

Annex 2: Five-Year Summary Financial Information

ASSETS (TL thousand)	2018	2019	2020	2021	2022
Cash and Receivables*	37,273,082	42,356,563	95,961,458	172,369,725	309,576,715
Securities Portfolio	49,054,049	73,016,285	146,510,383	223,736,789	372,587,589
Loans	221,606,750	274,776,822	422,043,159	573,700,310	933,450,970
Commercial Loans	170,194,709	209,295,237	314,674,689	448,952,720	755,178,112
Retail Loans	51,412,041	65,481,585	107,368,470	124,747,590	178,272,858
Non-Performing Loans	10,800,157	17,314,228	17,444,257	18,309,561	20,274,348
Stage III Expected Credit Loss	8,019,949	12,181,535	13,307,249	14,133,868	16,483,985
Subsidiaries and Affiliates	3,051,217	2,801,276	5,045,540	6,697,833	14,201,803
Property and Equipment	4,186,187	7,678,270	6,081,856	5,621,885	11,991,371
Other Assets	16,244,589	17,125,571	27,398,203	32,703,971	60,232,577
Total Assets	331,355,641	419,425,553	698,897,118	1,007,213,697	1,681,060,623

* Receivables from Financial Markets are included.

LIABILITIES (TL thousand)	2018	2019	2020	2021	2022
Deposits	179,407,907	251,530,899	414,043,543	590,943,387	1,127,701,975
Term Deposits	143,326,141	200,837,273	333,507,221	445,059,915	870,034,865
Demand Deposits	36,081,766	50,693,626	80,536,322	145,883,472	257,667,110
Money Markets	28,723,737	24,946,375	99,051,464	143,880,784	132,531,955
Funds Borrowed	41,349,836	41,078,550	46,986,798	91,430,530	130,746,242
Subordinated Loans	13,022,023	19,245,453	19,458,798	28,968,427	24,043,286
Securities Issued	22,347,064	29,176,369	45,512,967	61,974,897	69,854,008
Provisions	2,271,359	2,209,804	2,972,407	3,849,848	23,247,158
Shareholder's Equity	28,350,190	33,026,273	46,484,658	51,952,740	106,984,889
Paid-in Capital	2,500,000	2,500,000	3,905,622	3,905,622	7,111,364
Profit or Loss	4,725,138	2,802,291	5,911,327	4,175,464	24,017,232
Previous Year's Profit/Loss	570,816	0	900,871	0	0
Net Profit/Loss for the Period	4,154,322	2,802,291	5,010,456	4,175,464	24,017,232
Other Liabilities	15,883,525	18,211,830	24,386,483	34,213,084	65,951,110
Total Liabilities	331,355,641	419,425,553	698,897,118	1,007,213,697	1,681,060,623

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INCOME STATEMENT (TL thousand)	2018	2019	2020	2021	2022
Interest Income	33,953,817	42,074,839	47,263,551	72,200,597	158,569,464
Interest Expenses	23,113,130	29,060,127	27,376,148	52,657,216	84,854,301
Net Interest Income	10,840,687	13,014,712	19,887,403	19,543,381	73,715,163
Net Fees and Commission Income	2,293,210	3,978,688	3,395,062	4,501,363	10,792,735
Dividend Income	129,624	50,939	167,839	120,849	149,074
Trading Income (Net)	417,655	-3,183,137	53,761	-5,959,875	987,422
Foreign Exchange Income (Net)	225,980	599,443	-2,604,485	1,210,090	4,002,748
Other Operating Income	2,003,613	4,035,254	6,273,122	7,947,393	9,677,887
Total Operating Income	15,910,769	18,495,899	27,172,702	27,363,201	99,325,029
Personnel Expenses	2,191,782	2,837,255	3,334,128	3,999,201	7,230,357
Provisions for Loans and Other Receivables	4,883,505	8,264,699	11,769,618	12,559,091	44,149,647
Other Operating Expenses	3,681,555	3,781,362	5,629,683	5,509,188	10,701,430
Net Operating Income/Loss	5,153,927	3,612,583	6,439,273	5,295,721	37,243,595
Net Profit/Loss	4,154,322	2,802,291	5,010,456	4,175,464	24,017,232

INDICATOR RATIOS (%)	2018	2019	2020	2021	2022
Securities Portfolio / Total Assets	14.80	17.41	20.96	22.21	22.16
Loans/Total Assets	66.88	65.51	60.39	56.96	55.53
Loans/Deposits	123.52	109.24	101.93	97.08	82.77
Retail Loans/ Loans	23.20	23.83	25.44	21.74	19.10
Commercial Loans/ Loans	76.80	76.17	74.56	78.26	80.90
NPL Ratio	4.65	5.93	3.97	3.09	2.13
Deposits/Total Liabilities	54.14	59.97	59.24	58.67	67.08
Demand Deposits / Total Deposits	20.11	20.15	19.45	24.69	22.85
Shareholders' Equity/ Total Liabilities	8.56	7.87	6.65	5.16	6.36
Funds Borrowed/ Total Liabilities	12.48	9.79	6.72	9.08	7.78
Capital Adequacy Ratio	16.99	16.61	16.44	14.85	15.19
Average Return on Assets	1.38	0.75	0.90	0.49	1.79
Average Return on Equity	16.10	9.13	12.60	8.48	30.22

MARKET SHARES (%)	2018	2019	2020	2021	2022
Securities Portfolio	10.27	11.05	14.33	15.15	15.72
Loans	9.26	10.35	11.80	11.48	12.12
Commercial Loans	9.00	10.10	11.42	11.20	12.25
Retail Loans	10.20	11.20	13.08	12.64	11.60
Non-Performing Loans	11.17	11.48	11.43	11.44	12.41
Deposits	8.81	9.80	11.98	11.14	12.73
Term Deposits	8.95	10.39	14.32	13.68	15.21
Demand Deposits	8.31	7.99	7.15	7.11	8.20
Gross Loans*	8.69	9.34	8.47	9.43	10.06
Guarantees and Warranties	8.35	9.49	10.10	11.48	10.87
Total Assets	8.57	9.34	11.45	10.93	11.72
Shareholder's Equity	6.72	6.71	7.75	7.28	7.60
Net Profit/Loss	7.68	5.71	8.56	4.49	5.54

* Subordinated Loans Included.