2.1 Foreign Currency Swap-Buy		4.980.360	194.149.164	199.129.524	6.051.965	145.831.548	151.883.513
3.2.2.2 Foreign Currency Swap-Sell		59.090.715	131.942.283	191.032.998	63.436.175	87.634.053	151.070.228
3.2.2.3 Interest Rate Swap-Buy		185.000	42.137.472	42.322.472	765.000	26.447.653	27.212.653
3.2.2.4 Interest Rate Swap-Sell		185.000	42.137.472	42.322.472	765.000	26.447.653	27.212.653
3.2.3 Foreign Currency, Interest rate and Securities Options		-	9.996.430	9.996.430	-	-	-
3.2.3.1 Foreign Currency Options-Buy		-	4.998.463	4.998.463	-	-	-
3.2.3.2 Foreign Currency Options-Sell		-	4.997.967	4.997.967	-	-	-
3.2.3.3 Interest Rate Options-Buy		-	-	-	-	-	-
3.2.3.4 Interest Rate Options-Sell		-	-	-	-	-	-
3.2.3.5 Securities Options-Buy		-	-	-	-	-	-
3.2.3.6 Securities Options-Sell		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		-	-	-	664.148	635.930	1.300.078
3.2.4.1 Foreign Currency Futures-Buy		-	-	-	-	635.930	635.930
3.2.4.2 Foreign Currency Futures-Sell		-	-	-	664.148	-	664.148
3.2.5 Interest Rate Futures		-	-	-	-	-	-
3.2.5.1 Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2 Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6 Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)</b>		<b>2.023.689.677</b>	<b>621.895.957</b>	<b>2.645.585.634</b>	<b>2.563.869.791</b>	<b>325.299.145</b>	<b>2.889.168.936</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>268.786.682</b>	<b>128.563.910</b>	<b>397.350.592</b>	<b>1.179.135.773</b>	<b>66.865.796</b>	<b>1.246.001.569</b>
4.1 Customer Fund and Portfolio Balances		-	-	-	-	-	-
4.2 Investment Securities Held in Custody		18.330.909	54.004.146	72.335.055	17.451.168	31.490.162	48.941.330
4.3 Checks Received for Collection		25.347.206	5.545.781	30.892.987	17.101.252	2.429.665	19.530.917
4.4 Commercial Notes Received for Collection		21.658.335	2.033.670	23.692.005	14.356.213	1.383.849	15.740.062
4.5 Other Assets Received for Collection		8.816	-	8.816	8.816	-	8.816
4.6 Assets Received for Public Offering		178.476.218	811.746	179.287.964	1.100.163.673	2.864	1.100.166.537
4.7 Other Items Under Custody		24.963.549	62.095.577	87.059.126	30.053.002	28.659.397	58.712.399
4.8 Custodians		1.649	4.072.990	4.074.639	1,649	2.899.859	2.901.508
<b>V. PLEDGES RECEIVED</b>		<b>1.752.586.741</b>	<b>485.083.577</b>	<b>2.237.670.318</b>	<b>1.383.210.835</b>	<b>254.082.953</b>	<b>1.637.293.788</b>
5.1 Marketable Securities		5.674.092	2.855.088	8.529.180	7.177.865	1.570.333	8.748.198
5.2 Guarantee Notes		26.821.920	15.320.366	42.142.286	16.760.456	7.021.330	23.781.786
5.3 Commodity		3.823.143	2.359.395	6.182.538	3.110.331	923.024	4.033.355
5.4 Warranty		-	-	-	-	-	-
5.5 Immovable		1.407.801.570	291.014.842	1.698.816.412	1.103.157.094	158.200.995	1.261.358.089
5.6 Other Pledged Items		308.460.807	173.485.771	481.946.578	252.999.880	86.339.640	339.339.520
5.7 Pledged Items-Depository		5.209	48.115	53.324	5.209	27.631	32.840
<b>VI. ACCEPTED BILL, GUARANTEES AND WARRANTIES</b>		<b>2.316.254</b>	<b>8.248.470</b>	<b>10.564.724</b>	<b>1.523.183</b>	<b>4.350.396</b>	<b>5.873.579</b>
<b>TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)</b>		<b>2.271.819.886</b>	<b>1.322.915.590</b>	<b>3.594.735.476</b>	<b>2.766.492.168</b>	<b>754.301.009</b>	<b>3.520.793.177</b>

The accompanying explanations and notes form an integral part of these financial statements.



**TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.**

**31 ARALIK 2021 TARİHİ İTİBARIYLA  
KONSOLİDE BİLANÇO (FİNANSAL DURUM TABLOSU)**

(Tutarlar aksi belirtilmedikçe Bin Türk Lirası ("TL") olarak ifade edilmiştir.)

I- KONSOLİDE BİLANÇO (FİNANSAL DURUM TABLOSU)		Dipnot (Beşinci Bölüm I)	Cari Dönem 31 Aralık 2021			Önceki Dönem 31 Aralık 2020		
			TP	YP	Toplam	TP	YP	Toplam
<b>I.</b>	<b>FİNANSAL VARLIKLAR (Net)</b>		<b>165.396.524</b>	<b>401.313.694</b>	<b>566.710.218</b>	<b>121.644.985</b>	<b>190.978.231</b>	<b>312.623.216</b>
1.1	Nakit ve Nakit Benzerleri		27.946.723	218.366.784	246.313.507	9.547.307	95.419.691	104.966.998
1.1.1	Nakit Değerler ve Merkez Bankası	(1)	26.386.921	201.162.438	227.549.359	8.366.406	86.579.819	94.946.225
1.1.2	Bankalar	(4)	765.446	16.770.195	17.535.641	581.355	8.848.805	9.430.160
1.1.3	Para Piyasalarından Alacaklar		799.134	450.634	1.249.768	603.790	-	603.790
1.1.4	Beklenen Zarar Karşılıkları (-)		4.778	16.483	21.261	4.244	8.933	13.177
1.2	Gerçeğe Uygun Değer Farkı Kâr Zarara Yansıtılan Finansal Varlıklar	(2)	2.020.029	26.531.093	28.551.122	14.810.177	543.939	15.354.116
1.2.1	Devlet Borçlanma Senetleri		154.528	25.561.364	25.715.892	13.782.465	9.300	13.791.765
1.2.2	Sermayede Payı Temsil Eden Menkul Değerler		25.041	-	25.041	16.486	527.069	543.555
1.2.3	Diğer Finansal Varlıklar		1.840.460	969.729	2.810.189	1.011.226	7.570	1.018.796
1.3	Gerçeğe Uygun Değer Farkı Diğer Kapsamlı Gelire Yansıtılan Finansal Varlıklar	(5),(6)	124.979.090	154.798.964	279.778.054	94.339.957	92.900.367	187.240.324
1.3.1	Devlet Borçlanma Senetleri		123.483.145	153.859.483	277.342.628	89.811.384	91.006.417	180.817.801
1.3.2	Sermayede Payı Temsil Eden Menkul Değerler		313.821	51.962	365.783	242.135	31.702	273.837
1.3.3	Diğer Finansal Varlıklar		1.182.124	887.519	2.069.643	4.286.438	1.862.248	6.148.686
1.4	Türev Finansal Varlıklar	(3)	10.450.682	1.616.853	12.067.535	2.947.544	2.114.234	5.061.778
1.4.1	Türev Finansal Varlıkların Gerçeğe Uygun Değer Farkı Kar Zarara Yansıtılan Kısım		10.450.682	1.616.853	12.067.535	2.947.544	2.114.234	5.061.778
1.4.2	Türev Finansal Varlıkların Gerçeğe Uygun Değer Farkı Diğer Kapsamlı Gelire Yansıtılan Kısım		-	-	-	-	-	-
<b>II.</b>	<b>İTFA EDİLMİŞ MALİYETİ İLE ÖLÇÜLEN FİNANSAL VARLIKLAR (Net)</b>		<b>558.002.814</b>	<b>329.838.000</b>	<b>887.840.814</b>	<b>484.765.513</b>	<b>187.483.096</b>	<b>672.248.609</b>
2.1	Krediler	(7)	569.903.237	294.948.693	864.851.930	489.100.046	168.409.928	657.509.974
2.2	Kiralama İşlemlerinden Alacaklar	(12)	4.090.120	5.476.486	9.566.606	2.851.377	2.294.800	5.146.177
2.3	Faktoring Alacakları		-	18.204	18.204	-	-	-
