

3. SECTION

ASSESSMENT OF FINANCIAL POSITION AND RISK MANAGEMENT

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**WE CARRY OUR
ENVIRONMENTAL FOCUS TO
FUTURE WITH AN INNOVATIVE
APPROACH**



THE AUDIT COMMITTEE'S ASSESSMENT OF INTERNAL CONTROL, INTERNAL AUDIT AND RISK MANAGEMENT SYSTEMS AND ACTIVITIES DURING THE REPORTING PERIOD

The organization set up for the operation of internal control, internal audit and risk management systems at TEB was structured in accordance with the provisions of the "Regulation on Banks' Internal Systems and Internal Capital Adequacy Evaluation" published in the Official Gazette dated 11 July 2014.

The mentioned structure is aligned with the scope and nature of the Bank's operations and possesses the quality and efficiency to respond to changing conditions.

Risk Management, Compliance and Internal Control and the Internal Audit Group report to the Board of Directors; independent of one another, these units worked in coordination and successfully completed their activities in 2021.

The Board of Directors has taken necessary action to approve important strategies and policies regarding control activities and to maintain an efficient internal audit system and risk management system.

The Audit System created encompasses all operations and units of the Bank and its subsidiaries. As of year-end, the Internal Audit Group was formed of 1 Group Head, 4 Assistant Group Heads, 7 Audit Managers, 2 Supervisor Auditors, 5 Senior Auditors, 3 Senior IT Auditors, 20 Auditors, 9 Authorized Assistant Auditors, 3 Authorized IT Assistant Auditors, 17 Assistant Auditors, 1 IT Assistant Auditor, 1 Data Analysis Assistant Manager, 1 Internal Audit Group Support and Coordination Assistant Manager and 1 Executive Assistant.

The Board of Directors has taken all necessary action to make sure that the Internal Audit Group is able to audit all operations and units of the Bank and its consolidated subsidiaries without any restrictions.

In 2021 audits, 132 branches in total were audited within the scope of solo branch, 5 field processes and related head office audits.

In addition to branch audits, inspections were conducted in a total of 38 different areas: 24 at the Head Office, 9 at subsidiaries, 5 in IT. Besides these audits, Management Assessment was carried out, which covered banking and information technology processes.

The Compliance and Internal Control Group covers the Internal Control Division, Legislation Division, Compliance Division and IT Control Division, Subsidiaries Coordination Division and TRNC Compliance Division.

Internal control activities are arranged so as to cover basic control areas. According to the internal control organization, the Branches Control Department, Head Office Control Department, Finance and Treasury Transactions Control Department, Control Design and Support Department and IT and Support Department conduct the controls at branches and head office departments, respectively.

In accordance with Regulation on Internal Systems and Internal Capital Adequacy Assessment Process of Banks and MASAK regulations, regulatory and compliance functions are being conducted by Regulation and Compliance units under Compliance and Internal Control Group.

The activities of the Legislation Division are carried out in accordance with the requirements of applicable legislation and the Group's guidelines.

The aim of Risk Management system is to define, measure and monitor the Bank's risk exposure stemming from its operations and to make sure that these risks are controlled through the policies, guidelines and limits established.

Risk Management functions of the Bank and all subsidiaries are gathered under the Group Risk Management. Group Risk Management reports to TEB Group Boards of Directors via the Risk Committee and the Audit Committee at TEB A.Ş. and is responsible for carrying out the general monitoring, warning and recommendation functions on behalf of the Boards of Directors in line with the principles stipulated in this regulation.

In accordance with the Board of Directors resolution 184 dated 20 December 2019, Group Risk Management will be required to not only report to Audit Committee but also to Risk Committee as well.

The Bank's Group Risk Management is organized in three divisions:

- Credit Risk Management,
- Rating Models Development,
- Market Risk and Operational Risk Departments and Environmental and Social Credit Policies Department and Group Risk Analysis Department

At the Bank's Board of Directors meeting held on 8 November 2005, a decision was passed to set up an Audit Committee responsible for the entire TEB Group companies in view of the provisions of Article 24 of the Banking Law no. 5411 and it was decided that the said committee should assume the powers of the members of the Senior Risk Committee set up at the Bank under Law no. 4389.

During 2021, the Audit Committee met 59 times. The Committee works committedly to monitor the risks on a consolidated basis across the entire Group, to create control points, to review documented procedures on the basis of activities, to provide the coordination among the Internal Audit Group, Risk Management, Compliance and Internal Control groups, to set up the internal control system of the same scope between the Bank and Group companies and to fulfil other liabilities in accordance with the Banking Regulation.

The Bank closely monitors and implements international best practices, as well as the new regulatory requirements regarding internal audit and risk management systems.

EVALUATION OF FINANCIAL STATUS, PROFITABILITY AND SOLVENCY

A review of TEB's financial statements that are drawn up in accordance with the regulations of the Banking Regulation and Supervision Agency (BRSA) reveals as follows:

TEB's after-tax profit for 2021 reached TL1.91 billion and the Bank posted a RoE of 15.82% in line with its strategies focused on profitability and productivity. Sustaining a consistent growth with its strong capital structure, TEB's equity was TL13.6 billion and its capital adequacy ratio was realized as 18.05%, considerably higher than target ratio of 12%.

The Bank increased its total assets by 38.6% to reach TL194,057 million in 2021 while credits which are the most important indicator of TEB's contribution to the economy and its customers became TL107.8 billion constituting 56% of total assets.

While time deposits volume which meets a great portion of the Bank's funding requirement, total deposits as a percentage of liabilities became 68%. On the other hand, demand deposits also increased to reach TL58.5 billion and had a great contribution to the Bank in terms of funding costs.

On 27 October 2021, TEB secured a syndicated loan with a 367-day term comprised of two tranches in the amounts of EUR 230.5 million and USD 113 million from international banks. The all-in cost of the portion of this facility that will be used for foreign trade finance pertaining to banks that committed the highest amount is Euribor+1.75% for the Euro tranche and Libor+2.15% for the USD tranche.

RISK MANAGEMENT POLICIES ACCORDING TO VARIOUS TYPES OF RISKS

Credit Risk

Credit risk is the risk of a contracting party's defaulting in the performance of its contractual obligations and thus causing the other party to incur a financial loss. The TEB Group is exposed to credit risk basically through trading, trade finance, treasury and leasing activities but credit risk may also arise in other circumstances and due to other reasons.

One of the most prominent characteristics of the Bank is its conservative lending policy and solid asset structure that go hand in hand with a consistent growth strategy.

The authority to extend limits and allocate loans basically lies with the Board of Directors, which has delegated part of this authority to the Credit Committee and the General Manager in line with the principles and procedures set out by the BRSA. In turn, the General Manager has delegated part of his authority to Credit Groups and Business Lines jointly on the basis of rules approved by the Board of Directors.

Loans are extended within the limits defined for each debtor and each group of debtors. Every customer that performs a transaction on credit must have a credit limit allocated by the relevant authorities and customers are systematically prevented from exceeding those credit risk limits.

Credit decisions are taken after loan proposals are first approved by a credit analyst together with the credit department and the related business line. Credit limits are allocated to borrowers identified as having the ability to generate cash flow, the ability to make repayments with the income generated on their business operations, reliable financial data, strong shareholder's equity and an administration and shareholding structure made up of people having high morality and business experience.

Credit risk concentration arises when customers are of a nature that would cause their ability to fulfill contractual obligations to be similarly affected by changes in economic, political or other conditions. Customers engaged in similar business activities or pursuing activities in the same geographical region are monitored with respect to credit concentration. In general, the TEB Group attempts to control credit risk by monitoring credit exposures, limiting transactions with specific counterparties, continually assessing the credibility and creditworthiness of counterparties, diversifying its lending activities to avoid undue concentrations of risks with individuals or groups of customers or industries and by obtaining necessary collateral when appropriate. The credit limits to be allocated are determined in accordance with the related counterparty's financial structure, certain qualitative criteria and the quality of any collateral to be provided.

Pursuant to the prudent policies the Bank adopts, the maximum credit limit that can be allocated to a customer is kept below legal limits, thus minimizing the risk of loan concentration. Limits set by the Board of Directors are regularly monitored and reported.

After a loan facility is offered, the Credit Monitoring Department monitors the customer's repayment capability and the sufficiency and adequacy of the collateral. In this way, any problematic loan is identified at an early stage.

The Bank uses an in-house credit rating system, named TEBCORE (TEB Counterparty Risk & Rating Evaluation), which consists of several rating models for corporate and SME customers engaged in the production, service, construction and precious metal sectors.

The ratings are used for the purposes of credit allocation and delegation, assessing TFRS 9 (Turkish Financial Reporting Standards) collective provisions, credit reporting, portfolio management and stress testing.

RISK MANAGEMENT POLICIES ACCORDING TO VARIOUS TYPES OF RISKS

The Group Risk Management reports to the Risk Committee, the Audit Committee, the Risk Policies Committee and the Board of Directors and on a regular basis presenting the Bank's risk concentrations, a breakdown of the Bank's loan portfolio by ratings, specific segments of the loan portfolio, large exposures, large non-performing accounts and impairment allowances as well as default and recovery rates.

The credit risks and limits related to financial institutions are determined by the Financial Institutions and Counterparty Risk Committee, which is a sub-committee of the Credit Committee. The limits and exposures set are monitored daily by the Group Risk Management.

Where a loan is granted subject to collateral being given, the Bank's policy is to require the collateral to be perfected before funds are advanced and to avoid currency and maturity mismatches. All collateral should be given in a legally valid manner and should be liquid in nature. In this context, real estate should be of a fast-moving nature.

The Bank classifies overdue (non-performing) loans in view of the current regulatory rules.

Both collective and specific provisions are made with methodologies that are compliant with both TFRS 9 standards and BNP Paribas methodologies.

Interest Rate Risk

Interest rate risk involves possible losses that may be incurred due to fluctuations and volatilities in interest rates depending on maturity mismatches or the structures of interest rate-sensitive products in the balance sheet.

Protection against fluctuations in interest rates is the topmost priority for TEB. Interest rate risk is managed by the Assets and Liabilities Committee (ALCO). Decisions taken by ALCO are executed by the Assets and Liabilities Management Department under the Asset and Liability Management and Treasury Group.

Interest rate risk is determined by measuring the rate of sensitivity of assets, liabilities and off-balance sheet items to interest rates. The Board of Directors has set risk tolerance limits for the net interest income sensitivity and market value of equity sensitivity. TEB runs simulations of interest income according to estimated macroeconomic indicators. Duration, gap and sensitivity analyses are conducted and these calculations are conveyed to ALCO and to Market and Liquidity Risk Committee.

Possible negative effects of interest rate fluctuations on financial position and cash flow are minimized by means of prompt decisions. The management monitors the interest rate movements in the market on a daily basis and can make changes whenever necessary in deposit and loan rates.

When determining short, medium and long-term pricing strategies, TEB's Assets and Liabilities Committee manages maturity mismatch and adopts the principle of working with positive balance sheet margins as its pricing policy.

Market Risk

Market risk involves possible losses a bank may incur as a result of the exposure of its balance sheet and off-balance sheet accounts to interest rate risk, exchange rate risk, commodity risk and equity position risk resulting from fluctuations in the financial markets, in interest rates, exchange rates, commodity or stock prices.

TEB's Board of Directors ensures that the Group Risk Management and senior management take the necessary steps to properly measure, control and manage the Bank's exposure to market risk.

The Board of Directors determines market risk limits and periodically revises these limits in accordance with market conditions and the strategies of TEB. All assessments regarding market risks are also evaluated by the Market and Liquidity Risk Committee that meets on a monthly basis. With regard to TEB's daily transactions, stop-loss and transaction limits, PV01 (base points sensitivity) and VaR limits are applied on the basis of each product. The Board of Directors assigns limits for positions in derivatives and similar contracts. Transactions are carried out within these limits and the limits are monitored and reported daily.

The market risk of the Bank is calculated using a standard method and reported to legal authorities.

The market risk can influence the Value-at-Risk (VaR) figure, which is also calculated using financial models. VaR figure is calculated using historical simulation method on the basis of a 250-business-day market data and a one-day holding period in a 99% confidence interval. Daily VaR figures are used for internal reporting and risk monitoring of the Bank. Back testing is periodically performed to validate the accuracy of calculations and the methods used.

The VaR figures calculated by internal models to predict losses in the event of a crisis are also verified by scenario analyses and stress tests and are then reported to senior management and the Board of Directors.

Scenario analyses and stress tests involve the reapplication of past crises to existing portfolios or the observation of likely losses due to interest and foreign exchange shocks.

Liquidity Risk

Liquidity risk is defined as the risk resulting from lack of sufficient cash holdings or cash inflow to fully meet cash obligations in due time, because of imbalanced cash flow.

Liquidity risk also includes the risk of loss that may arise when it is not possible for a bank to adequately close positions at favorable prices and at sufficient amounts or as rapidly as required, or when a bank is unable to exit the positions held, due to inability to enter the market as needed, to shallow market structure in certain products or to obstacles arising in the markets.

TEB's policies focus on maintaining the quality of its asset structure, so that liquid assets can meet all obligations. Striving to be one of the most liquid banks in the sector is of utmost importance to TEB. The Board of Directors regularly monitors and determines liquidity ratios and the relevant standards for maintaining high liquidity at all times.

TEB has in place an effective management reporting system for timely reporting of the liquidity position to the Board of Directors, senior management and all related units. Cash flow analyses are carried out for different maturity structures and currency units. Maturity mismatches are monitored and concentrations in funding sources are closely monitored. All related analyses are evaluated in detail by the Market and Liquidity Risk Committee that meets at least once a month.

As a matter of general policy, consistency in maturities and interest rates of assets and liabilities is maintained at all times in line with Assets and Liabilities Management strategies. The difference arising from the return and cost of TL and foreign currency asset-liability items in the balance sheet is constantly managed by targeting positive margin.

With regard to the sources of funding and liquidity, it is observed that while the greater part of the liquidity requirement of TEB is met by deposits bonds issue, syndicated loans and pre-financing products are also used at times to obtain funds in addition to deposits.

RISK MANAGEMENT POLICIES ACCORDING TO VARIOUS TYPES OF RISKS

Operational Risk

Operational risk refers the probability of loss resulting from:

Inadequate or failing business processes, people, systems, or

Ordinary or extraordinary external events.

Operational risk management principles are set out in the Operational Risk Management Policy approved by the Board of Directors.

Advanced measurement approach tools are used to measure operational risk. It is targeted to measure operational risk through historic data analyses, risk indicators, process analyses, scenario analyses, stress tests and risk self-assessment studies. Risk exposure is constantly monitored to determine whether it is within the Company's risk appetite and is overseen by the Board of Directors via the Audit Committee. Remedial actions for identified irregularities are assessed and put into life by the Bank's related management committees.

Counterparty Credit Risk

Counterparty credit risk is defined as the risk of each party arising from contract, that neither can deny liability for.

The Bank aims to manage counterparty credit risk in a manner presenting a true and fair view, using predefined methods.

Implementation procedures regarding counterparty credit risk are defined in the policy document approved by the Board of Directors.

The tasks mentioned below are included in counterparty credit risk management:

- Clearly determine open positions of counterparty credit risk
- Recognize the tools forming the systemic infrastructure in the measurement and management of risk (risk management)
- Define each counterparty, group, country and risk limits
- Report open positions and projected size of risk
- Reduce risk through framework agreements (ISDA, CSA, GMRA, etc.), receiving collateral and margin completion within the scope of counterparty credit risk measurement

Strategy, policy and implementation procedures for counterparty credit risk are defined in the policy document approved by the Board of Directors.

CREDIT RATINGS ASSIGNED BY RATING AGENCIES AND INFORMATION ON THEIR CONTENTS

The current ratings of the Bank are as follows:

Moody's Investor Services

Baseline Credit Assessment	b3
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Adjusted Baseline Credit Assessment	b1
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Long Term Foreign Currency Deposit Rate:	B2
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Short Term Foreign Currency Deposit Rate:	NP
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Long Term Turkish Lira Deposit Rate	B1
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Short Term Turkish Lira Deposit Rate:	NP
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Outlook	Negative
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Fitch Ratings^(*)

Foreign Currency Commitments

Long Term	B+
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Short Term	B
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Outlook	Negative
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Turkish Lira Commitments

Long Term	BB-
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Short Term	B
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Outlook	Negative
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National	AA (tur)
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Outlook	Stable
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Financial Capacity Rating	b+
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Shareholder Support Rating	b+
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On 11 February 2022, international rating agency Fitch Ratings downgraded Turkey's Long-term rating from "BB-" to "B+" and Country Ceiling Rating from "BB-" to "B+", confirming the outlook as "Negative". Following this decision, Fitch revised TEB's Long Term FC Issuer Default Rating (IDR) from "B+" to "B" and Long-Term LC Issuer Default Rating (IDR) from "BB-" to "B+" on 25 February 2022. In addition, Fitch downgraded the Bank's Long-Term Senior Unsecured Debt rating from "B+" to "B".

