



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş. Bank Financial Report Consolidated 2022 - 2. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	PwC BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2022 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vAkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 30 Haziran 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, tamamı geçmiş dönemlerde ayrılmış olan 1.400.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2022 tarihi itibarıyla finansal durumunun

ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Zeynep Uras, SMMM

Sorumlu Denetçi

İstanbul, 27 Temmuz 2022

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		116.742.185	263.468.716	380.210.901	93.693.309	215.419.445	309.112.754
Cash and cash equivalents		19.201.741	164.618.893	183.820.634	14.832.928	133.372.157	148.205.085
Cash and Cash Balances at Central Bank	(I-a)	18.086.523	118.632.377	136.718.900	11.895.572	79.991.200	91.886.772
Banks	(I-d)	310.805	45.986.917	46.297.722	88.953	53.381.733	53.470.686
Receivables From Money Markets		804.660	0	804.660	2.848.612	0	2.848.612
Allowance for Expected Losses (-)		-247	-401	-648	-209	-776	-985
Financial assets at fair value through profit or loss	(I-b)	3.957.083	815.211	4.772.294	2.449.329	8.360.046	10.809.375
Public Debt Securities		407.284	141.139	548.423	241.562	337.168	578.730
Equity instruments		1.129.168	320.829	1.449.997	791.398	282.498	1.073.896
Other Financial Assets		2.420.631	353.243	2.773.874	1.416.369	7.740.380	9.156.749
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	51.583.597	84.154.111	135.737.708	35.882.021	64.429.401	100.311.422
Public Debt Securities		50.226.409	62.117.559	112.343.968	34.746.069	43.909.234	78.655.303
Equity instruments		15.770	109	15.879	15.770	109	15.879
Other Financial Assets		1.341.418	22.036.443	23.377.861	1.120.182	20.520.058	21.640.240
Derivative financial assets	(I-c, I-l)	41.999.764	13.880.501	55.880.265	40.529.031	9.257.841	49.786.872
Derivative Financial Assets At Fair Value Through Profit Or Loss		23.238.597	12.551.411	35.790.008	27.285.795	9.068.516	36.354.311
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		18.761.167	1.329.090	20.090.257	13.243.236	189.325	13.432.561
FINANCIAL ASSETS AT AMORTISED COST (Net)		366.626.549	205.931.863	572.558.412	265.854.861	172.485.499	438.340.360
Loans	(I-f)	325.405.652	191.506.773	516.912.425	236.628.155	160.122.040	396.750.195
Receivables From Leasing Transactions	(I-k)	2.194.141	7.193.250	9.387.391	1.921.249	6.116.852	8.038.101
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	55.537.490	11.908.749	67.446.239	42.169.862	10.415.698	52.585.560
Public Debt Securities		55.537.490	10.739.656	66.277.146	42.169.862	9.446.135	51.615.997
Other Financial Assets		0	1.169.093	1.169.093	0	969.563	969.563
Allowance for Expected Credit Losses (-)		-16.510.734	-4.676.909	-21.187.643	-14.864.405	-4.169.091	-19.033.496
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	332.521	0	332.521	232.296	0	232.296
Held for Sale		332.521	0	332.521	232.296	0	232.296
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		18.957	0	18.957	18.129	0	18.129
Investments in Associates (Net)	(I-h)	18.957	0	18.957	18.129	0	18.129