2.4	İtfa Edilmiş Maliyeti ile Ölçülen Diğer Finansal Varlıklar	(8)	14.359.307	31.979.718	46.339.025	12.466.614	18.153.867	30.620.481
2.4.1	Devlet Borçlanma Senetleri		14.243.051	31.755.026	45.998.077	12.379.588	18.095.133	30.474.721
2.4.2	Diğer Finansal Varlıklar		116.256	224.692	340.948	87.026	58.734	145.760
2.5	Beklenen Zarar Karşılıkları (-)		30.349.850	2.585.101	32.934.951	19.652.524	1.375.499	21.028.023
<b>III.</b>	<b>SATIŞ AMAÇLI ELDE TUTULAN VE DURDURULAN FAALİYETLERE İLİŞKİN DURAN VARLIKLAR (Net)</b>	(15)	<b>5.426.813</b>	<b>23.474</b>	<b>5.450.287</b>	<b>5.336.119</b>	<b>-</b>	<b>5.336.119</b>
3.1	Satış Amaçlı		5.426.813	23.474	5.450.287	5.336.119	-	5.336.119
3.2	Durdurulan Faaliyetlere İlişkin		-	-	-	-	-	-
<b>IV.</b>	<b>ORTAKLIK YATIRIMLARI</b>		<b>1.226.842</b>	<b>513.257</b>	<b>1.740.099</b>	<b>1.277.395</b>	<b>207.948</b>	<b>1.485.343</b>
4.1	İştirakler (Net)	(9)	466.171	10.087	476.258	550.810	3.445	554.255
4.1.1	Özkaynak Yöntemine Göre Değerlenenler		205.959	-	205.959	293.250	-	293.250
4.1.2	Konsolide Edilmeyenler		260.212	10.087	270.299	257.560	3.445	261.005
4.2	Bağı Ortaklıklar (Net)	(10)	641.049	16.416	657.465	726.585	9.541	736.126
4.2.1	Konsolide Edilmeyen Mali Ortaklıklar		-	-	-	-	-	-
4.2.2	Konsolide Edilmeyen Mali Olmayan Ortaklıklar		641.049	16.416	657.465	726.585	9.541	736.126
4.3	Birlikte Kontrol Edilen Ortaklıklar (İş Ortaklıkları) (Net)	(11)	119.622	486.754	606.376	-	194.962	194.962
4.3.1	Özkaynak Yöntemine Göre Değerlenenler		119.622	486.754	606.376	-	194.962	194.962
4.3.2	Konsolide Edilmeyenler		-	-	-	-	-	-
<b>V.</b>	<b>MADDİ DURAN VARLIKLAR (Net)</b>	(16)	<b>12.308.429</b>	<b>1.191.686</b>	<b>13.500.115</b>	<b>11.099.870</b>	<b>403.960</b>	<b>11.503.830</b>
<b>VI.</b>	<b>MADDİ OLMAYAN DURAN VARLIKLAR (Net)</b>	(19)	<b>1.555.241</b>	<b>121.892</b>	<b>1.677.133</b>	<b>1.147.667</b>	<b>66.466</b>	<b>1.214.133</b>
6.1	Şerefiye		-	-	-	-	-	-
6.2	Diğer		1.555.241	121.892	1.677.133	1.147.667	66.466	1.214.133
<b>VII.</b>	<b>YATIRIM AMAÇLI GAYRİMENKULLER (Net)</b>	(14)	<b>1.268.500</b>	<b>-</b>	<b>1.268.500</b>	<b>477.790</b>	<b>-</b>	<b>477.790</b>
<b>VIII.</b>	<b>CARİ VERGİ VARLIĞI</b>		<b>24.273</b>	<b>56.563</b>	<b>80.836</b>	<b>23.394</b>	<b>5.688</b>	<b>29.082</b>
<b>IX.</b>	<b>ERTELENMİŞ VERGİ VARLIĞI</b>	(20)	<b>2.943.674</b>	<b>47.845</b>	<b>2.991.519</b>	<b>856.992</b>	<b>5.120</b>	<b>862.112</b>
<b>X.</b>	<b>DİĞER AKTİFLER (Net)</b>	(22)	<b>9.463.237</b>	<b>2.811.122</b>	<b>12.274.359</b>	<b>9.414.878</b>	<b>3.337.809</b>	<b>12.752.687</b>
<b>VARLIKLAR TOPLAMI</b>			<b>757.616.347</b>	<b>735.917.533</b>	<b>1.493.533.880</b>	<b>636.044.603</b>	<b>382.488.318</b>	<b>1.018.532.921</b>