	Rating	Outlook
Long-Term FC Issuer Default Rating	B	Negative
Long-Term LC Issuer Default Rating	B+	Negative
Short-Term FC and LC Issuer Default Rating	B	
Viability Rating	b+	Rating Watch Negative
National	AA (tur)	Stable
Shareholder Support Rating	b	
Long-Term/Short-Term Senior Unsecured Debt	B	

DONATIONS

Date	Recipient	Amount
1/7/2021	Elif Parlakay/January 2021 Scholarship	500.00
1/7/2021	Sabri Talha Parlakay/January 2021 Scholarship	1,000.00
1/7/2021	Elif Zeynep Dalkılıç/January 2021 Scholarship	1,000.00
1/7/2021	Yiğit Eren Dalkılıç/January 2021 Scholarship	1,000.00
1/7/2021	Ahmet İbre/January 2021 Scholarship	1,500.00
1/7/2021	Buse Aras/January 2021 Scholarship	1,500.00
1/7/2021	Nehir Aras/January 2021 Scholarship	1,000.00
1/7/2021	Tuna Çelik/January 2021 Scholarship	500.00
1/7/2021	İklim Hira Altınok/January 2021 Scholarship	500.00
1/7/2021	Yiğit Berk Şenlik/January 2021 Scholarship	1,000.00
1/29/2021	Turkish Education Foundation	100.00
2/3/2021	Elif Parla/Elif Parlakay/February 2021 Scholarship	500.00
2/3/2021	Sabri Talha/Sabri Talha Parlakay/February 2021 Scholarship	1,000.00
2/3/2021	Elif Zeyne/Elif Zeynep Dalkılıç/February 2021 Scholarship-D131978 (1)	1,000.00
2/3/2021	Yiğit Eren/Yiğit Eren Dalkılıç/February 2021 Scholarship-D131979 (1)	1,000.00
2/3/2021	Ahmet İbre/Ahmet İbre/February 2021 Scholarship-D131980 (1)	1,500.00
2/3/2021	Müge Şirin/Buse Aras/February 2021 Scholarship-D131981 (1)	1,500.00
2/3/2021	Müge Şirin/Nehir Aras/February 2021 Scholarship-D131982 (1)	1,000.00
2/3/2021	Tuna Çelik/Tuna Çelik/February 2021 Scholarship-D131983 (1)	500.00
2/3/2021	Fatoş Kang/İklim Hira Altınok/February 2021 Scholarship-D131984 (1)	500.00
2/3/2021	Yiğit Berk/Yiğit Berk Şenlik/February 2021 Scholarship-D131985 (1)	1,000.00
3/1/2021	Turkish Education Foundation/Ümit Leblebici/TEV/Representation-D132269 (1)	600.00
3/1/2021	Turkish Education Foundation	550.00
3/3/2021	Elif Parlakay/March 2021 Scholarship	500.00
3/3/2021	Sabri Talha Parlakay/March 2021 Scholarship	1,000.00
3/3/2021	Elif Zeynep Dalkılıç/March 2021 Scholarship	1,000.00
3/3/2021	Yiğit Eren Dalkılıç/March 2021 Scholarship	1,000.00
3/3/2021	Ahmet İbre/March 2021 Scholarship	1,500.00
3/3/2021	Buse Aras/March 2021 Scholarship	1,500.00
3/3/2021	İklim Hira Altınok/March 2021 Scholarship	500.00
3/3/2021	Yiğit Berk Şenlik/March 2021 Scholarship	1,000.00
3/3/2021	Nehir Aras/March 2021 Scholarship	1,000.00
3/3/2021	Tuna Çelik/March 2021 Scholarship	500.00
3/4/2021	Turkish Education Foundation	500.00
3/8/2021	Turkish Education Foundation	200.00
3/10/2021	Turkish Education Foundation	100.00
3/10/2021	Turkish Education Foundation	200.00
3/11/2021	Arapgir Municipality/Donation of 17 Assets Invoice: 1734367	700.71

Date	Recipient	Amount
3/11/2021	Association for Supporting Contemporary Life-N. Kamuran Emiroğlu Primary School/Donation of 40 Assets Invoice: 1734373	845.00
3/11/2021	Turkish Education Foundation	650.00
3/11/2021	Turkish Education Foundation	900.00
3/16/2021	Turkish Education Foundation/Ümit Leblebici/TEV/Representation-D132430 (1)	300.00
3/19/2021	Turkish Education Foundation	500.00
4/6/2021	Elif Parlakay/Nisan 2021 Scholarship	500.00
4/6/2021	Sabri Talha Parlakay/April 2021 Scholarship	1,000.00
4/6/2021	Elif Zeynep Dalkılıç/April 2021 Scholarship	1,000.00
4/6/2021	Yiğit Eren Dalkılıç/April 2021 Scholarship	1,000.00
4/6/2021	Ahmet İbre/April 2021 Scholarship	1,500.00
4/6/2021	Buse Aras/April 2021 Scholarship	1,500.00
4/6/2021	Nehir Aras/April 2021 Scholarship	1,000.00
4/6/2021	Tuna Çelik/April 2021 Scholarship	500.00
4/6/2021	İklim Hira Altınok/Nisan 2021 Scholarship	500.00
4/6/2021	Yiğit Berk Şenlik/April 2021 Scholarship	1,000.00
4/15/2021	Turkish Education Foundation	131.00
4/16/2021	Ümraniye Social Security Center	3,717.00
4/16/2021	Ümraniye Social Security Center	4,685.04
4/19/2021	Turkish Education Foundation	100.00
4/19/2021	Turkish Education Foundation	100.00
4/21/2021	Turkish Education Foundation	150.00
4/22/2021	Turkish Education Foundation	300.00
4/22/2021	Antalya Provincial Gendarmerie Command	7,500.00
4/30/2021	Turkish Education Foundation	150.00
5/3/2021	Elif Parlakay/May 2021 Scholarship	500.00
5/3/2021	Sabri Talha Parlakay/May 2021 Scholarship	1,000.00
5/3/2021	Elif Zeynep Dalkılıç/May 2021 Scholarship	1,000.00
5/3/2021	Yiğit Eren Dalkılıç/May 2021 Scholarship	1,000.00
5/3/2021	Ahmet İbre/May 2021 Scholarship	1,500.00
5/3/2021	Buse Aras/May 2021 Scholarship	1,500.00
5/3/2021	Nehir Aras/May 2021 Scholarship	1,000.00
5/3/2021	Tuna Çelik/May 2021 Scholarship	500.00
5/3/2021	Yiğit Berk Şenlik/May 2021 Scholarship	1,000.00
5/3/2021	İklim Hira Altınok/May 2021 Scholarship	500.00
5/10/2021	Invoice: 1731052/Accidental Spending Type. Erroneous Payment Amount Charged	-150.00
5/26/2021	İsmail Barış Törer/May 2021 Scholarship	1,500.00

DONATIONS

Date	Recipient	Amount
5/26/2021	Rüzgar Efe Törer/May 2021 Scholarship	1,000.00
6/2/2021	Yavuz Canevi-Turkish Education Foundation-Flower Cost	500.00
6/2/2021	Turkish Education Foundation	900.00
6/2/2021	The Turkish Foundation for Combating Soil Erosion, for Reforestation and the Protection of Natural Habitats	131.00
6/8/2021	Turkish Education Foundation	500.00
6/8/2021	Turkish Education Foundation	100.00
6/14/2021	Turkish Education Foundation	450.00
6/14/2021	İstanbul Bilgi University	50,000.00
6/17/2021	Turkish Education Foundation	150.00
6/25/2021	Turkish Education Foundation	100.00
6/30/2021	Soma Gazi M. Kemal Primary School/Donation of 4 Assets Invoice: 1802841	2,500.00
7/7/2021	The Turkish Foundation for Combating Soil Erosion, for Reforestation and the Protection of Natural Habitats	131.00
7/7/2021	Turkish Foundation For Children In Need of Protection	300.00
7/27/2021	The Turkish Foundation for Combating Soil Erosion, for Reforestation and the Protection of Natural Habitats/Payment: 1742179/Tema Donation-D133396 (1)	52.50
7/31/2021	Balkan Turkish Education Foundation	50.00
8/3/2021	Aegean Contemporary Education Foundation	250.00
8/13/2021	Soma Vocational Technical Anatolian High School Donation of 3 Assets Invoice: 1831575	2,400.00
8/16/2021	Association For Supporting Contemporary Life	200.00
8/16/2021	Turkish Education Foundation	150.00
8/17/2021	The Turkish Foundation for Combating Soil Erosion, for Reforestation and the Protection of Natural Habitats	220,000.00
8/17/2021	The Turkish Foundation for Combating Soil Erosion, for Reforestation and the Protection of Natural Habitats	110,000.00
8/19/2021	The Foundation For Children With Leukemia	300.00
8/19/2021	The Foundation For Children With Leukemia	400.00
8/20/2021	Turkish Education Foundation	100.00
8/25/2021	Turkish Education Foundation	150.00
8/27/2021	Turkish Education Foundation	100.00
8/31/2021	Aegean Contemporary Education Foundation	200.00
9/2/2021	The Turkish Foundation for Combating Soil Erosion, for Reforestation and the Protection of Natural Habitats	131.00
9/2/2021	Darüşşafaka Society	250.00

Date	Recipient	Amount
9/2/2021	Darüşşafaka Society	250.00
9/6/2021	Turkish Education Foundation	100.00
9/9/2021	Turkish Education Foundation	150.00
9/10/2021	Turkish Education Foundation	150.00
9/10/2021	Turkish Education Foundation	1,050.00
9/13/2021	Ümit Leblebici/Turkish Education Foundation-08.09.2021-195980	650.00
9/14/2021	Turkish Education Foundation	600.00
9/14/2021	Turkish Education Foundation	350.00
9/16/2021	Turkish Education Foundation	200.00
9/16/2021	Turkish Education Foundation	100.00
9/16/2021	Turkish Foundation For Children In Need of Protection	100.00
9/22/2021	Salihli District Governorship District Directorate of National Education Donation Invoice: 1860823	3,600.00
9/22/2021	Beykoz District Governorship District Directorate of National Education Donation Invoice: 1860865	500.00
9/22/2021	Şahinbey Vocational Technical Anatolian High School Donation Invoice: 1863446	17,430.00
9/22/2021	Giresun Municipality Donation Invoice: 1863515	3,330.00
9/22/2021	Van Yüzyıl University Dursun Odabaş Medical Center Donation Invoice: 1863532	3,700.00
9/22/2021	Mersin Vocational Technical Anatolian High School Donation Invoice: 1864015	8,700.00
9/22/2021	Sarıgazi Ahmet Keleşoğlu Primary School Donation Invoice: 1864791	8,427.00
9/22/2021	Hopa Mehmet Akif Ersoy Primary School Donation Invoice: 1864795	2,478.00
9/28/2021	Kadıköy Vocational Technical Anatolian High School	30,000.00
10/7/2021	Gebze District Governorate/Fevzi Çakmak Primary School Donation Invoice: 1875756	6,000.00
10/7/2021	Kayapınar District Governorate/Prf. Suat Sezgin Primary School Donation Invoice: 1875757	3,300.00
10/11/2021	Elif Parlakay/September 2021 Scholarship	600.00
10/11/2021	Sabri Talha Parlakay/September 2021 Scholarship	1,200.00
10/11/2021	Elif Zeynep Dalkılıç/September 2021 Scholarship	1,200.00
10/11/2021	Yiğit Eren Dalkılıç/September 2021 Scholarship	1,200.00
10/11/2021	Ahmet İbre/September 2021 Scholarship	1,800.00
10/11/2021	Nehir Aras/September 2021 Scholarship	1,200.00
10/11/2021	Tuna Çelik/September 2021 Scholarship	600.00

DONATIONS

Date	Recipient	Amount
10/11/2021	İklim Hira Altınok/September 2021 Scholarship	600.00
10/11/2021	Yiğit Berk Şenlik/September 2021 Scholarship	1,200.00
10/11/2021	İsmail Barış Törer/September 2021 Scholarship	1,800.00
10/11/2021	Rüzgar Efe Törer/September 2021 Scholarship	1,200.00
10/11/2021	Elif Parlakay/October 2021 Scholarship	600.00
10/11/2021	Sabri Talha Parlakay/October 2021 Scholarship	1,200.00
10/11/2021	Elif Zeynep Dalkılıç/October 2021 Scholarship	1,200.00
10/11/2021	Yiğit Eren Dalkılıç/October 2021 Scholarship	1,200.00
10/11/2021	Ahmet İbre/October 2021 Scholarship	1,800.00
10/11/2021	Nehir Aras/October 2021 Scholarship	1,200.00
10/11/2021	Tuna Çelik/October 2021 Scholarship	600.00
10/11/2021	İklim Hira Altınok/October 2021 Scholarship	600.00
10/11/2021	Yiğit Berk Şenlik/October 2021 Scholarship	1,200.00
10/11/2021	İsmail Barış Törer/October 2021 Scholarship	1,800.00
10/11/2021	Rüzgar Efe Törer/October 2021 Scholarship	1,200.00
10/11/2021	Turkish Education Foundation	1,000.00
10/18/2021	Turkish Education Foundation	200.00
10/19/2021	Koç University-Anatolian Scholars Program	216,878.00
10/20/2021	Turkish Education Foundation	500.00
10/21/2021	Turkish Education Foundation	100.00
10/22/2021	Turkish Education Foundation	250.00
10/22/2021	Turkish Education Foundation	100.00
10/27/2021	Turkish Education Foundation	300.00
11/1/2021	Aegean Contemporary Education Foundation	100.00
11/3/2021	Elif Parlakay/November 2021 Scholarship	600.00
11/3/2021	Sabri Talha Parlakay-November 2021 Scholarship	1,200.00
11/3/2021	Elif Zeynep Dalkılıç-November 2021 Scholarship	1,200.00
11/3/2021	Yiğit Eren Dalkılıç-November 2021 Scholarship	1,200.00
11/3/2021	Ahmet İbre-November 2021 Scholarship	1,800.00
11/3/2021	Nehir Aras-November 2021 Scholarship	1,200.00
11/3/2021	Tuna Çelik-November 2021 Scholarship	600.00
11/3/2021	İklim Hira Altınok-November 2021 Scholarship	600.00
11/3/2021	Yiğit Berk Şenlik-November 2021 Scholarship	1,200.00
11/3/2021	İsmail Barış Törer-November 2021 Scholarship	1,800.00
11/3/2021	Rüzgar Efe Törer-November 2021 Scholarship	1,200.00