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		18,957	0	18,957	18,129	0	18,129
Investments in Subsidiaries (Net)	(I-i)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(I-j)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		6,401,929	80,202	6,482,131	5,821,035	73,801	5,894,836
INTANGIBLE ASSETS AND GOODWILL (Net)		2,040,669	17,214	2,057,883	1,485,784	13,818	1,499,602
Goodwill		0	0	0	0	0	0
Other		2,040,669	17,214	2,057,883	1,485,784	13,818	1,499,602
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		5,666,927	163,583	5,830,510	0	124,001	124,001
DEFERRED TAX ASSET	(I-n)	69,922	0	69,922	78,560	73,610	152,170
OTHER ASSETS (Net)	(I-p)	10,982,190	2,758,188	13,740,378	6,225,787	1,198,395	7,424,182
TOTAL ASSETS		508,881,849	472,419,766	981,301,615	373,409,761	389,388,569	762,798,330
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	250,529,032	370,996,351	621,525,383	151,449,396	302,101,183	453,550,579
LOANS RECEIVED	(II-c)	1,721,846	73,577,015	75,298,861	676,304	59,296,736	59,973,040
MONEY MARKET FUNDS		19,538,340	35,055,465	54,593,805	35,756,717	28,880,744	64,637,461
MARKETABLE SECURITIES (Net)	(II-d)	8,002,922	25,670,111	33,673,033	9,452,458	20,830,603	30,283,061
Bills		5,070,530	0	5,070,530	7,058,313	0	7,058,313
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,932,392	25,670,111	28,602,503	2,394,145	20,830,603	23,224,748
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(II-b, II-g)	18,318,545	3,933,336	22,251,881	22,005,962	3,676,720	25,682,682
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		18,086,940	3,933,335	22,020,275	21,729,706	3,463,705	25,193,411
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		231,605	1	231,606	276,256	213,015	489,271
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	648,306	58,878	707,184	537,500	52,860	590,360
PROVISIONS	(II-h)	4,209,589	419,235	4,628,824	3,183,878	173,415	3,357,293
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1,224,127	4,388	1,228,515	773,481	3,268	776,749
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2,985,462	414,847	3,400,309	2,410,397	170,147	2,580,544
CURRENT TAX LIABILITIES	(II-i)	876,042	123,787	999,829	2,143,416	261,075	2,404,491
DEFERRED TAX LIABILITY	(II-i)	4,944,502	238,636	5,183,138	171,474	282,831	454,305
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(II-j)	0	14,967,863	14,967,863	0	18,725,534	18,725,534
Loans		0	0	0	0	0	0

Other Debt Instruments		0	14.967.863	14.967.863	0	18.725.534	18.725.534
OTHER LIABILITIES	(II-e)	18.222.873	26.515.974	44.738.847	12.692.318	14.487.893	27.180.211
EQUITY	(II-k)	115.243.073	-12.510.106	102.732.967	84.846.514	-8.887.201	75.959.313
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.320.613	0	5.320.613	5.320.613	0	5.320.613
Equity Share Premiums		3.505.742	0	3.505.742	3.505.742	0	3.505.742
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.814.871	0	1.814.871	1.814.871	0	1.814.871
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.231.326	16.699	2.248.025	2.627.256	16.699	2.643.955
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		23.915.580	-12.526.805	11.388.775	13.199.125	-8.903.900	4.295.225
Profit Reserves		57.238.548	0	57.238.548	45.953.298	0	45.953.298
Legal Reserves		2.058.326	0	2.058.326	1.933.583	0	1.933.583
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		55.003.132	0	55.003.132	43.869.490	0	43.869.490
Other Profit Reserves		177.090	0	177.090	150.225	0	150.225
Profit or Loss		21.337.006	0	21.337.006	12.546.222	0	12.546.222
Prior Years' Profit or Loss		180.472	0	180.472	419.031	0	419.031
Current Period Net Profit Or Loss		21.156.534	0	21.156.534	12.127.191	0	12.127.191
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		442.255.070	539.046.545	981.301.615	322.915.937	439.882.393	762.798.330