İlişikteki açıklama ve dipnotlar bu finansal tabloların tamamlayıcı bir parçasıdır.

**TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.**

**31 ARALIK 2021 TARİHİ İTİBARIYLA  
KONSOLİDE BİLANÇO (FİNANSAL DURUM TABLOSU)**

(Tutarlar aksi belirtilmedikçe Bin Türk Lirası ("TL") olarak ifade edilmiştir.)

II- KONSOLİDE BİLANÇO (FİNANSAL DURUM TABLOSU)		Dipnot (Beşinci Bölüm II)	Cari Dönem 31 Aralık 2021			Önceki Dönem 31 Aralık 2020		
			TP	YP	Toplam	TP	YP	Toplam
I.	MEVDUAT	(1)	409.476.012	642.384.689	1.051.860.701	331.229.660	363.608.580	694.838.240
II.	ALINAN KREDİLER	(3)	500.906	60.439.925	60.940.831	1.393.770	35.774.781	37.168.551
III.	PARA PİYASALARINA BORÇLAR	(4)	143.430.704	37.053.037	180.483.741	94.932.803	23.569.739	118.502.542
IV.	İHRAÇ EDİLEN MENKUL KIYMETLER (Net)	(5)	5.157.858	25.151.722	30.309.580	5.027.603	13.346.012	18.373.615
4.1	Bonolar		-	97.988	97.988	-	-	-
4.2	Varlığa Dayalı Menkul Kıymetler		4.156.876	-	4.156.876	4.017.250	-	4.017.250
4.3	Tahviller		1.000.982	25.053.734	26.054.716	1.010.353	13.346.012	14.356.365
V.	FONLAR		31.956	-	31.956	6.053.060	-	6.053.060
5.1	Müstakrizlerin Fonları		-	-	-	-	-	-
5.2	Diğer		31.956	-	31.956	6.053.060	-	6.053.060
VI.	GERÇEĞE UYGUN DEĞER FARKI KAR ZARARA YANSITILAN FİNANSAL YÜKÜMLÜLÜKLER		-	-	-	-	-	-
VII.	TÜREV FİNANSAL YÜKÜMLÜLÜKLER	(2)	1.273.552	2.428.525	3.702.077	1.464.562	2.022.399	3.486.961
7.1	Türev Finansal Yükümlülüklerin Gerçeğe Uygun Değer Farkı Kar Zarara Yansıtılan Kısmı		1.273.552	2.428.525	3.702.077	1.464.562	2.022.399	3.486.961
7.2	Türev Finansal Yükümlülüklerin Gerçeğe Uygun Değer Farkı Diğer Kapsamlı Gelire Yansıtılan Kısmı		-	-	-	-	-	-
VIII.	FAKTÖRİNG YÜKÜMLÜLÜKLERİ		-	-	-	-	-	-
IX.	KİRALAMA İŞLEMLERİNDEN YÜKÜMLÜLÜKLER (Net)	(7)	948.398	114.129	1.062.527	879.435	121.928	1.001.363
X.	KARŞILIKLAR	(9)	9.278.734	512.274	9.791.008	7.265.341	245.485	7.510.826
10.1	Yeniden Yapılanma Karşılığı		-	-	-	-	-	-
10.2	Çalışan Hakları Karşılığı		1.766.511	11.961	1.778.472	1.569.882	7.193	1.577.075
10.3	Sigorta Teknik Karşılıkları (Net)		-	-	-	-	-	-
10.4	Diğer Karşılıklar		7.512.223	500.313	8.012.536	5.695.459	238.292	5.933.751
XI.	CARİ VERGİ BORCU	(10)	1.661.061	19.120	1.680.181	1.769.112	6.951	1.776.063
XII.	ERTELENMİŞ VERGİ BORCU	(10)	-	21.837	21.837	-	7.128	7.128