Date	Recipient	Amount
11/5/2021	Turkish Education Foundation	500.00
11/5/2021	Turkish Education Foundation	100.00
11/11/2021	Beykoz District Governorate/Galip Öztürk Vocational Technical Anatolian High School Donation Invoice: 1896864	12,395.76
11/11/2021	Safranbolu Municipality Financial Services Directorate Donation Invoice: 896865	3,700.00
11/11/2021	Kayapınar District Governorate/Prf. Suat Sezgin Primary School Donation Invoice: 1896866	3,300.00
11/11/2021	Kdz Ereğli District Governorate/Armutçuk Madenci Primary School Donation Invoice: 1896905	3,000.00
11/12/2021	Menteş Şehit Osman Köse Secondary School Donation Invoice: 1897444	7,100.00
11/12/2021	Sultangazi Esentepe Family Health Center Donation Invoice: 1897445	2,800.00
11/12/2021	Adapazarı Bahçelievler Gazi Primary School Invoice: 1897446	3,200.00
11/12/2021	Ege University Technical Department of Construction Works Maintenance and Repair Branch Directorate Invoice: 1897443	45,000.00
11/16/2021	Turkish Education Foundation	200.00
11/17/2021	Kastamonu Abana Atatürk Primary School	101.67
11/17/2021	Kastamonu Abana Atatürk Primary School Donation	157,488.38
11/19/2021	Turkish Education Fo/Ümit Leblebici Bağış/Ö. Özaltın Funeral	300.00
11/19/2021	Turkish Education Fo/Ümit Leblebici/H. Mehmet Ateş-Esin Arslan Funeral	1,000.00
11/23/2021	Turkish Education Foundation	100.00
11/24/2021	Turkish Education Foundation	100.00
11/24/2021	The Turkish Foundation for Combating Soil Erosion, for Reforestation and the Protection of Natural Habitats	131.00
11/24/2021	The Turkish Foundation for Combating Soil Erosion, for Reforestation and the Protection of Natural Habitats	100.00
11/24/2021	Turkish Education Foundation	100.00
11/24/2021	TEV Türkmen Sedefoğlu Primary School Donation Invoice: 1903562	6,430.00
11/24/2021	Salih Günaydin Anatolian Imam Hatip High School Donation Invoice: 1903565	2,800.00
11/24/2021	Düzce Governorship Provincial Directorate of National Education Donation Invoice: 1903567	3,762.96
11/24/2021	Mezitli District Governorate Zeki Koyuncuoğlu Primary School Donation Invoice: 1903570	7,230.00
11/24/2021	Akdeniz University Strategy Development Department	450,000.00
11/26/2021	Samandağı Veysel Karanı Primary School Donation Invoice: 1905850	8,880.83
11/30/2021	Turkish Education Foundation	350.00

DONATIONS

Date	Recipient	Amount
12/2/2021	Yıldız Florist Sunay Sağlam	649.99
12/3/2021	Erdek Municipality Donation Invoice: 1908879	3,800.00
12/3/2021	Kütahya Air Private Training Brigade Command Donation Invoice: 1908881	2,550.00
12/3/2021	Kütahya Tavşanlı İstiklal Secondary School Donation Invoice: 1908881	2,660.00
12/3/2021	Adana Sarıçam District Municipality Donation Invoice: 1909224	10,700.00
12/3/2021	Eskişehir Municipality Press and Public Relations Department Donation Invoice: 1909418	4,540.24
12/3/2021	Elif Parlakay/December 2021 Scholarship	600.00
12/3/2021	Sabri Talha Parlakay/December 2021 Scholarship	1,200.00
12/3/2021	Elif Zeynep Dalkılıç/December 2021 Scholarship	1,200.00
12/3/2021	Yiğit Eren Dalkılıç/December 2021 Scholarship	1,200.00
12/3/2021	Ahmet İbre/December 2021 Scholarship	1,800.00
12/3/2021	Nehir Aras/December 2021 Scholarship	1,200.00
12/3/2021	Tuna Çelik/December 2021 Scholarship	600.00
12/3/2021	İklim Hira Altınok/December 2021 Scholarship	600.00
12/3/2021	Yiğit Berk Şenlik/December 2021 Scholarship	1,200.00
12/3/2021	İsmail Barış Törer/December 2021 Scholarship	1,800.00
12/3/2021	Rüzgar Efe Törer/December 2021 Scholarship	1,200.00
12/6/2021	Turkish Education Foundation	200.00
12/6/2021	Turkish Education Foundation	100.00
12/6/2021	Turkish Education Foundation	100.00
12/7/2021	Silifke Mukaddem Family Health Center Donation Invoice: 1860936	3,100.00
12/7/2021	Diyarbakır Hatboyu Family Health Center Donation Invoice: 1864698	4,400.00
12/7/2021	Diyarbakır Ali Gaffar Okkan Family Health Center Donation Invoice: 1864717	3,600.00
12/8/2021	Turkish Education Foundation	50.00
12/8/2021	Turkish Education Foundation	100.00
12/9/2021	İstanbul Metropolitan Municipality Evliya Çelebi Primary School Donation Invoice: 1913367	12,880.00
12/9/2021	75. Yıl Ziya Gökalp Primary School Donation Invoice: 1913368	700.00
12/9/2021	Altınova Municipality Directorate of Science Affairs Donation Invoice: 1913368	2,100.00
12/9/2021	Sancaktepe Halime Hatun Primary School Donation Invoice: 1913369	18,385.00
12/9/2021	Sancaktepe Şehit Ömer Halisdemir Primary School Donation Invoice: 1993371	19,108.08

Date	Recipient	Amount
12/9/2021	1765603/Donation Tax Base Deduction 08.11.21-97080 Account Correction	4,475.00
12/15/2021	Turkish Education Foundation	200.00
12/17/2021	Balıkesir Metropolitan Municipality General Directorate of Printing Donation Invoice: 1918180	3,500.00
12/17/2021	Sarıgazi Ahmet Keleşoğlu Primary School Donation Invoice: 1918181	5,000.00
12/17/2021	Kocaeli University Faculty of Medicine Dean's Office Donation Invoice: 1918181	15,060.00
12/17/2021	Sultan Çiftliği Primary and Secondary School Donation Invoice: 1918181	4,900.00
12/17/2021	Çorlu Cumhuriyet Primary School Donation Invoice: 1918183	1,800.00
12/21/2021	Turkish Education Foundation	100.00
12/22/2021	Turkish Education Foundation	250.00
12/22/2021	Kastamonu Abana Primary School Donation	2,163.05
12/23/2021	Gebze Technical University Rectorate Donation Invoice: 1922031	8,200.00
12/23/2021	Sancaktepe Ertuğrulgazi İmam Hatip Secondary School Donation Invoice: 1922032	25,536.36
12/24/2021	Yıldız Florist Sunay Sağlam	236.00
12/28/2021	Fethiye Municipality Donation Invoice: 1924496	33,500.00
12/30/2021	Turkish Education Foundation	400.00
12/31/2021	Representation Budget Donation	1,150.00
12/31/2021	Darıca Municipality Donation Invoice: 1926920	2,700.00
12/31/2021	Turgutlu Municipality Financial Services Management Donation Invoice: 1926924	2,800.00
12/31/2021	Teletaş Primary School Invoice: 1926928	15,384.90
12/31/2021	Perran Kutman Sarıtaş Primary School Donation Invoice: 1926928	11,785.00
12/31/2021	1721519/Ünye Şube Kadılar Neighborhood Headquarters Donation of 11 Assets	235.00
12/31/2021	İdealtepe Neighborhood Headquarters Donation of 40 Assets Invoice: 1800471	10,175.00
12/31/2021	Kahramanmaraş Tekir Neighborhood Headquarters Donation Invoice: 1908880	2,100.00

FIVE-YEAR SUMMARY OF FINANCIAL INFORMATION INCLUDING THE REPORTING PERIOD

BRANCHES

		2017 31.12.2017	2016 Change	2018 31.12.2018	2017 Change	2019 31.12.2019	2018 Change	2020 31.12.2020	2019 Change	2020 31.12.2021	2020 Change	2021 31.12.2021	2020 Change
(TL thousand)													
Liquid Assets	13,489,109	-11.47%	19,852,854	47.18%	21,336,601	7.47%	30,973,934	45.17%	47,341,927	52.84%			
Securities	5,558,278	19.07%	6,699,383	20.53%	11,740,554	75.25%	22,802,391	94.22%	29,516,172	29.44%			
Loans	63,290,777	12.29%	63,998,823	1.12%	65,577,143	2.47%	78,884,319	20.29%	103,783,001	31.56%			
Other Assets	3,420,065	-1.11%	6,446,104	88.48%	8,695,870	34.90%	7,387,398	-15.05%	13,415,922	81.61%			
Total Assets	85,758,229	7.56%	96,997,164	13.11%	107,350,168	10.67%	140,048,042	30.46%	194,057,022	38.56%			
Demand Deposits	9,504,405	24.59%	11,644,855	22.52%	16,786,665	44.16%	32,754,131	95.12%	58,517,838	78.66%			
Time Deposits	46,072,311	9.17%	52,572,309	14.11%	55,407,662	5.39%	61,019,347	10.13%	73,321,412	20.16%			
Funds Borrowed	15,186,301	-8.50%	14,671,854	-3.39%	13,412,150	-8.59%	20,490,810	52.78%	31,678,510	54.60%			
Other Liabilities	5,975,535	8.67%	8,369,638	40.07%	12,023,117	43.65%	14,373,903	19.55%	16,921,444	17.72%			
Equity (excl. profit)	7,950,838	15.94%	8,736,805	9.89%	8,650,220	-0.99%	10,232,537	18.29%	11,704,921	14.39%			
Net Income	1,068,839	13.49%	1,001,703	-6.28%	1,070,354	6.85%	1,177,314	9.99%	1,912,898	62.48%			
Total Liabilities	85,758,229	7.56%	96,997,164	13.11%	107,350,168	10.67%	140,048,042	30.46%	194,057,022	38.56%			
NPL Ratio	3.02%	-0.06%	4.15%	1.13%	5.99%	1.84%	4.22%	-1.77%	3.08%	-1.14%			
Return on Equity	13.38%	-0.15%	11.18%	-2.20%	11.50%	0.32%	11.61%	0.11%	15.82%	4.21%			
Return on Assets	1.29%	0.05%	1.10%	-0.20%	1.05%	-0.05%	0.95%	-0.10%	1.15%	0.19%			
Capital Adequacy Ratio	16.12%	1.74%	16.93%	0.81%	16.95%	0.02%	18.51%	1.56%	18.05%	-0.46%			

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
4. Levent Branch	Emniyet Evleri Mahallesi, Eski Büyükdere Caddesi, No: 11/A, 34415	KAĞITHANE	İSTANBUL	+90 850 204 00 49
4. Sanayi Branch	129 Sokak, No: 1/E, 4. Sanayi Sitesi	BORNOVA	İZMİR	+90 850 204 03 45
A.O.S.B. İzmir Branch	M. Kemal Atatürk Bulvarı No: 42/19, 35620	ÇİĞLİ	İZMİR	+90 850 204 00 67
Acıbadem Branch	Acıbadem Caddesi, No: 164/4, 34660	ÜSKÜDAR	İSTANBUL	+90 850 204 01 83
Adana Atikop Branch	Yeşiloba Mahallesi, Turhan Cemal Beriker Bulvari, Adana İş Merkezi A Blok, No: 443/E, 01100	SEYHAN	ADANA	+90 850 204 05 35
Adana Branch	Turan Cemal Beriker Bulvari, Güleç İşhani, No: 23, 01120	SEYHAN	ADANA	+90 850 204 00 26
Adana Çarşı Branch	Karasoku Mahallesi, Kızılıay Cad. No: 14, 01010	SEYHAN	ADANA	+90 850 204 04 45
Adana Çukurova Branch	Çınarlı Mahallesi, Atatürk Caddesi, No: 15, 01120	SEYHAN	ADANA	+90 850 204 05 24
Adana Mobilyacılar Branch	Güzelevler Mah. Mobilyacılar Sitesi Meşe Caddesi, No: 18, A Kısım, 01310	YÜREĞİR	ADANA	+90 850 204 02 69
Adana Toros Branch	Beyazevler Mahallesi, Bülent Angın Bulvari, No: 128/A, 01170	ÇUKUROVA	ADANA	+90 850 204 04 46
Adapazarı Branch	Tığcılar Mahallesi, Atatürk Bulvarı, No: 27	MERKEZ	SAKARYA	+90 850 204 01 13
Adapazarı Çarşı Branch	Orta Mahalle Soğan Pazarı Caddesi, No: 8, 54040	ADAPAZARI	SAKARYA	+90 850 204 05 05
Adiyaman Branch	Yenipınar Mahallesi, Atatürk Caddesi, No: 31 A/A, 02100	MERKEZ	ADIYAMAN	+90 850 204 02 81
Afyon Branch	Burmali Mahallesi, Cumhuriyet Meydanı, No: 7/1, 03100	MERKEZ	AFYONKARAHİSAR	+90 850 204 01 16
Afyon Kadınana Branch	Dumlupınar Mahallesi, Kadınana Caddesi, Davulcuoğlu İş Merkezi No: 5 A, 03200	MERKEZ	AFYONKARAHİSAR	+90 850 204 05 10
Akdeniz Sanayi Branch	Şafak Mahallesi, 5009 Sokak, Akdeniz Sanayi Sitesi, 36. Blok No: 114, 07224	KEPEZ	ANTALYA	+90 850 204 02 04
Akdeniz Üniversitesi Branch	Akdeniz Üniversitesi Dumlupınar Bulvarı Olbia Çarşısı Kampüs Konyaaltı 07058	KONYAALTI	ANTALYA	+90 850 204 07 32
Akdeniz Üniversitesi Tıp Fakültesi Branch	Dumlupınar Bulvarı, Akdeniz Üniversitesi Tıp Fak. Hastanesi, H Blok, Giriş Katı, 07070	KONYAALTI	ANTALYA	+90 850 204 07 72
Akhisar Branch	Şehit Teğmen Ün Cad. Paşa Mahallesi, No: 78, 45200	AKHİSAR	MANİSA	+90 850 204 02 59
Aksaray Branch	Hamidiye Mahallesi, 761/Şehit Ali Mutlu Sokak, No: 1/1, 68100	MERKEZ	AKSARAY	+90 850 204 03 54
Aksaray İstanbul Branch	Kemalpaşa Mah. Ordu Caddesi No: 66 A, Kat: 1, 34134	FATİH	İSTANBUL	+90 850 204 00 72
Aksaz Branch	Aksaz Deniz Üs Komutanlığı, Aksaz	MARMARİS	MUĞLA	+90 850 204 02 40
Akşehir Branch	Meydan Mahallesi, İnönü Cad. No: 64, 42550	AKŞEHİR	KONYA	+90 850 204 02 86

BRANCHES

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Alanya Branch	Atatürk Cad. 42/A, 07400	ALANYA	ANTALYA	+90 850 204 01 08
Alanya Mahmutlar Branch	Mahmutlar Mahallesi, Barbaros Caddesi, No: 98 B/A, 07450	ALANYA	ANTALYA	+90 850 204 01 73
Alanya Sanayi Branch	Cumhuriyet Mahallesi, Keykubat Bulvarı, No: 218, 07400	ALANYA	ANTALYA	+90 850 204 06 04
Alaşehir Branch	Soğuksu Mahallesi, Sekine Evren Caddesi, No: 87, 45600	ALAŞEHİR	MANİSA	+90 850 204 06 64
Alemdar Branch	Alemdar Caddesi, Ömerağa Mahallesi, No: 19	İZMİT	KOCAELİ	+90 850 204 03 48
Aliağası Branch	İstiklal Caddesi, No: 35/B	ALİAĞA	İZMİR	+90 850 204 02 11
Alibeyköy Branch	Alibeyköy Mahallesi, Namık Kemal Caddesi, 30/A, 34060	EYÜP	İSTANBUL	+90 850 204 05 61
Alsancak Branch	1382 Sokak, 33/A, Bodrum Kat Alsancak 35220	KONAK	İZMİR	+90 850 204 04 55
Altıparmak Branch	Cemal Nadir Caddesi, No: 47, Kat: 1, Altıparmak	OSMANGAZİ	BURSA	+90 850 204 03 63
Altıyol Branch	Osmanağa Mah. Söğütlüçeşme Cad. No: 124 A, 34714	KADIKÖY	İSTANBUL	+90 850 204 00 87
Altunizade Branch	Kısıklı Cad. No: 19 Altunizade	ÜSKÜDAR	İSTANBUL	+90 850 204 00 95
Amasya Branch	Yüzevler Mahallesi, Mustafa Kemal Paşa Caddesi, No: 76/A-B-1, 05100	MERKEZ	AMASYA	+90 850 204 06 87
Anamur Branch	Esentepe Mahallesi, Atatürk Bulvarı, No: 8/B	ANAMUR	MERSİN	+90 850 204 03 04
Ankara 4. Kolordu Branch	4. Kolordu Komutanlığı, Samsun Yolu Üzeri, 06265	MAMAK	ANKARA	+90 850 204 02 85
Ankara Branch	Mustafa Kemal Mahallesi, 2120 Caddesi No: 4 A, 06530	ÇANKAYA	ANKARA	+90 850 204 00 06
Antakya Branch	Yavuz Selim Caddesi, 5. Mintika Zühtije Ökten Çarşısı No: 1-2, Antakya, 31100	Merkez	HATAY	+90 850 204 00 73
Antakya Mustafa Kemal Branch	Güzelburç Mah. E5 Karayolu Cad. Kutsal Mobilya Blok No: 12 Antakya 31060	ANTAKYA	HATAY	+90 850 204 07 82
Antalya Branch	Etiler Mahallesi, Adnan Menderes Bulvarı, Birlik Apartmanı No: 53/A-B, 07010	MURATPAŞA	ANTALYA	+90 850 204 00 25
Antalya Etiler Branch	Etiler Mahallesi, 851 Sokak, No: 2, 07010	MURATPAŞA	ANTALYA	+90 850 204 01 88
Antalya Muratpaşa Branch	Tahılpaşarı Mahallesi, Şarampol Cad. Ömer Melli İş Hanı, No: 86 A 07040	MURATPAŞA	ANTALYA	+90 850 204 03 87
Antalya Sanayi Branch	Yükseliş Mahallesi, Gazi Bulvarı, No: 123/1, 07025	KEPEZ	ANTALYA	+90 850 204 05 60
Antalya Toptancı Hali Branch	Güneş Mahallesi, Yeni Toptancı Hal Kompleksi, B2/1 Blok No: 1, 07260	KEPEZ	ANTALYA	+90 850 204 03 18
Aspendos Corporate Branch	Etiler Mahallesi, Adnan Menderes Bulvarı, Birlik Apartmanı No: 53/A-B, Asma Kat, 07010	MURATPAŞA	ANTALYA	+90 850 204 02 82