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		472.689.712	1.063.178.031	1.535.867.743	335.848.176	890.327.061	1.226.175.237
GUARANTIES AND WARRANTIES	(III)	51.957.359	70.326.397	122.283.756	32.763.085	55.573.031	88.336.116
Letters of Guarantee		40.480.919	42.234.651	82.715.570	26.591.294	31.957.346	58.548.640
Guarantees Subject to State Tender Law		1.226.542	5.497.671	6.724.213	1.155.719	3.175.131	4.330.850
Guarantees Given for Foreign Trade Operations		0	2.684.043	2.684.043	0	2.607.611	2.607.611
Other Letters of Guarantee		39.254.377	34.052.937	73.307.314	25.435.575	26.174.604	51.610.179
Bank Acceptances		0	257.799	257.799	0	159.525	159.525
Import Letter of Acceptance		0	257.799	257.799	0	159.525	159.525
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		167.336	20.297.810	20.465.146	49.289	15.121.137	15.170.426
Documentary Letters of Credit		167.336	18.680.907	18.848.243	49.289	13.538.638	13.587.927
Other Letters of Credit		0	1.616.903	1.616.903	0	1.582.499	1.582.499
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	20.808	20.808	0	23.003	23.003
Other Guarantees		2.881.568	7.494.616	10.376.184	100.457	8.295.370	8.395.827
Other Collaterals		8.427.536	20.713	8.448.249	6.022.045	16.650	6.038.695
COMMITMENTS	(III)	82.744.252	27.412.783	110.157.035	68.584.861	21.771.973	90.356.834
Irrevocable Commitments		80.752.926	25.735.457	106.488.383	66.901.506	20.434.428	87.335.934
Forward Asset Purchase Commitments		2.964.852	16.336.525	19.301.377	7.164.528	14.387.946	21.552.474
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		18.000.836	9.394.048	27.394.884	13.266.649	6.041.228	19.307.877
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		4.415.879	0	4.415.879	3.394.242	0	3.394.242
Tax and Fund Liabilities Arised from Export Commitments		6.596	0	6.596	5.934	0	5.934
Commitments for Credit Card Limits		44.143.311	0	44.143.311	34.314.098	0	34.314.098
Commitments for Credit Cards and Banking Services Promotions		119.984	0	119.984	130.112	0	130.112
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		11,101,468	4,884	11,106,352	8,625,943	5,254	8,631,197
Revocable Commitments		1,991,326	1,677,326	3,668,652	1,683,355	1,337,545	3,020,900
Revocable Loan Granting Commitments		1,562,888	0	1,562,888	1,364,856	0	1,364,856
Other Revocable Commitments		428,438	1,677,326	2,105,764	318,499	1,337,545	1,656,044
DERIVATIVE FINANCIAL INSTRUMENTS		337,988,101	965,438,851	1,303,426,952	234,500,230	812,982,057	1,047,482,287
Derivative Financial Instruments Held For Hedging		43,105,954	158,326,583	201,432,537	38,163,770	122,991,616	161,155,386
Fair Value Hedges		2,127,161	81,130,409	83,257,570	2,471,040	56,739,869	59,210,909
Cash Flow Hedges		40,978,793	77,196,174	118,174,967	35,692,730	66,251,747	101,944,477
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		294,882,147	807,112,268	1,101,994,415	196,336,460	689,990,441	886,326,901
Forward Foreign Currency Buy or Sell Transactions		38,208,699	58,703,167	96,911,866	15,801,559	38,750,364	54,551,923