XIII.	SATIŞ AMAÇLI ELDE TUTULAN VE DURDURULAN FAALİYETLERE İLİŞKİN DURAN VARLIK BORÇLARI (Net)	(11)	-	-	-	-	-	-
13.1	Satış Amaçlı		-	-	-	-	-	-
13.2	Durdurulan Faaliyetlere İlişkin		-	-	-	-	-	-
XIV.	SERMAYE BENZERİ BORÇLANMA ARAÇLARI	(12)	-	22.741.964	22.741.964	-	13.816.234	13.816.234
14.1	Krediler		-	1.314.363	1.314.363	-	768.037	768.037
14.2	Diğer Borçlanma Araçları		-	21.427.601	21.427.601	-	13.048.197	13.048.197
XV.	Diğer YÜKÜMLÜLÜKLER	(6)	24.089.118	5.675.240	29.764.358	15.978.625	4.946.160	20.924.785
XVI.	ÖZKAYNAKLAR	(13)	107.946.273	(6.803.154)	101.143.119	93.066.833	2.006.720	95.073.553
16.1	Ödenmiş Sermaye		13.100.000	-	13.100.000	13.100.000	-	13.100.000
16.2	Sermaye Yedekleri		-	-	-	(17.745)	-	(17.745)
16.2.1	Hisse Senedi İhraç Primleri		-	-	-	-	-	-
16.2.2	Hisse Senedi İptal Kârları		-	-	-	-	-	-
16.2.3	Diğer Sermaye Yedekleri		-	-	-	(17.745)	-	(17.745)
16.3	Kâr veya Zararda Yeniden Sınıflandırılmayacak Birikmiş Diğer Kapsamlı Gelirler veya Giderler		8.693.884	60.178	8.754.062	5.619.524	(32.697)	5.586.827
16.4	Kâr veya Zararda Yeniden Sınıflandırılacak Birikmiş Diğer Kapsamlı Gelirler veya Giderler		9.797.763	(9.020.047)	777.716	3.563.047	956.629	4.519.676
16.5	Kâr Yedekleri		66.408.996	2.156.715	68.565.711	57.638.040	1.082.788	58.720.828
16.5.1	Yasal Yedekler		5.611.495	65.239	5.676.734	5.111.485	33.686	5.145.171
16.5.2	Statü Yedekleri		-	-	-	-	-	-
16.5.3	Olağanüstü Yedekler		60.658.319	63.332	60.721.651	52.389.601	36.080	52.425.681
16.5.4	Diğer Kâr Yedekleri		139.182	2.028.144	2.167.326	136.954	1.013.022	1.149.976
16.6	Kâr veya Zarar		8.355.475	-	8.355.475	13.159.432	-	13.159.432
16.6.1	Geçmiş Yıllar Kâr veya Zararı		436.497	-	436.497	3.507.980	-	3.507.980
16.6.2	Dönem Net Kâr veya Zararı		7.918.978	-	7.918.978	9.651.452	-	9.651.452
16.7	Azınlık Payları		1.590.155	-	1.590.155	4.535	-	4.535
<b>YÜKÜMLÜLÜKLER TOPLAMI</b>			<b>703.794.572</b>	<b>789.739.308</b>	<b>1.493.533.880</b>	<b>559.060.804</b>	<b>459.472.117</b>	<b>1.018.532.921</b>

İlişikteki açıklama ve dipnotlar bu finansal tabloların tamamlayıcı bir parçasıdır.



**TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.**

**31 ARALIK 2021 TARİHİ İTİBARIYLA  
KONSOLİDE NAZIM HESAPLAR TABLOSU**

(Tutarlar aksi belirtilmedikçe Bin Türk Lirası ("TL") olarak ifade edilmiştir.)