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Atakum Branch	Mimar Sinan Mahallesi, 162 Sk. No: 17/E, 55200	ATAKUM	SAMSUN	+90 850 204 01 98
Ataşehir Branch	Atatürk Mahallesi, Ataşehir Bulvarı, No: 14/F, Özel İşyeri: 1, 34758	ATAŞEHİR	İSTANBUL	+90 850 204 04 35
Atatürk Caddesi Adana Branch	Kurtuluş Mahallesi, Atatürk Caddesi Meryem Gizer Apartmanı, No: 63/A, 01130	SEYHAN	ADANA	+90 850 204 01 17
Atrium Branch	Ataköy 7-8-9-10. Kısım Mahallesi, Karanfil Sokak, Atrium AVM, No: 2/61, 34158	BAKIRKÖY	İSTANBUL	+90 850 204 04 72
Avcılar Branch	Mustafa Kemal Paşa Mahallesi, Firuzköy Bulvarı, No: 115 A 34320	AVCILAR	İSTANBUL	+90 850 204 00 74
Avcılar Çarşı Branch	Merkez Mahallesi, Reşitpaşa Caddesi, No: 41, 34310	AVCILAR	İSTANBUL	+90 850 204 02 41
Avcılar E-5 Branch	Cihangir Mahallesi, E-5 Yanyol Caddesi No: 239, 34310	AVCILAR	İSTANBUL	+90 850 204 05 97
Aydın Branch	Kurtuluş Mahallesi, Adnan Menderes Bulvarı, No: 40 B/B, 09020	EFELER	AYDIN	+90 850 204 00 75
Aydın Çarşı Branch	Hasan Efendi-Ramazan Paşa Mah. Hükümet Bulvarı No: 17/1, 09110	EFELER	AYDIN	+90 850 204 05 12
Ayvalık Branch	İsmetpaşa Mahallesi, Atatürk Bulvarı Caddesi, No: 109, 10400	AYVALIK	BALIKESİR	+90 850 204 07 14
Bafra Branch	Hacıhabibi Mahallesi, Tekel Caddesi, No: 40, 55400	BAFRA	SAMSUN	+90 850 204 03 33
Bağcılar Branch	İstanbul Caddesi, No: 12/B	BAĞCILAR	İSTANBUL	+90 850 204 01 76
Bahçelievler İstanbul Branch	İzzettin Çalışlar Caddesi, No: 40	BAHÇELEVLER	İSTANBUL	+90 850 204 02 34
Bahçeşehir Branch	Bahçeşehir 2. Kısım Mahallesi, Süzer Bulvarı No: 13, 34488	BAŞAKŞEHİR	İSTANBUL	+90 850 204 00 76
Bakırköy Branch	Cevizlik Mahallesi, İstanbul Caddesi, No: 24, 34142	BAKIRKÖY	İSTANBUL	+90 850 204 00 14
Bakırköy Meydan Branch	Kartaltepe Mahallesi, İncirli Caddesi No: 12/14, 34145	BAKIRKÖY	İSTANBUL	+90 850 204 03 93
Balçova Branch	Onur Mahallesi, Ata Caddesi, No: 48/A, 35330	BALÇOVA	İZMİR	+90 850 204 02 16
Balgat Branch	Ceyhun Atıf Kansu Cad. No: 80, Balgat	ÇANKAYA	ANKARA	+90 850 204 01 50
Balıkesir Branch	Hisarönü Mahallesi, Örcüler Caddesi, No: 14 B, 10010	KARESİ	BALIKESİR	+90 850 204 00 77
Balıkesir Çarşı Branch	Altıeylül Mahallesi, Anafartalar Caddesi, No: 25/B, 10100	ALTIEYLÜL	BALIKESİR	+90 850 204 04 98
Bandırma Branch	İnönü Caddesi, No: 68/A	BANDIRMA	BALIKESİR	+90 850 204 03 51
Bankalar Caddesi Branch	Bereketzade Mahallesi, Bankalar Cad. No: 28 B	BEYOĞLU	İSTANBUL	+90 850 204 02 12
Barkal Branch	Şakirpaşa Mahallesi, Turhan Cemal Beriker Bulvarı, No: 249/A, 01100	SEYHAN	ADANA	+90 850 204 01 64
Bartın Branch	Kırtepe Mahallesi, Hamam Caddesi, No: 5, 74100	MERKEZ	BARTIN	+90 850 204 06 77

BRANCHES

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Başkent Corporate Branch	Simon Bolivar Caddesi, No: 17 Kat: 1-2, 06680	ÇANKAYA	ANKARA	+90 850 204 04 56
Batı Ataşehir Branch	Barbaros Mahallesi, Halk Caddesi No: 47/1, 34746	ATAŞEHİR	İSTANBUL	+90 850 204 06 74
Batman Branch	Gap Mahallesi, Turgut Özal Bulvarı Babil Plaza, No: 90 C, 72070	MERKEZ	BATMAN	+90 850 204 03 28
Bayındır Branch	Mithatpaşa Mah. Fevzi Paşa Cad. No: 23 A, 35840	BAYINDIR	İZMİR	+90 850 204 07 25
Bayramiç Branch	Camicedit Mahallesi, Atatürk Caddesi No: 22 A, 17700	BAYRAMIÇ	ÇANAKKALE	+90 850 204 07 27
Bayrampaşa Branch	Yenidoğan Mah. Abdi İpekçi Cad. No: 4 D, 34030	BAYRAMPASA	İSTANBUL	+90 850 204 00 22
Bayramyeri Branch	Saraylar Mahallesi, Enverpaşa Caddesi, Katrancı İşhani, No: 26/1, 20010	MERKEZEFENDİ	DENİZLİ	+90 850 204 00 98
Bebek Branch	Cevdet Paşa Caddesi, No: 55 Bebek	BEŞİKTAŞ	İSTANBUL	+90 850 204 00 48
Bekirpaşa Branch	28 Haziran Mahallesi, Turan Güneş Caddesi, No: 301 A, 41060	İZMİT	KOCAELİ	+90 850 204 03 13
Bergama Branch	Ertuğrul Mahallesi, Park Otel Sokak, No: 10, 35700	BERGAMA	İZMİR	+90 850 204 06 97
Beşevler Sanayi Branch	Üçevler Mahallesi, Nilüfer Caddesi, 16130	NİLÜFER	BURSA	+90 850 204 01 20
Beşiktaş Branch	Ortabahçe Caddesi, No: 2	BEŞİKTAŞ	İSTANBUL	+90 850 204 00 78
Beşiktaş Çarşı Branch	Cihannuma Mahallesi, Salih Efendi Sokak, No: 7, 34353	BEŞİKTAŞ	İSTANBUL	+90 850 204 05 42
Beşyüzevler Branch	Barbaros Hayrettin Paşa Mah. Eski Edirne Asfaltı Caddesi, No: 224 B, 34520	GAZİOSMANPAŞA	İSTANBUL	+90 850 204 00 79
Beyazıt Branch	Mimar Hayrettin Mah. Yeniçeriler Caddesi, No: 29, Bayazıt, 34126	FATİH	İSTANBUL	+90 850 204 01 23
Beykent Branch	Cumhuriyet Mah. Gürpınar Yolu, Beylikdüzü San. Sitesi, B2 Blok No: 325-326-327-328-355-356, 34500	BÜYÜKÇEKMECE	İSTANBUL	+90 850 204 06 37
Beykent Üniversitesi Branch	T.C. Beykent Üniversitesi Ayazağa Kampüsü, Ayazağa Mahallesi, Hadımköprü Caddesi, No: 19 A, 34485	SARIYER	İSTANBUL	+90 850 204 06 63
Beylikdüzü Branch	Beylikdüzü OSB Mahallesi, Açelya Cad. No: 1/8, 34524	BEYLİKDÜZÜ	İSTANBUL	+90 850 204 00 47
Beylikdüzü E-5 Branch	Barbaros Hayrettin Paşa Mah. Şehitler Cad. Beymahall Sit. No: 5 B/1, 34522	ESENYURT	İSTANBUL	+90 850 204 04 07
Beyoğlu Branch	Hüseyinağa Mahallesi, Hamalbaşı Caddesi, No: 6/A, 34435	BEYOĞLU	İSTANBUL	+90 850 204 04 51
Biga Branch	İstiklal Mahallesi, İstiklalar Caddesi, No: 106-108 İç Kapı No: 1, 17200	BİGA	ÇANAKKALE	+90 850 204 02 77

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Bodrum Branch	Türk Kuyusu Mahallesi, Kıbrıs Şehitleri Caddesi, No: 65/A-65/B, 48400	BODRUM	MUĞLA	+90 850 204 01 06
Bodrum Gümbet Branch	Merkez Mahallesi, Atatürk Bulvarı No: 203/A1-A3, Konacık, 48480	BODRUM	MUĞLA	+90 850 204 03 14
Boğazlıyan Branch	Çarşı Mahallesi, Mescit Caddesi, No: 17, 66400	BOĞAZLIYAN	YOZGAT	+90 850 204 07 38
Bolu Branch	Aktaş Mahallesi, İzzet Baysal Cad. No: 114	MERKEZ	BOLU	+90 850 204 01 42
Bornova Branch	Manavkuyu Mahallesi, Mustafa Kemal Caddesi, 132/1 A, 35535	BAYRAKLI	İZMİR	+90 850 204 01 00
Bornova Çarşı Branch	Mustafa Kemal Caddesi, No: 11-A/B, 35040	BORNOVA	İZMİR	+90 850 204 03 98
Bostancı E5 Branch	İçerenköy Maha Değirmen Yolu Cad. No: 31/1 A, 34752	ATAŞEHİR	İSTANBUL	+90 850 204 04 31
Bostanlı Branch	Bostanlı Mahallesi, Cemal Gürsel Caddesi No: 526/B, 35590	KARŞIYAKA	İZMİR	+90 850 204 02 31
Bozüyüük Branch	Yeni Mahalle, İsmet İnönü Caddesi No: 67, 11300	BOZÜYÜK	BİLECİK	+90 850 204 06 86
Buca Branch	Kozağaç Mahallesi, Uğur Mumcu Caddesi, No: 96, 35390	BUCA	İZMİR	+90 850 204 06 96
Bucak Branch	Oğuzhan Mah. Cumhuriyet Cad. No: 20/A	BUCAK	BURDUR	+90 850 204 03 47
Burdur Branch	Özgür Mahallesi, Gazi Caddesi, No: 79 A, 15200	MERKEZ	BURDUR	+90 850 204 02 73
Bursa Branch	Doğanbey Mahallesi, Fevzi Çakmak Caddesi, No: 52/B, 16220	OSMANGAZİ	BURSA	+90 850 204 00 17
Bursa Çekirge Branch	Çekirge Mahallesi, Çekirge Caddesi, Batica-Bintas Apartmanı No: 153 A, 16070	OSMANGAZİ	BURSA	+90 850 204 04 65
Bursa Cumhuriyet Caddesi Branch	Tuzpazarı Mah. Cumhuriyet Caddesi No: 114, 16020	OSMANGAZİ	BURSA	+90 850 204 05 87
Bursa Organize Sanayi Branch	Organize San, Bölgesi, Ali Osman Sönmez Bulv. Bankalar Cad. 16159	NİLÜFER	BURSA	+90 850 204 03 84
Bursa Serbest Bölge Branch	Ata Mah. Serbest Bölge Orkide Cad. No: 13/1, 16600	GEMLİK	BURSA	+90 850 204 00 65
Büşan Sanayi Sitesi Branch	Fevzi Çakmak Mah. KOSGEB Caddesi No: 1/1, 42050	KARATAY	KONYA	+90 850 204 01 18
Büyükkemce Branch	19 Mayıs Mahallesi, Nutuk Caddesi No: 48 A/1, 34500	BÜYÜKÇEKMECE	İSTANBUL	+90 850 204 01 89
Caddebostan Branch	Caddebostan Mahallesi, Bağdat Caddesi, No: 265 A/1, 34728	KADIKÖY	İSTANBUL	+90 850 204 01 10
Çağlayan Branch	Çağlayan Mahallesi, Kağıthane Cad. No: 141 C, 34403	KAĞITHANE	İSTANBUL	+90 850 204 01 57
Çanakkale Branch	Kemalpaşa Mahallesi, Değirmenlik Sokak, No: 49/1, 17010	MERKEZ	ÇANAKKALE	+90 850 204 01 85

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BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Çankaya Ankara Branch	Simon Bolivar Cad. No: 17 06680	ÇANKAYA	ANKARA	+90 850 204 03 82
Çankırı Branch	Yunus AVM, Buğday Pazarı Mahallesi, Çarşamba Pazarı Caddesi, No: 4/B116-Z118-Z119	MERKEZ	ÇANKIRI	+90 850 204 06 73
Çarşamba Branch	Dr. Tevfik Türker Caddesi, No: 13	ÇARŞAMBA	SAMSUN	+90 850 204 01 58
Çarşı İzmir Branch	1203/1 Sokak, No: 7 Yenişehir	KONAK	İZMİR	+90 850 204 00 66
Çarşı İzmit Branch	Karabaş Mahallesi, Leyla Atakan Cad. No: 27 A/0, 41040	İZMİT	KOCAELİ	+90 850 204 04 16
Çayyolu Branch	Prof. Dr. Ahmet Taner Kışlalı Mahallesi, S. Saltoğlu Bulvarı No: 35/9, 06810	ÇANKAYA	ANKARA	+90 850 204 01 05
Çekmeköy Branch	Madenler Mahallesi, Serencebey Cad. No: 58 A, 34776	ÜMRANIYE	İSTANBUL	+90 850 204 01 43
Çengelköy Branch	Çengelköy Mah. Çengelköy Caddesi, No: 59, Çengelköy, 34680	ÜSKÜDAR	İSTANBUL	+90 850 204 03 41
Çerkezköy Branch	Gazi Osman Paşa Mahallesi, Atatürk Caddesi, No: 5	ÇERKEZKÖY	TEKİRDAĞ	+90 850 204 02 84
Çeşme Branch	İsmet İnönü Mahallesi, 2001 Sokak No: 74/A, 35930	ÇEŞME	İZMİR	+90 850 204 02 48
Çetin Emeç Branch	Ehlibeyt Mahallesi, Ceyhun Atuf Kansu Caddesi, No: 126/E	ÇANKAYA	ANKARA	+90 850 204 03 42
Cevizli Branch	Orhantepe Mah. Üsküdar Cad. Breeze Tower Apt. No: 155 A, 34865	KARTAL	İSTANBUL	+90 850 204 05 62
Ceyhan Branch	Türlübaş Mahallesi, Atatürk Caddesi, No: 260, 01960	CEYHAN	ADANA	+90 850 204 06 56
Çiftehavuzlar Branch	Bağdat Cad. Aziz Kaya İş Merkezi No: 193/A Zemin Kat A Kısmı, Çiftehavuzlar, 34730	KADIKÖY	İSTANBUL	+90 850 204 01 34
Çiğli Branch	Şirintepe Mah. Anadolu Cad. No: 778/3 A, 35620	ÇİĞLİ	İZMİR	+90 850 204 05 55
Çınar Branch	15 Mayıs Mahallesi, Gazi Mustafa Kemal Bulvarı No: 145/B, 20150	PAMUKKALE	DENİZLİ	+90 850 204 01 99
Çine Branch	Hamidabat Mahallesi, Mehmet Yavaş Caddesi, TN: 20 No: 111/A, 09500	ÇİNE	AYDIN	+90 850 204 07 35
Çok Uluslu Firmalar Corporate Branch	Değirmen Sokak, Nida Kule, No: 18 Kat: 3, Kozyatağı, 34710	KADIKÖY	İSTANBUL	+90 850 204 00 18
Çorlu Branch	Kazimiye Mahallesi, Salih Omurtak Caddesi, No: 22/B	ÇORLU	TEKİRDAĞ	+90 850 204 01 09
Çorlu Çarşı Branch	Cemaliye Mahallesi, Saray Caddesi No: 2, 59860	ÇORLU	TEKİRDAĞ	+90 850 204 02 89
Çorum Branch	Çepni Mahallesi, İnönü Caddesi, No: 4, 19040	MERKEZ	ÇORUM	+90 850 204 01 44
Çubuk Branch	Yıldırım Beyazıt Mahallesi, Ankara (1. Kısmı) Bulvarı, B Blok Özdemirler Apartmanı, No: 29 G/H, 06760	ÇUBUK	ANKARA	+90 850 204 07 61
Çukurambar Branch	Kızılırmak Mahallesi, Ufuk Üniversitesi Caddesi, No: 1/A, 06530	ÇANKAYA	ANKARA	+90 850 204 05 17

