

ANNEX 2: FIVE-YEAR SUMMARY FINANCIAL INFORMATION

ASSETS (TL thousand)	2017	2018	2019	2020	2021
Cash and Receivables*	42,184,754	37,273,082	42,356,563	95,961,458	172,369,725
Securities Portfolio	30,316,048	49,054,049	73,016,285	146,510,383	223,736,789
Loans	182,932,228	221,606,750	274,776,822	422,043,159	573,700,310
Commercial Loans	134,979,672	170,194,709	209,295,237	314,674,689	448,952,720
Retail Loans	47,952,556	51,412,041	65,481,585	107,368,470	124,747,590
Non-Performing Loans	7,638,206	10,800,157	17,314,228	17,444,257	18,309,561
Credit-Impaired (Stage III)	6,598,819	8,019,949	12,181,535	13,307,249	14,133,868
Subsidiaries and Affiliates	2,563,016	3,051,217	2,801,276	5,045,540	6,697,833
Tangible Fixed Assets	2,729,756	4,186,187	7,678,270	6,081,856	5,621,885
Other Assets	8,806,521	16,244,589	17,125,571	27,398,203	32,703,971
Total Assets	270,571,710	331,355,641	419,425,553	698,897,118	1,007,213,697

* Receivables from Financial Markets are included.

LIABILITIES (TL thousand)	2017	2018	2019	2020	2021
Deposits	155,277,122	179,407,907	251,530,899	414,043,543	590,943,387
Term Deposits	125,159,851	143,326,141	200,837,273	333,507,221	445,059,915
Demand Deposits	30,117,271	36,081,766	50,693,626	80,536,322	145,883,472
Money Markets	22,270,837	28,723,737	24,946,375	99,051,464	143,880,784
Funds-Borrowed	28,307,621	41,349,836	41,078,550	46,986,798	91,430,530
Subordinated Loans	5,935,969	13,022,023	19,245,453	19,458,798	28,968,427
Securities Issued	19,485,098	22,347,064	29,176,369	45,512,967	61,974,897
Provisions	3,412,482	2,271,359	2,209,804	2,972,407	3,849,848
Shareholders' Equity	23,257,818	28,350,190	33,026,273	46,484,658	51,952,740
Paid-in Capital	2,500,000	2,500,000	2,500,000	3,905,622	3,905,622
Profit or Loss	3,723,383	4,725,138	2,802,291	5,911,327	4,175,464
Profit /Loss in the Previous Year	0	570,816	0	900,871	0
Net Profit/Loss for the Period	3,723,383	4,154,322	2,802,291	5,010,456	4,175,464
Other Liabilities	12,624,763	15,883,525	18,211,830	24,386,483	34,213,084
Total Liabilities	270,571,710	331,355,641	419,425,553	698,897,118	1,007,213,697

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INCOME STATEMENT (TL Thousand)	2017	2018	2019	2020	2021
Interest Income	21,444,094	33,953,817	42,074,839	47,263,551	72,200,597
Interest Expenses	12,822,668	23,113,130	29,060,127	27,376,148	52,657,216
Net Interest Income	8,621,426	10,840,687	13,014,712	19,887,403	19,543,381
Net Fee and Commissions	1,330,665	2,293,210	3,978,688	3,395,062	4,501,363
Dividend Income	93,561	129,624	50,939	167,839	120,849
Trading Income (Net)	19,128	417,655	-3,183,137	53,761	-5,959,875
Foreign Exchange Income (Net)	145,084	225,980	599,443	-2,604,485	1,210,090
Other Operating Income	1,673,529	2,003,613	4,035,254	6,273,122	7,947,393
Total Operating Income	11,883,393	15,910,769	18,495,899	26,281,913	27,363,201
Operating Expenses	1,768,758	2,191,782	2,837,255	3,334,128	3,999,201
Provisions for Loans and Other Receivables	2,787,533	4,883,505	8,264,699	11,769,618	12,559,091
Other Operating Expense	2,651,970	3,681,555	3,781,362	5,629,683	5,509,188
Net Operating Income/Loss	4,675,132	5,153,927	3,612,583	6,439,273	5,295,721
Net Profit/Loss	3,723,383	4,154,322	2,802,291	5,010,456	4,175,464

INDICATOR RATIOS (%)	2017	2018	2019	2020	2021
Securities / Total Assets	11.20	14.80	17.41	20.96	22.21
Loans/Total Assets	67.61	66.88	65.51	60.39	56.96
Loans/Deposits	117.81	123.52	109.24	101.93	97.08
Retail Loans/ Loans	26.21	23.20	23.83	25.44	21.74
Commercial Loans/ Loans	73.79	76.80	76.17	74.56	78.26
NPL Ratio	4.01	4.65	5.93	3.97	3.09
Deposits/Total Liabilities	57.39	54.14	59.97	59.24	58.67
Demand Deposits/Total Deposits	19.40	20.11	20.15	19.45	24.69
Shareholders' Equity/Total Liabilities	8.60	8.56	7.87	6.65	5.16
Loans Borrowed / Total Liabilities	10.46	12.48	9.79	6.72	9.08
Capital Adequacy Ratio (%)	15.52	16.99	16.61	16.44	14.85
Average Return on Assets	1.54	1.38	0.75	0.90	0.49
Average Return on Equity	17.52	16.10	9.13	12.60	8.48

MARKET SHARES (%)	2017	2018	2019	2020	2021
Securities Portfolio	7.55	10.27	11.05	14.33	15.15
Loans	8.61	9.10	10.13	11.61	11.48
Commercial Loans	8.25	8.81	9.83	11.18	11.20
Retail Loans	9.82	10.20	11.20	13.08	12.64
Non-Performing Loans	11.94	11.17	11.48	11.43	11.44
Deposits	9.08	8.81	9.80	11.98	11.14
Term Deposits	9.29	8.95	10.39	14.32	13.68
Demand Deposits	8.29	8.31	7.99	7.15	7.11
Gross Loans*	6.83	8.69	9.34	8.47	9.43
Guarantees and Sureties	7.71	8.35	9.49	10.10	11.48
Total Assets	8.31	8.57	9.34	11.45	10.93
Shareholders' Equity	6.48	6.72	6.71	7.75	7.31
Net Profit/Losses	7.65	7.68	5.71	8.56	4.53

* Subordinated Loans Included.