III. KONSOLİDE NAZIM HESAPLAR TABLOSU	Dipnot (Beşinci Bölüm III)	Cari Dönem 31 Aralık 2021			Önceki Dönem 31 Aralık 2020		
		TP	YP	Toplam	TP	YP	Toplam
<b>BİLANÇO DIŞI YÜKÜMLÜLÜKLER (I+II+III)</b>		<b>248.130.209</b>	<b>701.019.633</b>	<b>949.149.842</b>	<b>202.622.377</b>	<b>429.001.864</b>	<b>631.624.241</b>
<b>I. GARANTİ VE KEFALETLER</b>	(1,3)	<b>64.309.001</b>	<b>227.996.203</b>	<b>292.305.204</b>	<b>50.318.190</b>	<b>109.735.813</b>	<b>160.054.003</b>
1.1 Teminat Mektupları		61.275.279	145.438.377	206.713.656	48.991.834	75.714.828	124.706.662
1.1.1 Devlet İhale Kararına Kapsamına Girenler		2.086.436	30.435.739	32.522.175	1.463.827	16.510.251	17.974.078
1.1.2 Diğer Ticaret İşlemleri Dolayısıyla Verilenler		52.152.951	76.521.243	128.674.194	41.641.970	37.911.310	79.553.280
1.1.3 Diğer Teminat Mektupları		7.035.892	38.481.395	45.517.287	5.886.037	21.293.267	27.179.304
1.2 Banka Kredileri		211.032	11.757.674	11.968.706	122.254	7.088.274	7.210.528
1.2.1 İthalat Kabul Kredileri		-	-	-	-	7.087.381	7.209.635
1.2.2 Diğer Banka Kabulleri		-	3.391	3.391	-	893	893
1.3 Akreditifler		866.296	64.310.028	65.176.324	997.868	23.665.410	24.663.278
1.3.1 Belgili Akreditifler		866.296	64.179.015	65.045.311	997.868	23.562.686	24.560.554
1.3.2 Diğer Akreditifler		-	131.013	131.013	-	102.724	102.724
1.4 Garanti Verilen Prefinansmanlar		-	-	-	-	-	-
1.5 Cirolar		1.942.394	4.067.073	6.009.467	99.000	1.421.463	1.520.463
1.5.1 T.C. Merkez Bankasına Cirolar		1.942.394	4.067.073	6.009.467	99.000	1.421.463	1.520.463
1.5.2 Diğer Cirolar		-	-	-	-	-	-
1.6 Menkul Kıymetlerin Satım Alım Garantilerimizden		-	-	-	-	-	-
1.7 Faktoring Garantilerimizden		-	-	-	-	-	-
1.8 Diğer Garantilerimizden		14.000	2.419.706	2.433.706	98.155	1.841.367	1.939.522
1.9 Diğer Kefaletlerimizden		-	3.345	3.345	9.079	4.471	13.550
<b>II. TAAHHÜTLER</b>	(1,3)	<b>113.896.111</b>	<b>44.445.609</b>	<b>158.341.720</b>	<b>78.266.567</b>	<b>29.605.539</b>	<b>107.872.126</b>
2.1 Cayılamaz Taahhütler		113.896.111	26.387.386	140.283.497	78.266.567	21.593.365	99.861.932
2.1.1 Vadeli, Aktif Değerler Alım-Satım Taahhütleri		6.171.884	18.645.704	24.817.588	96.533	14.155.920	14.252.453
2.1.2 Vadeli, Mevduat Alım-Satım Taahhütleri		-	-	-	-	-	-
2.1.3 İştirak ve Bağ. Ort. Ser. İst. Taahhütleri		3.150	-	3.150	3.150	-	3.150
2.1.4 Kul. Gar. Kredi Tahsis Taahhütleri		22.868.861	60.618	22.929.479	14.666.903	63.612	14.730.515
2.1.5 Men. Kıymetlerin Alım-Satım Taahhütleri		-	-	-	-	-	-
2.1.6 Zorunlu Karşılık Ödeme Taahhüdü		-	-	-	-	-	-