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Çukurova Corporate Branch	Çınarlı Mahallesi, Atatürk Caddesi, No: 15 Kat: 1 A Kısmı, 01120	SEYHAN	ADANA	+90 850 204 03 59
Çumra Branch	İzzetbey Mahallesi, 72444 Sokak, No: 3 A Daire: 1, 42500	ÇUMRA	KONYA	+90 850 204 07 28
Darıca Branch	Kazımkarabekir Mahallesi, İstasyon Caddesi, No: 467/A, 41700	DARICA	KOCAELİ	+90 850 204 07 22
Davutpaşa Branch	Maltepe Mah. Davutpaşa Cad. No: 101 DK: 230-231-232-352 Topkapı, 34010	ZEYTİNBURNU	İSTANBUL	+90 850 204 00 96
Değirmendere Trabzon Branch	Sanayi Mahallesi, Devlet Karayolu Caddesi, No: 85 A, 61030	ORTAHİSAR	TRABZON	+90 850 204 02 42
Demetevler Branch	Demetgül Mahallesi, 408 Cadde No: 11 A, 06200	YENİMAHALLE	ANKARA	+90 850 204 06 70
Demirciler Sitesi Branch	Seyitnizam Mahallesi, Demirciler Sitesi 2. Cadde No: 81, 34015	ZEYTİNBURNU	İSTANBUL	+90 850 204 02 21
Demirtaş Branch	Panayır Mahallesi, Yeni Yalova Yolu Caddesi, No: 455/F	OSMANGAZİ	BURSA	+90 850 204 02 98
Demirtaş Organize Sanayi Branch	Demirtaş Organize Sanayi Bölgesi, Mustafa Karaer Cad. No: 18 16245	OSMANGAZİ	BURSA	+90 850 204 04 57
Denizli Branch	Saraylar Mahallesi, İzmir Blv. TEB Sit. No: 57, 20010	MERKEZEFENDİ	DENİZLİ	+90 850 204 00 19
Denizli Çivril Branch	Çatlar Mahallesi, Cumhuriyet Caddesi, No: 3, 20600	ÇİVRİL	DENİZLİ	+90 850 204 06 84
Denizli Sanayi Branch	Saraylar Mahallesi, Ahi Sinan Caddesi, No: 36/A, 20010	MERKEZEFENDİ	DENİZLİ	+90 850 204 05 51
Denizli Saraylar Branch	Saraylar Mahallesi, 459 Sokak, No: 3/1, 20010	MERKEZEFENDİ	DENİZLİ	+90 850 204 03 88
Develi Branch	İbrahimağa Mahallesi, Cumhuriyet Caddesi, Belediye İş Merkezi No: 2/1 B, 38400	DEVELİ	KAYSERİ	+90 850 204 07 63
Didim Branch	Efeler Mahallesi, Atatürk Bulvarı No: 107 A/A, 09270	DİDİM	AYDIN	+90 850 204 01 54
Dikmen Branch	Ş. Mevlüt Meriç Mahallesi, Dikmen Cad. No: 260/15, 06460	ÇANKAYA	ANKARA	+90 850 204 06 27
Diyarbakır Branch	Peyas Mahallesi, Urfa Bul. Azizoğlu Sit. A-Blok No: 98 B, 21070	KAYAPINAR	DİYARBAKIR	+90 850 204 01 28
Diyarbakır Kayapınar Branch	Selahattin Eyyubi Mahallesi, Turgut Özel Bulvarı, Yıldırım Yapı Sitesi, B Blok No: 74/A, 21080	BAĞLAR	DİYARBAKIR	+90 850 204 05 99
Diyarbakır Sur Branch	Bağcılar Mahallesi, Urfa Bulvarı, Baran Plaza, No: 217/1, 21050	BAĞLAR	DİYARBAKIR	+90 850 204 04 80
Dokuz Eylül Üniversitesi Branch	İnciraltı Mahallesi, Mithatpaşa Caddesi, Dokuz Eylül Üniversitesi İnciraltı Yerleşkesi, No: 1606 2/1, 35330	BALÇOVA	İZMİR	+90 850 204 07 53
Dudullu Branch	Necip Fazıl Bulvarı, No: 7-9, 34773	ÜMRANIYE	İSTANBUL	+90 850 204 07 21
Düzce Branch	Camikebir Mahallesi, 659. Bulvar, No: 8 A, 81010	MERKEZ	DÜZCE	+90 850 204 02 87

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BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Edirne Branch	Mithatpaşa Mahallesi, Talatpaşa Caddesi, No: 155, 22100	MERKEZ	EDİRNE	+90 850 204 02 13
Edremit Branch	Camivasat Mahallesi, Menderes Bulvarı, No: 11/2, 10300	EDREMİT	BALIKESİR	+90 850 204 01 90
Ege Corporate Branch	Cumhuriyet Bulvarı 66 Kat: 2	KONAK	İZMİR	+90 850 204 00 68
Ege Üniversitesi Branch	Kazımdirik Mahallesi, Üniversite Caddesi, Ege Üniversitesi No: 9-47 A, 35100	BORNOVA	İZMİR	+90 850 204 07 54
Ege Üniversitesi Kampüsü Branch	Erzene Mah. Ankara Cad. Ege Üniversitesi D-Ziraat Fakültesi Blok No: 172/112 A, 35040	BORNOVA	İZMİR	+90 850 204 07 74
Elazığ Branch	Hürriyet Cad. Mehmet Arslan İş Merkezi, No: 35/A, 23200	MERKEZ	ELAZIĞ	+90 850 204 01 61
Elazığ Hürriyet Caddesi Branch	Nail Bey Mahallesi, Vali Fahribey Caddesi, Huzur İş Merkezi, No: 1/A, 23100	MERKEZ	ELAZIĞ	+90 850 204 06 02
Elbistan Branch	Güneşli Mahallesi, Dulkadiroğlu Caddesi, No: 100/B, 46300	ELBİSTAN	KAHRAMANMARAŞ	+90 850 204 06 85
Eminönü Branch	Hobyar Mahallesi, Vakıf Hanı Sokak, No: 8, 34112	FATİH	İSTANBUL	+90 850 204 00 29
Emirdağ Branch	Yenidoğan Mahallesi, Şehit Er Yüksel Yeşildağ Caddesi, No: 4/1-2, 03600	EMİRDAĞ	AFYONKARAHİSAR	+90 850 204 07 55
Erdemli Branch	Merkez Mahallesi, Alparslan Türkeş Bulvarı, No: 561 A, 33730	ERDEMLİ	MERSİN	+90 850 204 07 02
Erenköy Branch	Caddebostan Mahallesi, Ethem Efendi Caddesi, No: 13/1, 34728	KADIKÖY	İSTANBUL	+90 850 204 0389
Erenler Sanayi Branch	Erenler Mahallesi, Sakarya Caddesi, No: 306/A	ERENLER	SAKARYA	+90 850 204 02 88
Erzincan Branch	Atatürk Mahallesi, Nerim Tombul Caddesi, No: 12/Z2-Z3, 24002	MERKEZ	ERZİNCAN	+90 850 204 03 16
Erzurum Branch	Kazım Karabekir Paşa Mahallesi, Orhan Şerifsoy Caddesi Türk Ekonomi Bankası A.Ş. Apt. No: 52, 25100	YAKUTİYE	ERZURUM	+90 850 204 01 48
Esenler Branch	Menderes Mahallesi, Atışalanı Caddesi No: 15, 34225	ESENLER	İSTANBUL	+90 850 204 06 09
Esenyurt Branch	İnönü Mahallesi, Doğan Arası Bulvarı, No: 124/C	ESENYURT	İSTANBUL	+90 850 204 03 36
Eskişehir Bağlar Branch	Yenibağlar Mahallesi, Üniversite Caddesi, 106/A, 26170	TEPEBAŞI	ESKİŞEHİR	+90 850 204 05 67
Eskişehir Branch	İstiklal Mahallesi, İki Eylül Cad. No: 2/1, 26010	ODUNPAZARI	ESKİŞEHİR	+90 850 204 00 41
Eskişehir İki Eylül Caddesi Branch	İstiklal Mahallesi, İki Eylül Cad. No: 50/B, 26010	ODUNPAZARI	ESKİŞEHİR	+90 850 204 04 13
Etiler Branch	Etiler Mahallesi, Nisbetiye Cad. No: 97 Kat: 1 Beşiktaş 34337	BEŞİKTAŞ	İSTANBUL	+90 850 204 00 16
Etimesgut Branch	İstasyon Mahallesi, İstasyon Caddesi Tüzün Sokak No: 8/7	ETİMESGUT	ANKARA	+90 850 204 02 52
Fatih Branch	Ali Kuşcu Mahallesi, Macar Kardeşler Cad. No: 34, 34083	FATİH	İSTANBUL	+90 850 204 03 35

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Fatsa Branch	Mustafa Kemal Paşa Mahallesi, Reşadiye Cad. No: 14/A, 52400	FATSA	ORDU	+90 850 204 01 53
Fener Branch	Çağlayan Mahallesi, Barınaklar Bulvarı, A. Atmaca Apt. B Blok No: 3/A-B, 07230	MURATPAŞA	ANTALYA	+90 850 204 02 93
Fethiye Branch	Cumhuriyet Mahallesi, Çarşı Caddesi, No: 25, 48300	FETHİYE	MUĞLA	+90 850 204 01 33
Fethiye Likya Branch	Taşyaka Mahallesi, İnönü Bulvarı, No: 4 A/4/B, 48300	FETHİYE	MUĞLA	+90 850 204 04 96
Fethiye Seydikemer Branch	Cumhuriyet Mahallesi, İnönü Caddesi No: 40, Kemer, 48300	FETHİYE	MUĞLA	+90 850 204 07 09
Fındıkzade Branch	Haseki Sultan Mahallesi, Kızılelma Caddesi, No: 15, 34096	FATİH	İSTANBUL	+90 850 204 04 30
Florya Branch	Şenlik Mahallesi, Florya Asfaltı No: 86 Zemin Kat Kısı A, Florya 34153	BAKIRKÖY	İSTANBUL	+90 850 204 02 02
Gaziantep Branch	İncili Pınar Mah. Muammer Aksoy Bulvarı, Dünya İş Merkezi, 34/2	ŞEHİTKAMIL	GAZİANTEP	+90 850 204 00 28
Gaziantep İncilipınar Branch	Değirmiçem Mahallesi, Gazi Muhtar Paşa Bulvarı, No: 13 A, 27090	ŞEHİTKAMIL	GAZİANTEP	+90 850 204 04 09
Gaziemir Branch	Akçay Caddesi, No: 169/A	GAZİEMİR	İZMİR	+90 850 204 02 79
Gazimağusa Branch	İsmet İnönü Bulvarı, No: 43	-	GAZİMAĞUSA/KKTC	+90 392 365 59 20
Gaziosmanpaşa Ankara Branch	Üğur Mumcu Cad. 76/A, Gaziosmanpaşa	ÇANKAYA	ANKARA	+90 850 204 01 01
Gaziosmanpaşa İstanbul Branch	Merkez Mahallesi, Eyüp Yolu, No: 4 34245	GAZIOSMANPAŞA	İSTANBUL	+90 850 204 01 86
Gebze Branch	Hacı Halil Mahallesi, Zübeyde Hanım Cad. No: 33/B	GEBZE	KOCAELİ	+90 850 204 00 35
Gebze Çarşı Branch	Haci Halil Mahallesi, Cumhuriyet Meydanı, No: 3/2, 41400	GEBZE	KOCAELİ	+90 850 204 04 11
Gebze E5 Branch	Osman Yılmaz Mahallesi, İstanbul Caddesi, No: 74/A	GEBZE	KOCAELİ	+90 850 204 02 44
Gebze Organize Sanayi Bölgesi Branch	Gebze Organize Sanayi Bölgesi, Bankalar ve Çarşı Merkezi, 1600 Sokak, No: 1601-7, 41480	GEBZE	KOCAELİ	+90 850 204 07 34
Gemlik Branch	Hamidiye Mahallesi, İstiklal Caddesi, No: 31, 16600	GEMLİK	BURSA	+90 850 204 01 93
Geyve Branch	Camikebir Mahallesi, Elvan Bey Sokak No: 66 A-1, 54700	GEYVE	SAKARYA	+90 850 204 07 52
Gezgin Branch	Kazlıçeşme Mahallesi, 10. Yıl Caddesi No: 45 İç Kapı No: 1, 34020	ZEYTİNURNU	İSTANBUL	
Gimat Branch	Mehmet Emin Erdoğan İş Merkezi, Macun Mahallesi, Bağdat Cad. No: 93/25-26-27-28	YENİMAHALLE	ANKARA	+90 850 204 02 30
Giresun Branch	Seyhkeramettin Mahallesi, Gazi Caddesi, No: 2 Merkez 28200	MERKEZ	GİRESUN	+90 850 204 02 70
Girne Branch	Bedrettin Demirel Caddesi, No: 12/12 B	GİRNE	KKTC	+90 392 815 85 10