Forward Foreign Currency Buying Transactions		37,886,292	10,951,149	48,837,441	15,557,894	10,535,813	26,093,707
Forward Foreign Currency Sale Transactions		322,407	47,752,018	48,074,425	243,665	28,214,551	28,458,216
Currency and Interest Rate Swaps		230,175,043	614,367,733	844,542,776	161,801,483	543,959,385	705,760,868
Currency Swap Buy Transactions		22,290,766	237,236,136	259,526,902	15,706,203	196,139,083	211,845,286
Currency Swap Sell Transactions		129,001,801	152,956,099	281,957,900	87,850,694	138,975,680	226,826,374
Interest Rate Swap Buy Transactions		39,441,238	112,087,749	151,528,987	29,122,293	104,422,311	133,544,604
Interest Rate Swap Sell Transactions		39,441,238	112,087,749	151,528,987	29,122,293	104,422,311	133,544,604
Currency, Interest Rate and Securities Options		10,077,394	46,290,624	56,368,018	10,342,841	43,949,193	54,292,034
Currency Options Buy Transactions		5,609,149	10,778,211	16,387,360	6,157,981	6,456,188	12,614,169
Currency Options Sell Transactions		3,575,970	13,059,637	16,635,607	3,577,964	10,137,361	13,715,325
Interest Rate Options Buy Transactions		0	11,226,388	11,226,388	0	13,677,822	13,677,822
Interest Rate Options Sell Transactions		0	11,226,388	11,226,388	0	13,677,822	13,677,822
Securities Options Buy Transactions		8,970	0	8,970	19,962	0	19,962
Securities Options Sell Transactions		883,305	0	883,305	586,934	0	586,934
Currency Futures		16,158,813	15,355,813	31,514,626	8,206,775	8,114,789	16,321,564
Currency Futures Buy Transactions		15,124,676	973,126	16,097,802	8,206,775	0	8,206,775
Currency Futures Sell Transactions		1,034,137	14,382,687	15,416,824	0	8,114,789	8,114,789
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		262,198	72,394,931	72,657,129	183,802	55,216,710	55,400,512
CUSTODY AND PLEDGES RECEIVED		1,373,354,513	992,042,875	2,365,397,388	1,097,960,080	807,574,292	1,905,534,372
ITEMS HELD IN CUSTODY		104,527,405	115,377,735	219,905,140	91,801,403	87,054,819	178,856,222
Customer Fund and Portfolio Balances		23,547,543	12,430,264	35,977,807	17,288,136	6,693,055	23,981,191
Securities Held in Custody		23,873,863	24,566,280	48,440,143	24,979,275	19,165,189	44,144,464
Cheques Received for Collection		47,936,258	10,624,921	58,561,179	41,556,021	8,993,088	50,549,109
Commercial Notes Received for Collection		8,686,092	11,149,223	19,835,315	7,595,783	10,212,171	17,807,954
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		483,649	56,607,047	57,090,696	382,188	41,991,316	42,373,504
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		344,263,635	271,918,949	616,182,584	262,975,066	227,759,703	490,734,769
Securities		452,514	6,778,268	7,230,782	449,676	4,510,927	4,960,603
Guarantee Notes		878,774	1,790,405	2,669,179	797,853	1,391,005	2,188,858
Commodity		370,408	581,831	952,239	347,908	305,712	653,620
Warrant		0	0	0	0	0	0
Real Estate		223,467,459	209,268,310	432,735,769	182,144,809	170,646,985	352,791,794
Other Pledged Items		119,094,480	53,500,135	172,594,615	79,234,820	50,905,074	130,139,894