2.1.7 Çekler İçin Ödeme Taahhütlerimiz		7.058.090	76	7.058.166	5.098.792	83	5.098.875
2.1.8 İhracat Taahhütlerinden Kaynaklanan Vergi ve Fon Yükümlülükleri		22.637	-	22.637	16.428	-	16.428
2.1.9 Kredi Kartı Harcaması Limit Taahhütleri		61.848.867	65.822	61.914.689	44.638.928	38.696	44.677.624
2.1.10 Kredi Kartları ve Bankacılık Hizmetlerine İlişkin Promosyon Uyg. Taahh.		102.027	-	102.027	68.632	-	68.632
2.1.11 Açığa Menkul Kıymet Satış Taahhütlerinden Alacaklar		-	-	-	-	-	-
2.1.12 Açığa Menkul Kıymet Satış Taahhütlerinden Borçlar		-	-	-	-	-	-
2.1.13 Diğer Cayılamaz Taahhütler		15.820.595	7.615.166	23.435.761	13.677.201	7.337.054	21.014.255
2.2 Cayılabilir Taahhütler		-	18.058.223	18.058.223	-	8.010.194	8.010.194
2.2.1 Cayılabilir Kredi Tahsis Taahhütleri		-	501.351	501.351	-	205.122	205.122
2.2.2 Diğer Cayılabilir Taahhütler		-	17.556.872	17.556.872	-	7.805.072	7.805.072
<b>III. TÜREY FİNANSAL ARAÇLAR</b>	(2)	<b>69.925.097</b>	<b>428.577.821</b>	<b>498.502.918</b>	<b>74.037.620</b>	<b>289.660.492</b>	<b>363.698.112</b>
3.1 Riskten Korunma Amaçlı Türey Finansal Araçlar		-	-	-	-	-	-
3.1.1 Gerçeğe Uygun Değer Riskinden Korunma Amaçlı İşlemler		-	-	-	-	-	-
3.1.2 Nakit Akış Riskinden Korunma Amaçlı İşlemler		-	-	-	-	-	-
3.1.3 Yurt dışındaki Net Yatırım Riskinden Korunma Amaçlı İşlemler		-	-	-	-	-	-
3.2 Alım Satım Amaçlı İşlemler		69.925.097	428.577.821	498.502.918	74.037.620	289.660.492	363.698.112
3.2.1 Vadeli Döviz Alım-Satım İşlemleri		5.484.022	8.215.000	13.699.022	2.355.332	2.663.655	5.018.987
3.2.1.1 Vadeli Döviz Alım İşlemleri		2.461.616	4.354.090	6.815.706	1.527.355	1.008.721	2.536.076
3.2.1.2 Vadeli Döviz Satım İşlemleri		3.022.406	3.860.910	6.883.316	827.977	1.654.934	2.482.911
3.2.2 Para ve Faiz Swap İşlemleri		64.441.075	410.366.391	474.807.466	71.018.140	286.360.907	357.379.047
3.2.2.1 Swap Para Alım İşlemleri		4.980.360	194.149.164	199.129.524	6.051.965	145.831.548	151.883.513
3.2.2.2 Swap Para Satım İşlemleri		59.090.715	131.942.283	191.632.998	63.436.175	87.634.053	151.070.228
3.2.2.3 Swap Faiz Alım İşlemleri		185.000	42.137.472	42.322.472	765.000	26.447.653	27.212.653
3.2.2.4 Swap Faiz Satım İşlemleri		185.000	42.137.472	42.322.472	765.000	26.447.653	27.212.653
3.2.3 Para, Faiz ve Menkul Değer Opsiyonları		-	9.996.430	9.996.430	-	-	-
3.2.3.1 Para Alım Opsiyonları		-	4.998.463	4.998.463	-	-	-
3.2.3.2 Para Satım Opsiyonları		-	4.997.967	4.997.967	-	-	-
3.2.3.3 Faiz Alım Opsiyonları		-	-	-	-	-	-
3.2.3.4 Faiz Satım Opsiyonları		-	-	-	-	-	-
3.2.3.5 Menkul Değerler Alım Opsiyonları		-	-	-	-	-	-