BRANCHES

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Girne Bulvarı Branch	Bahriye Üçok Mahallesi, Atatürk Bulvari No: 56/B, 35580	KARŞIYAKA	İZMİR	+90 850 204 00 86
Göktürk Branch	Göktürk Merkez Mahallesi, İstanbul Caddesi, No: 30-32 Göktürk, 34050	EYÜP	İSTANBUL	+90 850 204 06 99
Gölcük Branch	Amiral Sağlam Caddesi, No: 12/B	GÖLCÜK	KOCAELİ	+90 850 204 02 17
Gönen Branch	Akçaalı Mahallesi, Atatürk Caddesi No: 27, 10900	GÖNEN	BALIKESİR	+90 850 204 06 60
Göztepe İstanbul Branch	Göztepe Mahallesi, Tütüncü Mehmet Efendi Caddesi, No: 93/A, Göztepe, 34730	KADIKÖY	İSTANBUL	+90 850 204 01 46
Gündoğdu Branch	Kültür Mahallesi, Plevne Bulvarı, Dr. Rifat Bey Apartmanı, Zemin Kat No: 1 4 A-14/1, 35220	KONAK	İZMİR	+90 850 204 00 69
Güneşli Branch	15 Temmuz Mahallesi, Koçman Caddesi, No: 36 B, 34212	BAĞCILAR	İSTANBUL	+90 850 204 00 39
Güneşli Çarşı Branch	Hürriyet Mahallesi, Atatürk Cad. No: 3-5 C, 34212	BAĞCILAR	İSTANBUL	+90 850 204 04 04
Güneydoğu Anadolu Corporate Branch	Zeytinli Mahallesi, 79006 Sokak Kolumnan Apt. No: 3/35, 27500	ŞEHİTKAMİL	GAZİANTEP	+90 850 204 03 58
Güngören Sanayi Branch	Sanayi Mahallesi, Atatürk Cad. Real Merter Sit. No: 51/3/42, 34165	GÜNGÖREN	İSTANBUL	+90 850 204 04 08
Hadımköy Branch	Akçaburgaz Mahallesi, Hadımköy Yolu Caddesi No: 184 A/3, 34538	ESENYURT	İSTANBUL	+90 850 204 01 19
Harbiye Branch	Cumhuriyet Caddesi, No: 123 B, Harbiye 34373	ŞİŞLİ	İSTANBUL	+90 850 204 03 80
Hasanpaşa Branch	Kurbağalıdere Caddesi, No: 25, 34722 Söğütlüçeşme	KADIKÖY	İSTANBUL	+90 850 204 05 23
Hatay İzmir Branch	İnönü Caddesi, No: 229/B, 35361	KARABAĞLAR	İZMİR	+90 850 204 03 22
Haznedar Bahçelievler Branch	Bahçelievler Mahallesi, Naci Kasım Sokak, No: 2/1 A, 34180	BAHÇELİEVLER	İSTANBUL	+90 850 204 04 34
Heykel Branch	Bursa Selçuk Hatun Mahallesi, Ressam Şefik Bursali Cad. No: 5, Heykel, 16010	OSMANGAZİ	BURSA	+90 850 204 01 51
Hopa Branch	Merkez Kuledibi Mahallesi, Cumhuriyet Meydanı, No: 1/A, 08600	HOPA	ARTVİN	+90 850 204 02 90
Hürriyet Branch	Soğukkuyu Mahallesi, 1. Hürriyet Caddesi, No: 24-26 B, 16160	OSMANGAZİ	BURSA	+90 850 204 02 97
İçerenköy Branch	İçerenköy Mahallesi, Çayır Cad. Özce Center İş Merkezi, No: 3 A/1 34752	ATAŞEHİR	İSTANBUL	+90 850 204 01 52
İğdır Branch	Bağlar Mahallesi, İbrahim Bozyel Caddesi, No: 4/A, 76103	MERKEZ	İĞDIR	+90 850 204 06 78
Ihlamurkuyu Branch	Ihlamurkuyu Mahallesi, Alemdağ Caddesi, No: 249 A, 34771	ÜMRANIYE	İSTANBUL	+90 850 204 04 68

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
İkitelli Branch	İkitelli OSB Mahallesi, Atatürk Bulvari, Dış Kapı No: 52, İç Kapı No: 1, 34490	BAŞAKŞEHİR	İSTANBUL	+90 850 204 00 60
İkitelli Organize Sanayi Branch	İkitelli OSB Mahallesi, Bağcılar-Güngören Metro AVM, B Blok Sokak, Dış Kapı No: 1/B İç Kapı No: 13, 34490	BAŞAKŞEHİR	İSTANBUL	+90 850 204 04 60
İmes Sanayi Sitesi Branch	İmes Sanayi Sitesi, C Blok 301/3, Yukarı Dudullu	ÜMRANIYE	İSTANBUL	+90 850 204 00 61
İmsan Branch	İkitelli Caddesi, İmsan Küçük Sanayi Sitesi, E-Blok, No: 10 İkitelli, 34303	KÜÇÜKÇEKMECE	İSTANBUL	+90 850 204 02 28
İnegöl Branch	Sinanbey Mahallesi, Nuri Doğrul Caddesi, No: 19, 16400	İNEGÖL	BURSA	+90 850 204 02 66
İnönü Caddesi Malatya Branch	Şikşik Mahallesi, İnönü Caddesi No: 91/A	MERKEZ	MALATYA	+90 850 204 02 45
İskenderun Amanos Branch	Mustafa Kemal Mahallesi, İbrahim Karaoğlu Cad. Atay İş Merkezi Blok No: 66 F	İSKENDERUN	HATAY	+90 850 204 07 81
İskenderun Branch	Çay Mahallesi, Atatürk Bulvari, No: 25 A, 31300	İSKENDERUN	HATAY	+90 850 204 00 85
Isparta Branch	Kutlubey Mahallesi, 106 Cadde Halısarayı Apartmanı, G Blok Dış Kapı No: 2-G, İç Kapı No: 1	MERKEZ	ISPARTA	+90 850 204 02 43
İstanbul Anadolu Corporate Branch	Esentepe Mahallesi, Cevizli D-100 Güney Yanyol Caddesi, Dumankaya Vizyon D Blok, No: 13 D/76, 34870	KARTAL	İSTANBUL	+90 850 204 05 36
İstanbul Corporate Branch	Gayrettepe Mahallesi, Yener Sokak, No: 1 Kat: 1/A, 34349	BEŞİKTAŞ	İSTANBUL	+90 850 204 00 12
İstanbul Ulus Branch	Nispetiye Mahallesi, Ahmet Adnan Saygun Caddesi, No: 22 D, 34340	BEŞİKTAŞ	İSTANBUL	+90 850 204 02 20
İstoç Branch	Mahmutbey Mahallesi, 17. Yol Sokak No: 132/A İSTOÇ, 34218	BAĞCILAR	İSTANBUL	+90 850 204 01 97
İvedik Branch	İvedik Organize Sanayi Sit. Melih Gökçek Bulvarı, Halk Yapı Koop. No: 17/22 Ostim, 06370	YENİMAHALLE	ANKARA	+90 850 204 01 67
İzmir 1. Sanayi Branch	Mersinli Mahallesi, 2822 Sokak No: 63, 35170	KONAK	İZMİR	+90 850 204 02 08
İzmir Branch	Akdeniz Mahallesi, Cumhuriyet Bulvarı, No: 86/A, 35210	KONAK	İZMİR	+90 850 204 0040
İzmir Çankaya Branch	Fevzipaşa Bulvarı, No: 59/A-B Çankaya, 35210	KONAK	İZMİR	+90 850 204 02 00
İzmir Göztepe Branch	Göztepe Mahallesi, Mithatpaşa Caddesi, No: 984 A, 35290	KONAK	İZMİR	+90 850 204 01 60
İzmit Branch	Körfez Mahallesi, Ankara Karayolu, No: 123/3	MERKEZ (İZMİT)	KOCAELİ	+90 850 204 00 20
Kadıköy Çarşı Branch	Caferağa Mahallesi, Mühürdar Cad. No: 22, 34710	KADIKÖY	İSTANBUL	+90 850 204 04 52

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BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Kadirli Branch	Savrun Mahallesi, Atatürk Caddesi No: 46, 80760	KADIRLI	OSMANİYE	+90 850 204 06 89
Kağıthane Branch	Merkez Mahallesi, Sadabat Cad. No: 40 A, 34406	KAĞITHANE	İSTANBUL	+90 850 204 04 76
Kahramanmaraş Branch	Hayrullah Mahallesi, Azerbaycan Blv. Ağdaş Plaza Sit. No: 12 A, 46040	ONİKİŞUBAT	KAHRAMANMARAŞ	+90 850 204 00 31
Kahramanmaraş Çarşı Branch	Menderes Mahallesi, Trabzon Bulvarı No: 53/D, 46100	DULKADİROĞLU	KAHRAMANMARAŞ	+90 850 204 04 86
Kalamış Branch	Faruk Ayanoğlu Cad. Barış Apt. 19/1-2, Fenerbahçe	KADIKÖY	İSTANBUL	+90 850 204 00 42
Kalkan Branch	Kalkan Mahallesi, Milli Egemenlik Caddesi, No: 1/1, 07960	KAŞ	ANTALYA	+90 850 204 07 44
Karabağlar Branch	Aşık Veysel Mahallesi, Yeşillik Caddesi, No: 437-441/B 35110	KARABAĞLAR	İZMİR	+90 850 204 00 53
Karabük Branch	Bayır Mahallesi, Menderes Caddesi No: 2/B, 78100	MERKEZ	KARABÜK	+90 850 204 02 83
Karacabey Branch	Tavşanlı Mahallesi, Bursa Caddesi Necmi Akkuş Sitesi, No: 31 A/5, 16700	KARACABEY	BURSA	+90 850 204 02 91
Karadeniz Ereğli Branch	Orhanlar Mahallesi, Yalı Cad. No: 38, 67300	EREĞLİ	ZONGULDAK	+90 850 204 00 88
Karaköy Branch	Kemankeş Karamustafapaşa Mahallesi, Necatibey Caddesi, Hacı Mahmut İş Merkezi, No: 72/A	BEYOĞLU	İSTANBUL	+90 850 204 01 39
Karaman Branch	Mansurdede Mahallesi, Atatürk Bulvarı, No: 24 D-E-F, 70200	MERKEZ	KARAMAN	+90 850 204 06 72
Kars Branch	Merkez Mahallesi, Kazım Paşa Cad. No: 117	MERKEZ	KARS	+90 850 204 03 78
Karşıyaka Branch	Cemal Gürsel Caddesi, No: 200/A, 35600	KARŞIYAKA	İZMİR	+90 850 204 03 94
Kartal Çarşı Branch	Ankara Cad. Şimşek Han, No: 82, Zemin Kat	KARTAL	İSTANBUL	+90 850 204 01 40
Karya Bodrum Branch	Kıbrıs Şehitleri Cad. Emniyet Müdürlüğü Yanı, Ataman İş Merkezi, C Blok, 48400	BODRUM	MUĞLA	+90 850 204 04 19
Kastamonu Branch	Cebrai Mahallesi, Plevne Caddesi, No: 52 A-B, 37200	MERKEZ	KASTAMONU	+90 850 204 02 68
Kavaklı Branch	Rüzgarlıbahçe Mahallesi, Cumhuriyet Cad. No: 12, 34805	BEYKOZ	İSTANBUL	+90 850 204 01 55
Kaynarca Branch	Fevzi Çakmak Mah. Tevfik İleri Cad. No: 111, 34899	PENDİK	İSTANBUL	+90 850 204 02 78
Kayseri Branch	Cumhuriyet Mahallesi, Turan Cad. No: 3, 38110	MELİKGАЗİ	KAYSERİ	+90 850 204 00 23
Kayseri Corporate Branch	Anbar Mahallesi, 14. Cadde, No: 20, Asma Kat, 38070	MELİKGАЗİ	KAYSERİ	+90 850 204 05 93
Kayseri Eski Sanayi Branch	Sanayi Mahallesi, Osman Kavuncu Blv. No: 90, 38010	KOCASİNAN	KAYSERİ	+90 850 204 05 72
Kayseri Sanayi Branch	Anbar Mahallesi, 14. Cadde No: 20 Zemin Kat	MELİKGАЗİ	KAYSERİ	+90 850 204 01 70

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Kazasker Branch	Şemsettin Günaltay Caddesi, No: 109/A, Erenköy	KADIKÖY	İSTANBUL	+90 850 204 01 11
Keçiören Branch	Güçlükaya Mahallesi, Kızlar Pınarı Caddesi, No: 53/A, 06310	KEÇİÖREN	ANKARA	+90 850 204 03 08
Kemalpaşa Branch	Mehmet Akif Ersoy Mahallesi, Atatürk Blv. No: 51/A, 35730	KEMALPAŞA	İZMİR	+90 850 204 00 51
Kemer Branch	Yeni Mahalle Dörtyol Bulvarı No: 25/B	KEMER	ANTALYA	+90 850 204 01 74
Kepez Branch	Teomanpaşa Mahallesi, Yeşilirmak Caddesi 34/2, 07260	KEPEZ	ANTALYA	+90 850 204 07 04
Keşan Branch	Büyük Cami Mahallesi, Cumhuriyet Meydanı, No: 8, 22800	KEŞAN	EDİRNE	+90 850 204 02 94
Kestel Branch	Ahmet Vefik Paşa Mahallesi, Gazi Caddesi, No: 6/A	KESTEL	BURSA	+90 850 204 03 15
Kıraç Branch	Çakmaklı Mahallesi, Hadımköy Yolu Caddesi, Ufuk Plaza No: 57 B, 34500	BÜYÜKÇEKMECE	İSTANBUL	+90 850 204 06 54
Kırıkkale Branch	Yenidoğan Mahallesi, Cumhuriyet Cad. No: 8/A	MERKEZ	KIRIKKALE	+90 850 204 03 79
Kırklareli Branch	KarakAŞ Mah. 100. Yıl Cad. Necdet Şeylan Apt. No: 10/Z03, 39010	MERKEZ	KIRKLARELİ	+90 850 204 03 39
Kırşehir Branch	Medrese Mahallesi, M. Kemal Hotamaroğlu Sokak, No: 2 40200	MERKEZ	KİRŞEHİR	+90 850 204 06 68
Kızılay Branch	Gazi Mustafa Kemal Bulvarı, No: 7/A Kızılay, 06420	ÇANKAYA	ANKARA	+90 850 204 01 38
Kızıltoprak Branch	Zühtüpaşa Mahallesi, Bağdat Cad. No: 62/3 Kızıltoprak 34724	KADIKÖY	İSTANBUL	+90 850 204 04 89
Kocasinan Kayseri Branch	Sahabiye Mah. Ahmet Paşa Cad. No: 31-B, 31-C, 31-D, 31-E, 38010	KOCASİNAN	KAYSERİ	+90 850 204 07 13
Konya Branch	Musalla Bağları Mahallesi, Ahmet Hilmi Nalçacı Caddesi, Cengizhan No: 130/1, 42060	SELÇUKLU	KONYA	+90 850 204 00 30
Konya Buğday Pazarı Branch	Fevzi Çakmak Mahallesi, Adana Çevreyolu Caddesi, No: 26 B-(1 İşyeri), 42050	KARATAY	KONYA	+90 850 204 07 08
Konya Ereğli Branch	Selçuklu Mahallesi, Atatürk Caddesi Necip Pala Apt. Sit. No: 44 D, 42310	EREĞLİ	KONYA	+90 850 204 02 60
Konyaaltı Branch	Bahçelievler Mahallesi, Konyaaltı Caddesi, Sıtkı Göksoy Apt. No: 40/Z1, 07050	MURATPAŞA	ANTALYA	+90 850 204 01 72
Körfez Branch	Kuzey Mahallesi, Cahit Zarifoğlu Caddesi, No: 53/B	KÖRFEZ	KOCAELİ	+90 850 204 03 26
Koşuyolu Branch	Koşuyolu Mahallesi, Koşuyolu Caddesi, No: 72 A, 34718	KADIKÖY	İSTANBUL	+90 850 204 05 63
Kozyatağı Branch	Sahrayicedit Mah. Atatürk Cad. No: 67 A, 34734	KADIKÖY	İSTANBUL	+90 850 204 00 56