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		924.563.473	604.746.191	1.529.309.664	743.183.611	492.759.770	1.235.943.381
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.846.044.225	2.055.220.906	3.901.265.131	1.433.808.256	1.697.901.353	3.131.709.609

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.06.2022	Previous Period 01.01.2021 - 30.06.2021	Current Period 3 Months 01.04.2022 - 30.06.2022	Previous Period 3 Months 01.04.2021 - 30.06.2021
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	48.202.345	21.427.825	27.593.211	11.665.182
Interest Income on Loans	(IV-a-1)	28.348.097	15.203.448	15.719.085	8.128.128
Interest Income on Reserve Deposits		282.414	339.828	41.238	210.803
Interest Income on Banks	(IV-a-2)	76.753	87.992	56.738	39.801
Interest Income on Money Market Placements		107.801	94.092	25.622	26.041
Interest Income on Marketable Securities Portfolio	(IV-a-3)	18.811.983	5.373.612	11.439.596	3.089.835
Financial Assets At Fair Value Through Profit Loss		38.639	12.283	14.363	7.321
Financial Assets At Fair Value Through Other Comprehensive Income		7.376.609	2.787.110	4.113.341	1.583.485
Financial Assets Measured at Amortised Cost		11.396.735	2.574.219	7.311.892	1.499.029
Finance Leasing Interest Income		457.283	256.081	247.578	136.061
Other Interest Income		118.014	72.772	63.354	34.513
INTEREST EXPENSES (-)	(IV-b)	-19.896.349	-11.897.826	-10.846.010	-6.327.906
Interest Expenses on Deposits	(IV-b-4)	-13.964.762	-8.001.756	-7.794.660	-4.269.659
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.066.344	-557.320	-629.043	-296.951
Interest Expenses on Money Market Funds		-2.548.391	-2.141.548	-1.328.422	-1.124.984
Interest Expenses on Securities Issued	(IV-b-3)	-1.794.751	-1.139.411	-834.756	-605.457
Lease Interest Expenses		-49.860	-43.037	-26.144	-21.569
Other Interest Expense		-472.241	-14.754	-232.985	-9.286
NET INTEREST INCOME OR EXPENSE		28.305.996	9.529.999	16.747.201	5.337.276
NET FEE AND COMMISSION INCOME OR EXPENSES		4.627.343	2.809.624	2.579.359	1.347.962
Fees and Commissions Received		6.010.610	3.490.492	3.354.836	1.725.890
From Noncash Loans		423.943	285.826	216.454	141.804
Other		5.586.667	3.204.666	3.138.382	1.584.086
Fees and Commissions Paid (-)		-1.383.267	-680.868	-775.477	-377.928
Paid for Noncash Loans		-2.339	-1.264	-1.049	-246
Other		-1.380.928	-679.604	-774.428	-377.682
DIVIDEND INCOME		52.534	9.582	23.632	4.188
TRADING INCOME OR LOSS (Net)	(IV-c)	9.004.767	145.788	5.440.689	-474.565
Gains (Losses) Arising from Capital Markets Transactions		1.070.598	357.251	715.505	189.909
Gains (Losses) Arising From Derivative Financial Transactions		-6.112.712	-509.033	-1.532.719	-6.320.525
Foreign Exchange Gains or Losses		14.046.881	297.570	6.257.903	5.656.051
OTHER OPERATING INCOME	(IV-d)	2.062.244	1.246.493	1.154.103	483.967
GROSS PROFIT FROM OPERATING ACTIVITIES		44.052.884	13.741.486	25.944.984	6.698.828
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-3.553.034	-2.056.782	-1.642.119	-861.724
OTHER ALLOWANCE EXPENSES (-)	(IV-e)	-4.226.655	-1.757.376	-2.294.328	-553.711
PERSONNEL EXPENSES (-)		-2.718.522	-1.695.682	-1.346.445	-885.805
OTHER OPERATING EXPENSES (-)	(IV-f)	-4.940.104	-2.631.562	-2.711.818	-1.354.367
NET OPERATING INCOME (LOSS)		28.614.569	5.600.084	17.950.274	3.043.221
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		28.614.569	5.600.084	17.950.274	3.043.221
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-7.458.035	-1.465.661	-4.842.998	-936.947
Current Tax Provision		-3.864.860	-1.068.156	6.791.245	-969.063
Expense Effect of Deferred Tax		-5.645.647	-911.252	-5.138.652	-59.719
Income Effect of Deferred Tax		2.052.472	513.747	-6.495.591	91.835
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		21.156.534	4.134.423	13.107.276	2.106.274
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		21.156.534	4.134.423	13.107.276	2.106.274
Profit (Loss) Attributable to Group		21.156.534	4.134.409	13.107.276	2.106.267
Profit (loss), attributable to non-controlling interests	(IV-g)	0	14	0	7
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,04069000	0,00795000	0,02521000	0,00405000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.06.2022	Previous Period 01.01.2021 - 30.06.2021	Current Period 3 Months 01.04.2022 - 30.06.2022	Previous Period 3 Months 01.04.2021 - 30.06.2021
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		21.156.534	4.134.423		
OTHER COMPREHENSIVE INCOME		6.796.678	878.164		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-296.872	-24.880		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-35.752	2.719		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-265.432	-33.819		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		828	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3.484	6.220		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		7.093.550	903.044		
Exchange Differences on Translation		2.056.917	1.005.027		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		4.353.261	-662.439		
Income (Loss) Related with Cash Flow Hedges		3.709.469	1.498.401		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.797.009	-951.076		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-1.229.088	13.131		
TOTAL COMPREHENSIVE INCOME (LOSS)		27.953.212	5.012.587		