3.2.3.6 Menkul Değerler Satım Opsiyonları		-	-	-	-	-	-
3.2.4 Futures Para İşlemleri		-	-	-	664.148	635.930	1.300.078
3.2.4.1 Futures Para Alım İşlemleri		-	-	-	-	635.930	635.930
3.2.4.2 Futures Para Satım İşlemleri		-	-	-	664.148	-	664.148
3.2.5 Futures Faiz Alım-Satım İşlemleri		-	-	-	-	-	-
3.2.5.1 Futures Faiz Alım İşlemleri		-	-	-	-	-	-
3.2.5.2 Futures Faiz Satım İşlemleri		-	-	-	-	-	-
3.2.6 Diğer		-	-	-	-	-	-
<b>B. EMANET VE REHİNLİ KIYMETLER (IV+V+VI)</b>		<b>2.023.689.677</b>	<b>621.895.957</b>	<b>2.645.585.634</b>	<b>2.563.869.791</b>	<b>325.299.145</b>	<b>2.889.168.936</b>
<b>IV. EMANET KIYMETLER</b>		<b>268.786.682</b>	<b>128.563.910</b>	<b>397.350.592</b>	<b>1.179.135.773</b>	<b>66.865.796</b>	<b>1.246.001.569</b>
4.1 Müşteri Fon ve Portföy Mevduatları		-	-	-	-	-	-
4.2 Emanete Alınan Menkul Değerler		18.330.909	54.004.146	72.335.055	17.451.168	31.490.162	48.941.330
4.3 Tahsile Alınan Çekler		25.347.206	5.545.781	30.892.987	17.101.252	2.429.665	19.530.917
4.4 Tahsile Alınan Ticari Senetler		21.658.335	2.033.670	23.692.005	14.356.213	1.383.849	15.740.062
4.5 Tahsile Alınan Diğer Kıymetler		8.816	-	8.816	8.816	-	8.816
4.6 İhracına Araç Olunan Kıymetler		178.476.218	811.746	179.287.964	1.100.163.673	2.864	1.100.166.537
4.7 Diğer Emanet Kıymetler		24.965.549	62.095.577	87.059.126	30.053.002	28.659.397	58.712.399
4.8 Emanet Kıymet Alanlar		1.649	4.072.990	4.074.639	1.649	2.899.859	2.901.508
<b>V. REHİNLİ KIYMETLER</b>		<b>1.752.586.741</b>	<b>485.083.577</b>	<b>2.237.670.318</b>	<b>1.383.210.835</b>	<b>254.082.953</b>	<b>1.637.293.788</b>
5.1 Menkul Kıymetler		5.674.092	2.855.088	8.529.180	1.570.333	8.748.198	8.748.198
5.2 Teminat Senetleri		26.821.920	15.320.366	42.142.286	16.760.456	7.021.330	23.781.786
5.3 Emtia		3.823.143	2.359.395	6.182.538	3.110.331	923.024	4.033.355
5.4 Varant		-	-	-	-	-	-
5.5 Gayrimenkul		1.407.801.570	291.014.842	1.698.816.412	1.103.157.604	158.200.995	1.261.358.089
5.6 Diğer Rehİnlİ Kıymetler		308.460.807	173.485.771	481.946.578	252.999.880	86.339.640	339.339.520
5.7 Rehİnlİ Kıymet Alanlar		5.209	48.115	53.324	5.209	27.631	32.840
<b>VI. KABUL EDİLEN AVALLER VE KEFALETLER</b>		<b>2.316.254</b>	<b>8.248.470</b>	<b>10.564.724</b>	<b>1.523.183</b>	<b>4.350.396</b>	<b>5.873.579</b>
<b>BİLANÇO DIŞI HESAPLAR TOPLAMI (A+B)</b>		<b>2.271.819.886</b>	<b>1.322.915.590</b>	<b>3.594.735.476</b>	<b>2.766.492.168</b>	<b>754.301.009</b>	<b>3.520.793.177</b>

İlişikteki açıklama ve dipnotlar bu finansal tabloların tamamlayıcı bir parçasıdır.