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BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Küçükbakkalköy Branch	Küçükbakkalköy Mah. Serdar Sk. No: 1 D: 3, 34750	ATAŞEHİR	İSTANBUL	+90 850 204 05 58
Küçüksu Branch	Saray Mahallesi, Küçüksu Caddesi No: 60/1 A, 34768	ÜMRANIYE	İSTANBUL	+90 850 204 03 77
Kumlucası Branch	Merkez Mahallesi, Gödene Cad. No: 18, 07350	KUMLUCA	ANTALYA	+90 850 204 03 31
Kurtköy Branch	Şeyhli Mahallesi, Ankara Caddesi No: 217 A, 34890	PENDİK	İSTANBUL	+90 850 204 01 87
Kuşadası Branch	İsmet İnönü Bulvarı, No: 59, 09400	KUŞADASI	AYDIN	+90 850 204 04 77
Kütahya Branch	Gazi Kemal Mahallesi, Cumhuriyet Caddesi, No: 77/B, 43050	MERKEZ	KÜTAHYA	+90 850 204 06 43
Kuyubası Branch	Fahrettin Kerim Gökay Cad. No: 122/1, Zemin Kat, A Kısıم, Göztepe, 34722	KADIKÖY	İSTANBUL	+90 850 204 03 02
Kuyumcuken Branch	29 Ekim Caddesi, No: 1, Kuyumcuken, Atölye Bloğu, Zemin/1. Kat, 5. Sokak, No: 19 Yenibosna	BAHÇELİEVLER	İSTANBUL	+90 850 204 02 71
Laleli Branch	Mimar Kemalettin Mahallesi, Mesih Paşa Cad. No: 54, D: 1, Laleli, 34130	FATİH	İSTANBUL	+90 850 204 02 10
Lara Branch	Yeşilbahçe Mahallesi, Metin Kasapoğlu Caddesi, Armada Apt. Sit. No: 44 D, 07160	MURATPAŞA	ANTALYA	+90 850 204 01 15
Lefkoşa Branch	Ortaköy Mahallesi, Kumsal Mevkii Mehmet Akif Caddesi Koçan No: D 303/D 304	LEFKOŞA	KKTC	+90 392 229 20 40
Lefkoşa Kaymaklı Branch	Küçük Kaymaklı Mahallesi, Şht. Mustafa Ahmet Ruso Caddesi No: 3/4	LEFKOŞA	KKTC	+90 392 228 02 55
Levent Çarşı Branch	Çarşı Caddesi, No: 22, 1. Levent	BEŞİKTAŞ	İSTANBUL	+90 850 204 01 12
Lüleburgaz Branch	Kocasinan Mahallesi, İstanbul Caddesi No: 12/Z01, 39750	LÜLEBURGAZ	KIRKLARELİ	+90 850 204 02 05
Maçka Branch	Harbiye Mahallesi, Kadırgalar Cad. No: 3 A, 34367	ŞİŞLİ	İSTANBUL	+90 850 204 00 45
Malatya Branch	Niyazi Mahallesi, Çevre Yolu Sokak Buhara Bulvarı (Caddesi), No: 195, 44100	MERKEZ	MALATYA	+90 850 204 00 89
Malatya Çarşı Branch	İzzetiye Mahallesi, Şehit Servet Aktaş Caddesi, No: 8, 44210	BATTALGAZI	MALATYA	+90 850 204 06 90
Malkara Branch	Camiatik Mahallesi, Hürriyet Caddesi No: 25/11, 59300	MALKARA	TEKİRDAĞ	+90 850 204 07 30
Maltepe Çarşı İstanbul Branch	Altayçeşme Mahallesi, Atatürk Caddesi, No: 41/604, 34843	MALTEPE	İSTANBUL	+90 850 204 07 73
Maltepe E-5 Branch	Altayçeşme Mahallesi, Çam Sokak No: 25 A, 34843	MALTEPE	İSTANBUL	+90 850 204 04 41
Maltepe İstanbul Branch	Bağlarbaşı Mahallesi, Bağdat Caddesi, No: 477	MALTEPE	İSTANBUL	+90 850 204 01 21

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Manavgat Branch	Eski Hisar Mahallesi, Demokrasi Bulvarı, Öğrekçi Plaza No: 73/Z02-Z03, 07600	MANAVGAT	ANTALYA	+90 850 204 01 07
Manavgat Sanayi Branch	Aşağı Pazarcı Mahallesi, Zübeyde Hanım Caddesi, No: 19/Z01, 07600	MANAVGAT	ANTALYA	+90 850 204 04 78
Manavkuyu Branch	Adalet Mahallesi, Manas Bulvari No: 20/A, 35530	BAYRAKLI	İZMİR	+90 850 204 06 25
Manisa Branch	1. Anafartalar Mahallesi, Mustafa Kemal Paşa Caddesi, No: 40/A, 45020	ŞEHZADELER	MANİSA	+90 850 204 01 14
Manisa Sanayi Branch	75. Yıl Mahallesi, Bahri Sarıtepe Caddesi, No: 53/A, 45030	YUNUSEMRE	MANİSA	+90 850 204 02 03
Mardin Branch	13 Mart Mahallesi, Vali Ozan Caddesi, 82/B, 47200	ARTUKLU	MARDİN	+90 850 204 03 27
Marmara Corporate Branch	23 Nisan Mahallesi, 75. Yıl Caddesi, No: 5 A/15 Durmazlar İş Merkezi, 16120	NİLÜFER	BURSA	+90 850 204 00 58
Marmaris Branch	Tepe Mahallesi, Ulusal Egemenlik Caddesi, No: 24, 48700	MARMARİS	MUĞLA	+90 850 204 01 02
Maslak Branch	Reşitpaşa Mahallesi, Eski Büyükdere Caddesi, No: 14/A, 34468	SARIYER	İSTANBUL	+90 850 204 01 29
Maslak Sanayi Branch	Ayazağa Mahallesi, Büyükdere Caddesi, No: 257/C, 34485	SARIYER	İSTANBUL	+90 850 204 04 06
Mecidiyeköy Branch	Büyükdere Cad. 103/1, Mecidiyeköy	ŞİŞLİ	İSTANBUL	+90 850 204 00 64
Mega Center Branch	Kocatepe Mahallesi, Yağ İşkelesi Caddesi, Mega Center C.51 Blok No: 25/A, 34045	BAYRAMPAŞA	İSTANBUL	+90 850 204 01 80
Menemen Branch	Mermerli Mahallesi, Mithatpaşa Caddesi, No: 55, 35661	MENEMEN	İZMİR	+90 850 204 02 29
Mersin Branch	Camiler Mahallesi, İsmet İnönü Bulvarı, No: 94 A, 33010	AKDENİZ	MERSİN	+90 850 204 00 38
Mersin Çamlıbel Branch	Kültür Mahallesi, 103. Cadde No: 62, 33100	MERKEZ	MERSİN	+90 850 204 03 85
Mersin Çarşı Branch	Camiler Mahallesi, İstiklal Caddesi, No: 40/D, 33060	AKDENİZ	MERSİN	+90 850 204 04 44
Mersin Pozcu Branch	İnönü Mahallesi, Gazi Mustafa Kemal Bul. Emel Sitesi, C Blk. Blok No: 403 A, 33130	YENİŞEHİR	MERSİN	+90 850 204 05 84
Mersin Toptancılar Sitesi Branch	Mersin Toptancılar Sitesi (Mertoç), Hal Mahallesi, Turgut Özal Bulvarı, E Blok, No: 92, 33202	AKDENİZ	MERSİN	+90 850 204 06 52
Merter Branch	Mehmet Nesih Özmen Mahallesi, Fatih Cad. No: 2/1 A, 34173	GÜNGÖREN	İSTANBUL	+90 850 204 00 32
Merzifon Branch	Hocasüleyman Mahallesi, Yokuşbaşı Caddesi, No: 13, 05300	MERZİFON	AMASYA	+90 850 204 03 23
Metropol Mersin Branch	Mesudiye Mahallesi, Kuvayı Milliye Caddesi, No: 84/B, 33060	AKDENİZ	MERSİN	+90 850 204 03 52

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BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Mevlana Branch	Aziziye Mahallesi, Mevlana Caddesi, No: 63 D: 1	KARATAY	KONYA	+90 850 204 02 57
Mezitli Branch	Menderes Mahallesi, Gazi Mustafa Kemal Bulvarı, Doğaner Yapı Koop. Sitesi, A Blok Apartmanı, No: 709 AA, 33340	MEZİTLİ	MERSİN	+90 850 204 02 55
Milas Branch	Hacılyas Mahallesi, Menteşe Caddesi Özler İş Hanı Karşısı No: 91 48200	MİLAS	MUĞLA	+90 850 204 06 65
Montrö Branch	Şair Eşref Bulvarı, No: 23/A Çankaya, 35210	KONAK	İZMİR	+90 850 204 03 81
Muğla Branch	Şeyh Mahallesi, İsmet İnönü Caddesi Diş Kapı No: 17, 48050	MENTEŞE	MUĞLA	+90 850 204 02 58
Mut Branch	Doğancı Mahallesi, Atatürk Bulvarı No: 48/A-B, 33600	MUT	MERSİN	+90 850 204 07 46
Narlıdere Branch	Çamtepe Mah. Mithatpaşa Cad. No: 277-279, 35320	NARLIDERE	İZMİR	+90 850 204 07 03
Nato Yolu Branch	Tuzluçayır Mahallesi, Nato Yolu Caddesi, 294. Sokak, No: 1/A, 06620	MAMAK	ANKARA	+90 850 204 07 16
Nazilli Branch	Altıntıtaş Mahallesi, 129 Sokak, No: 2	NAZİLLİ	AYDIN	+90 850 204 03 21
Necatibey Branch	Kızılıay Mahallesi, Necatibey Cad. Günay Apt. No: 25 B, 06420	ÇANKAYA	ANKARA	+90 850 204 01 36
Nevşehir Branch	Karasoku Mahallesi, Atatürk Caddesi No: 16/B, 50100	MERKEZ	NEVŞEHİR	+90 850 204 06 94
Niğde Branch	Yenice Mahallesi, Ayhan Şahenk Bulvarı, No: 15/A 51200	MERKEZ	NIĞDE	+90 850 204 01 66
Nilüfer Branch	İhsaniye Mahallesi, İzmir Yolu Caddesi, No: 118 A, 16130	NİLÜFER	BURSA	+90 850 204 01 03
Nuruosmaniye Branch	Alemdar Mah. Nuruosmaniye Cad. No: 12/1, 34110	FATİH	İSTANBUL	+90 850 204 02 54
Ödemiş Branch	Akıncılar Mahallesi, Gazi Caddesi, No: 32/1, 35750	ÖDEMİŞ	İZMİR	+90 850 204 02 49
Ofis Branch	Kooperatifler Mahallesi, Akköyünlu Bulvarı, No: 19/B, 21100	YENİŞEHİR	DİYARBAKIR	+90 850 204 03 03
Ordu Branch	Şarkıye Mah. Süleyman Felek Cad. No: 93 C, 52000	ALTINORDU	ORDU	+90 850 204 01 82
Orhangazi Branch	Muradiye Mahallesi, Yalova Caddesi No: 38/A, 16800	ORHANGAZİ	BURSA	+90 850 204 03 69
Ortaklar Caddesi Branch	Büyükdere Caddesi, No: 60/A Mecidiyeköy, 34387	ŞİŞLİ	İSTANBUL	+90 850 204 01 25
Ortaköy Branch	Yıldız Mahallesi, Çırağan Caddesi, No: 97 Ortaköy	BEŞİKTAŞ	İSTANBUL	+90 850 204 01 30
Osmanbey Branch	Cumhuriyet Mah. Halaskargazi Cad. No: 103 B, 34380	ŞİŞLİ	İSTANBUL	+90 850 204 00 13
Osmaniye Branch	Alibeyli Mahallesi, Dr Ahmet Alkan Caddesi, No: 17/A, 80010	MERKEZ	OSMANİYE	+90 850 204 06 42
Ostim Branch	Ostim Sanayi Sitesi, 100. Yıl Bulvarı No: 9, 06370	YENİMAHALLE	ANKARA	+90 850 204 01 24

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Özel Bankacılık Merkezi Branch	Nispetiye Cad. Dilhayat Sok. No: 8 Zemin Kat Etiler	BEŞİKTAŞ	İSTANBUL	+90 850 204 00 70
Özlüce Branch	Altıñehir Mahallesi, Ahmet Taner Kışlaþı Blv. No: 36 A/A, 16230	NİLÜFER	BURSA	+90 850 204 05 79
Pendik Branch	Bati Mah. Erol Kaya Cad. TEB Blok No: 102 İç Kapı No: 1, 34890	PENDİK	İSTANBUL	+90 850 204 01 31
Pendik E-5 Branch	Çinardere Mahallesi, Gönenli Mehmet Efendi Caddesi, No: 85 34896	PENDİK	İSTANBUL	+90 850 204 00 37
Perpa Branch	Halil Rifat Paşa Mah. Yüzer Havuz Sok. No: 1/922, 34384	ŞİŞLİ	İSTANBUL	+90 850 204 01 27
Pınarbaşı Branch	Ümit Mah. Kemalpaşa Cad. No: 333 B Pınarbaşı, 35060	BORNOVA	İZMİR	+90 850 204 00 50
Polatlı Branch	Cumhuriyet Mahallesi, Ankara Caddesi, No: 5, 06900	POLATLI	ANKARA	+90 850 204 06 57
Polatlı Topçu ve Füze Okulu Komutanlığı Branch	İstiklal Mahallesi, Refik Cesur Caddesi No: 1, 06900	POLATLI	ANKARA	+90 850 204 07 01
Rize Branch	Yeniköy Mah. Tevfik İleri Cad. No: 18	MERKEZ	RİZE	+90 850 204 01 95
Sakarya Caddesi Branch	Cumhuriye Mahallesi, Sakarya-1 Caddesi, No: 37/A, 26130	TEPEBAŞI	ESKİSEHİR	+90 850 204 02 27
Salihli Branch	Atatürk Mahallesi, Belediye Caddesi No: 93-95	SALİHLİ	MANİSA	+90 850 204 01 92
Samsun Branch	Kale Mahallesi, Kaptanağa Sok. No: 4/B İlkadım 55030	MERKEZ	SAMSUN	+90 850 204 00 90
Samsun Mecidiye Branch	Hançerli Mahallesi, Çifte Hamam Caddesi, No: 2, 55020	İLKADIM	SAMSUN	+90 850 204 04 94
Samsun Sanayi Branch	Yenimahalle Mahallesi, 28. Sokak No: 23/1, 55080	CANİK	SAMSUN	+90 850 204 01 81
Şanlıurfa Branch	Atatürk Bulvarı, Numune Pasajı No: 16/2-3, 63100	HALİLİYE	ŞANLIURFA	+90 850 204 01 35
Şanlıurfa Sarayıönü Caddesi Branch	Yusufpaşa Mahallesi, Sarayıönü Caddesi, No: 131	HALİLİYE	ŞANLIURFA	+90 850 204 04 23
Santral Ümraniye Branch	Atatürk Mahallesi, Sütçü imam Caddesi, Kardeþler Apartmanı No: 51 A, No: 1-2, 34764	ÜMRANIYE	İSTANBUL	+90 850 204 04 02
Sarıgazi Branch	İnönü Mahallesi, Ankara Cad. No: 63/A	SANCAKTEPE	İSTANBUL	+90 850 204 03 43
Sarıgöl Branch	Cumhuriyet Mahallesi, Aþağı Koçaklar Caddesi, No: 6/Z01, 45470	SARIGÖL	MANİSA	+90 850 204 07 23
Sarıyer Branch	Sarıyer Merkez Mahallesi, Yeni Mahalle Cad. No: 19, 34450	SARIYER	İSTANBUL	+90 850 204 02 01
Saruhanlı Branch	Saruhan Mah. Cumhuriyet Meydanı No: 9/2-3, 45800	SARUHANLI	MANİSA	+90 850 204 07 24
Şaþmaz Branch	Bahçekapı Mahallesi, 2488. Cadde No: 4-A	ETİMESGUT	ANKARA	+90 850 204 02 39
Sefaköy Branch	Kartaltepe Mahallesi, Halkalı Caddesi No: 62 A/1, 34295	KÜÇÜKÇEKMECE	İSTANBUL	+90 850 204 01 22
Şehitkamil Gaziantep Branch	Budak Mahallesi, Gazi Muhtarpaşa Bulvarı, No: 44/D, 27090	ŞEHİTKAMIL	GAZİANTEP	+90 850 204 00 97

BRANCHES

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Şenesenevler Branch	Bostancı Mahallesi, Emin Ali Paşa Caddesi, No: 116 A/14, 34744	KADIKÖY	İSTANBUL	+90 850 204 04 87
Serik Branch	Yeni Mahalle, Hürriyet Caddesi No: 6-8	SERİK	ANTALYA	+90 850 204 03 30
Seyrantepe Branch	Seyrantepe Mahallesi, İbrahim Karaoglu Cad. No: 111 A/1, 34418	KAĞITHANE	İSTANBUL	+90 850 204 06 18
Siirt Branch	Bahçelievler Mahallesi, Hükümet Bulvarı, No: 26, 56100	MERKEZ	SİİRT	+90 850 204 06 71
Silifke Branch	Mukaddem Mahallesi, İnönü Bulvarı No: 20 A, 33940	SİLIFKE	MERSİN	+90 850 204 06 88
Silivri Branch	Piri Mehmet Paşa Mah. Başkomutan Cad. No: 4, 34570	SİLİVRİ	İSTANBUL	+90 850 204 02 61
Sincan Branch	Atatürk Mahallesi, Ankara Caddesi, No: 44/A, 06930	SİNCAN	ANKARA	+90 850 204 01 91
Sinop Branch	Meydanbaşı Mahallesi, Kıbrıs Caddesi, No: 4, 57000	MERKEZ	SİNOP	+90 850 204 06 91
Şirehani Branch	İsmetpaşa Mahallesi, İnönü Caddesi, No: 217/7, 27010	ŞAHİNBEY	GAZİANTEP	+90 850 204 03 37
Şirinevler Branch	Meriç Sokak Ünal İş Merkezi, No: 13/3 Zemin Kat, Şirinevler, 34188	BAHÇELİEVLER	İSTANBUL	+90 850 204 02 33
Şirinyalı Branch	Şirinyalı Mahallesi, İsmet Gökşen Caddesi, No: 80/1, 07160	MURATPAŞA	ANTALYA	+90 850 204 04 62
Şirinyer Branch	Güven Mahallesi, Menderes Caddesi, No: 318, 35370	BUCA	İZMİR	+90 850 204 02 76
Sırkeci Branch	Hobyar Mahallesi, Ankara Cad. Eraysan Ofis Malzemeleri Apt. No: 37/1, 34112	FATİH	İSTANBUL	+90 850 204 03 91
Şişli Meydan Branch	Merkez Mahallesi, Büyükdere Caddesi, C.E.M. İş Merkezi, No: 23 B, 34384	ŞİŞLİ	İSTANBUL	+90 850 204 03 83
Siteler Branch	Ulubey Mahallesi, Demirhendek Caddesi, No: 69, 06320	ALTINDAĞ	ANKARA	+90 850 204 04 74
Sivas Branch	Atatürk Caddesi, No: 15	MERKEZ	SİVAS	+90 850 204 02 47
Soğanlık Branch	Atatürk Caddesi, No: 119, 34880 Soğanlık	KARTAL	İSTANBUL	+90 850 204 05 96
Söğütözü Branch	Platin Tower Söğütözü Mahallesi, Dumlupınar Bulvarı (Eskişehir Yolu Üzeri), No: 94/G, 06510	ÇANKAYA	ANKARA	+90 850 204 06 82
Söke Branch	Konak Mahallesi, Aydın Caddesi No: 19, 09200	SÖKE	AYDIN	+90 850 204 06 59
Soma Branch	Kurtuluş Mahallesi, Fatih Caddesi, No: 10	SOMA	MANİSA	+90 850 204 03 40
Sorgun Branch	Çay Mahallesi, Cumhuriyet Caddesi No: 71 A, 66700	SORGUN	YOZGAT	+90 850 204 07 31
Suadiye Branch	Bağdat Caddesi, German Apt, Suadiye, No: 456, 34740	KADIKÖY	İSTANBUL	+90 850 204 00 15

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Suburcu Branch	Çukur Mahallesi, Suburcu Caddesi, No: 11/A Şahinbey 27400	ŞAHİNBEY	GAZİANTEP	+90 850 204 01 96
Sultanbeyli Branch	Mehmet Akif Mahallesi, Fatih Bulvari, No: 244/B, 34920	SULTANBEYLİ	İSTANBUL	+90 850 204 01 94
Sultangazi Branch	Cebeci Mahallesi, Eski Edirne Asfaltı No: 748, Sultançifliği, 34270	SULTANGAZİ	İSTANBUL	+90 850 204 06 06
Tahtakale Branch	Süleymaniye Mahallesi, Şahende Sokak, Keleşler İş Hanı, No: 7 A, 34116	FATİH	İSTANBUL	+90 850 204 01 47
Tarsus Branch	Şehit Mustafa Mahallesi, Atatürk Bulvarı, No: 7/A, 33500	TARSUS	MERSİN	+90 850 204 02 37
Tarsus Makam Branch	Şehit Mustafa Mahallesi, Atatürk Cad. No: 17/A, 33400	TARSUS	MERSİN	+90 850 204 04 66
Tatvan Branch	Tuğ Mahallesi, Cumhuriyet Bulvarı, Şimşek Center, Blok No: 226 A, 13200	TATVAN	BITLIS	+90 850 204 06 81
Tekirdağ Branch	Aydoğu Mahallesi, Hükümet Caddesi No: 94, 59200	SÜLEYMANPAŞA	TEKİRDAĞ	+90 850 204 02 24
Teksan Branch	75. Yıl (Sultandere) Mahallesi, Teksan İdari (Küme Evler), No: 63/2, 26250	ODUNPAZARI	ESKİSEHIR	+90 850 204 01 84
Tire Branch	Cumhuriyet Meydanı, No: 5	TİRE	İZMİR	+90 850 204 02 53
Tokat Branch	Kabe-i Mescid Mahallesi, Gaziosmanpaşa Bulvarı, No: 168/A, 60030	MERKEZ	TOKAT	+90 850 204 06 51
Topçular Branch	Rami Kışla Cad. Koçbay İş Merkezi, No: 25/B 7-8 Topçular	EYÜP	İSTANBUL	+90 850 204 01 78
Topkapı Maltepe Branch	Maltepe Mah. Gümüşsuyu Caddesi, No: 53, 34010	ZEYTİNBURNU	İSTANBUL	+90 850 204 05 28
Torbali Branch	Tepeköy Mahallesi, Ağalar Caddesi, No: 16 A-B, 35860	TORBALI	İZMİR	+90 850 204 03 56
Trabzon Branch	Kemerkaya Mah. Kahramanmaraş Caddesi, No: 35 A, 61030	ORTAHİSAR	TRABZON	+90 850 204 00 91
Trakya Corporate Branch	15 Temmuz Mahallesi, Gülbahar Caddesi, Nur Yıldız Plaza, No: 7 A, Kat: 5 Güneşli, 34212	BAĞCILAR	İSTANBUL	+90 850 204 00 55
Trakya Üniversitesi Branch	Kocasinan Mahallesi, E5 Karayolu Caddesi, No: 76/13, İç Kapı: 2, 22030	MERKEZ	EDİRNE	+90 850 204 07 45
Tunalı Hilmi Branch	Remzi Oğuz Mahallesi, Tunalı Hilmi Caddesi, No: 68/A, Kavaklıdere	ÇANKAYA	ANKARA	+90 850 204 03 11 13
Turgutlu Branch	Altay Mahallesi, Atatürk Bulvarı, No: 163	TURGUTLU	MANİSA	+90 850 204 02 92
Tuzla Branch	İçmeler Mahallesi, Mazhar Sokak No: 21 A, 34947	TUZLA	İSTANBUL	+90 850 204 02 36
Tuzla Deniz Harp Okulu Branch	Tuzla Deniz Harp Okulu Komutanlığı Sosyal Tesisleri	TUZLA	İSTANBUL	+90 850 204 03 20

BRANCHES

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Tuzla OSB Branch	Aydınlı-İstanbul AYOSB Mahallesi, 5. Sokak, İstanbul Anadolu Yakası OSB Sitesi, No: 2, 34953	TUZLA	İSTANBUL	+90 850 204 02 18
Tuzla Piyade Okulu Branch	Piyade Okulu Komutanlığı	TUZLA	İSTANBUL	+90 850 204 03 50
Üçevler Branch	Üçevler Mahallesi, Ahıska Cad. No: 10/1, 16270	NİLÜFER	BURSA	+90 850 204 01 62
Ulus Ankara Branch	Anafartalar Mahallesi, Sanayi Caddesi, No: 15/1-2-3-4-5-6-7, 06050	ALTINDAĞ	ANKARA	+90 850 204 00 34
Ümitköy Branch	Çay Yolu Mahallesi, 8. Cadde No: 45, 06530	ÇANKAYA	ANKARA	+90 850 204 02 26
Ümraniye Branch	Alemdağ Caddesi, No: 194/2	ÜMRANIYE	İSTANBUL	+90 850 204 00 43
Ümraniye Sanayi Branch	Çakmak Mahallesi, Alemdağ Caddesi No: 422, 34775	ÜMRANIYE	İSTANBUL	+90 850 204 06 10
Uncalı Branch	Uncalı Mahallesi, Uncalı Caddesi No: 63, Konyaaltı, 07070	UNCALI	ANTALYA	+90 850 204 02 75
Ünye Branch	Kaledere Mahallesi, Akkuş Niksar Caddesi, No: 6/A, 52300	ÜNYE	ORDU	+90 850 204 06 98
Uşak Branch	İslice Mahallesi, İsmetpaşa Cad. No: 67/B, 64100	MERKEZ	UŞAK	+90 850 204 00 92
Uşak Çarşı Branch	İslice Mahallesi, İslice Sokak, No: 12/A, 64200	MERKEZ	UŞAK	+90 850 204 05 18
Üsküdar Branch	Aziz Mahmut Hüdayi Mahallesi, Hakimiyeti Milliye Cad. No: 50 Kat: 1, 34672	ÜSKÜDAR	İSTANBUL	+90 850 204 01 32
Uzunköprü Branch	Muradiye Camii Mahallesi, Cumhuriyet Caddesi, No: 1-A, 22300	UZUNKÖPRÜ	EDİRNE	+90 850 204 06 93
Valikonağı Branch	Teşvikiye Mahallesi, Valikonağı Caddesi, No: 66, 34365	ŞİŞLİ	İSTANBUL	+90 850 204 02 19
Van Branch	Şerefiye Mahallesi, M. Fevzi Çakmak Cad. Lütfü Savur İş Merkezi Sit. No: 14, 65100	İPEKYOLU	VAN	+90 850 204 02 15
Van Yüzüncü Yıl Üniversitesi Branch	Bardaklı Mahallesi, Araştırma Sok. B Blok Sitesi, No: 10/BTD, 65040	TUŞBA	VAN	+90 850 204 07 10
Yalıkavak Branch	İnönü Caddesi, No: 101/A-E, Yalıkavak, 48990	BODRUM	MUĞLA	+90 850 204 06 92
Yalova Branch	Rüstempaşa Mahallesi, Çeşme Sokak, No: 2/1, 77200	MERKEZ	YALOVA	+90 850 204 03 10
Yalova İskele Branch	Süleyman Bey Mahallesi, Cengiz Koçal Caddesi, No: 24/1, 77200	MERKEZ	YALOVA	+90 850 204 05 59
Yeditepe Corporate Branch	Saray Mahallesi, Sokullu Cad. No: 7 A/1, 34768	ÜMRANIYE	İSTANBUL	+90 850 204 05 38

BRANCH	ADDRESS	COUNTY	PROVINCE	TELEPHONE
Yeni Adana Branch	Güzelyalı Mah. Turgut Özal Bulvarı No: 90/D, Edip Özaltın Sitesi, B Blok Altı, 01170	ÇUKUROVA	ADANA	+90 850 204 05 73
Yenibosna Branch	Yenibosna Merkez Mahallesi, Yıldırım Beyazıt Caddesi, No: 210 A, 34197	BAHÇELİEVLER	İSTANBUL	+90 850 204 03 29
Yeniköy Antalya Branch	Yeniköy Mahallesi, Atatürk Caddesi, No: 476	DÖŞEMEALTI	ANTALYA	+90 850 204 03 53
Yeniköy Branch	Yeniköy Mahallesi, Köybaşı Caddesi No: 1, 34464	SARIYER	İSTANBUL	+90 850 204 02 51
Yeşilköy Branch	İstasyon Caddesi, Orhan Gazi Sok. No: 1, Zemin Kat Kısı A, Yeşilköy, 34801	BAKIRKÖY	İSTANBUL	+90 850 204 00 54
Yıldırım Branch	Duaçınarı Mahallesi, Ankarayolu Cad. B Blok Apt. No: 171-173 B 16370	YILDIRIM	BURSA	+90 850 204 02 80
Yıldız Branch	Turan Güneş Bulvarı, No: 17	ÇANKAYA	ANKARA	+90 850 204 01 63
Yıldız Posta Branch	Gayrettepe Mahallesi, Yener Sokak, No: 1	BEŞİKTAŞ	İSTANBUL	+90 850 204 03 92
Yozgat Branch	Medrese Mahallesi, Şeyhzade Caddesi, No: 11/B, 66100	MERKEZ	YOZGAT	+90 850 204 07 00
Yüreğir Branch	Cumhuriyet Mahallesi, 770 Sokak, No: 11/A, 01280	YÜREĞİR	ADANA	+90 850 204 01 56
Zekeriyaköy Branch	Zekeriyaköy Mahallesi, 4. Cadde, Kültür Merkezi Apt. No: 4/1/2, 34450	SARIYER	İSTANBUL	+90 850 204 03 70
Zeytinburnu Branch	Prof. Muammer Aksoy Caddesi, No: 85, 34020	ZEYTİNURNU	İSTANBUL	+90 850 204 00 93
Zeytinburnu Bulvar Branch	Gökalp Mahallesi, 58. Bulvar Caddesi No: 49-51, 34020	ZEYTİNURNU	İSTANBUL	+90 850 204 05 21
Zonguldak Branch	Mesrutiyet Mahallesi, Gazipaşa Caddesi, No: 31, 67030	MERKEZ	ZONGULDAK	+90 850 204 06 34

CONVENIENCE TRANSLATION INTO ENGLISH OF INDEPENDENT AUDITOR'S REPORT ON THE BOARD OF DIRECTORS' ANNUAL REPORT ORIGINALLY ISSUED IN TURKISH

(CONVENIENCE TRANSLATION OF INDEPENDENT AUDITOR'S REPORT ON THE MANAGEMENT'S ANNUAL REPORT ORIGINALLY ISSUED IN TURKISH)

INDEPENDENT AUDITOR'S REPORT ON THE MANAGEMENT'S ANNUAL REPORT

To the General Assembly of Türk Ekonomi Bankası A.Ş.

1) Opinion

As we have audited the full set consolidated and unconsolidated financial statements of Türk Ekonomi Bankası A.Ş. ("the Bank") and its consolidated subsidiaries ("the Group") for the period between 01/01/2021–31/12/2021, we have also audited the annual report for the same period.

In our opinion, the consolidated and unconsolidated financial information provided in the Management's annual report and the Management's discussions on the Group's financial performance, are fairly presented in all material respects, and are consistent with the full set audited consolidated and unconsolidated financial statements and the information obtained from our audit.

2) Basis for Opinion

We conducted our audit in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and the Standards on Independent Auditing ("SIA") which is a part of Turkish Auditing Standards published by the Public Oversight Accounting and Auditing Standards Authority ("POA"). Our responsibility is disclosed under *Responsibilities of the Independent Auditor on the Independent Audit of the Annual Report* in detail. We declare that we are independent from the Bank in accordance with the *Code of Ethics for Independent Auditors* ("Code of Ethics") issued by POA and ethical provisions stated in the regulation of audit. We have fulfilled other responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

3) Auditor's Opinion for the Full Set Consolidated and Unconsolidated Financial Statements

We have presented unqualified opinion for the Bank's full set consolidated and unconsolidated financial statements for the period between 01/01/2021–31/12/2021 in our Auditor's Report dated 8 February 2022.

4) Management's Responsibility for the Annual Report

The Bank Management is responsible for the following in accordance with Article 514 and 516 of the Turkish Commercial Code No. 6102 ("TCC") and the regulation on "Preparing and Publishing the Annual Report by Banks" published in the Official Gazette dated 1 November 2006 and No. 26333 ("the Communiqué"):

- Preparing the annual report within the three months following the reporting date and presenting it to the General Assembly;

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b) Preparing the annual report with the all respects of the Bank's flow of operations for that year and the Bank's financial performance accurately, completely, directly and fairly. In this report, the consolidated financial position is assessed in accordance with the financial statements. The Bank's development and risks that the Bank may probably face are also pointed out in this report. The Board of Director's evaluation on those matters are also stated in this report.

c) The annual report also includes the matters stated below:

- The significant events occurred in the Bank's activities subsequent to the financial year ends,
- The Bank's research and development activities,
- The compensation paid to key management personnel and members of Board of Directors including financial benefits such as salaries, bonuses and premiums, allowances, travelling, accommodation and representation expenses, in cash and kind facilities, insurances and other similar guarantees.

The Board of Directors also considers the secondary regulations prepared by the Banking Regulation and Supervision Agency and the Ministry of Trade and related institutions while preparing the annual report.

5) Responsibilities of the Independent Auditor on the Independent Audit of the Annual Report

Our aim is to express an opinion and prepare a report about whether the Management's discussions and consolidated financial information in the annual report within the scope of the provisions of the TCC and the Communiqué are fairly presented and consistent with the information obtained from our audit.

We conducted our audit in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and the SIA. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Management's discussions on the Group's financial performance, are fairly presented in all material respects, and are consistent with the full set audited consolidated and unconsolidated financial statements and the information obtained from our audit

The engagement partner on the audit resulting in this independent auditor's report is Yaman Polat.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of DELOITTE TOUCHE TOHMATSU LIMITED



Yaman Polat
Partner

Istanbul, 28 February 2022