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.06.2022	Previous Period 01.01.2021 - 30.06.2021
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		1.994.865	7.102.606
Interest Received		35.144.004	19.758.594
Interest Paid		-17.435.012	-11.332.456
Dividends received		52.534	9.582
Fees and Commissions Received		6.110.359	3.494.082
Other Gains		-7.338.304	-1.956.425
Collections from Previously Written Off Loans and Other Receivables		2.181.263	1.516.970
Cash Payments to Personnel and Service Suppliers		-2.952.142	-1.805.840
Taxes Paid		-10.903.361	-1.118.412
Other		-2.864.476	-1.463.489
Changes in Operating Assets and Liabilities Subject to Banking Operations		11.710.714	10.847.742
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		15.236.137	-1.708.304
Net (Increase) Decrease in Due From Banks		139.105	-5.816.742
Net (Increase) Decrease in Loans		-130.556.197	-27.860.018
Net (Increase) Decrease in Other Assets		-67.594.426	-1.626.338
Net Increase (Decrease) in Bank Deposits		27.483.491	-1.164.995
Net Increase (Decrease) in Other Deposits		138.290.096	35.051.361
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		15.916.837	3.802.802
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		12.795.671	10.169.976
Net Cash Provided From Banking Operations		13.705.579	17.950.348
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-29.405.113	-11.347.164
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.539.135	-242.868
Cash Obtained from Tangible and Intangible Asset Sales		39.337	63.531
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-46.050.435	-24.383.430
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		15.521.240	10.067.606
Cash Paid for Purchase of Financial Assets At Amortised Cost		-8.306.655	-10.055.158
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.311.730	12.925.076
Other		5.618.805	278.079
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.865.884	5.853.493
Cash Obtained from Loans and Securities Issued		14.984.691	18.679.743
Cash Outflow Arised From Loans and Securities Issued		-15.455.951	-12.047.642
Equity Instruments Issued		0	0
Dividends paid		-1.211.600	-626.080
Payments of lease liabilities		-183.024	-152.528
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		8.790.825	2.022.025
Net Increase (Decrease) in Cash and Cash Equivalents		-8.774.593	14.478.702
Cash and Cash Equivalents at Beginning of the Period		48.616.116	13.495.306
Cash and Cash Equivalents at End of the Period		39.841.523	27.974.008

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		5.200.000	3.505.742	0	1.814.871	3.016.534	-236.474	9.582	4.740.828	467.159	-2.563.528	40.117.963	591.573	6.259.625	62.923.875	182	62.924.057
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	3.016.534	-236.474	9.582	4.740.828	467.159	-2.563.528	40.117.963	591.573	6.259.625	62.923.875	182	62.924.057
		0	0	0	0	2.175	-27.055	0	1.005.027	-531.389	429.406	0	0	4.134.409	5.012.573	14	5.012.587
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	-29.248	0	0	0	0	0	29.248	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	5.806.087	-	-6.259.625	-626.080	0	-626.080
		0	0	0	0	0	0	0	0	0	0	172.542	-	-626.080	-626.080	0	-626.080
		0	0	0	0	0	0	0	0	0	0	5.806.087	-	-5.633.545	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	172.542	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	2.989.461	-263.529	9.582	5.745.855	-64.230	-2.134.122	45.953.298	419.031	4.134.409	67.310.368	196	67.310.564
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		5.200.000	3.505.742	0	1.814.871	2.997.829	-363.456	9.582	9.878.486	-1.803.369	-3.779.892	45.953.298	419.031	12.127.191	75.959.313	0	75.959.313
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	2.997.829	-363.456	9.582	9.878.486	-1.803.369	-3.779.892	45.953.298	419.031	12.127.191	75.959.313	0	75.959.313
		0	0	0	0	-120.919	-176.781	828	2.056.917	3.403.372	1.633.261	0	0	0.21.156.534	27.953.212	0	27.953.212
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	-99.058	0	0	0	0	0	355.030	-	0	32.042	0	32.042
		0	0	0	0	0	0	0	0	0	0	10.930.220	-14.629	12.127.191	-1.211.600	0	-1.211.600
		0	0	0	0	0	0	0	0	0	0	0	0	-1.211.600	-1.211.600	0	-1.211.600
		0	0	0	0	0	0	0	0	0	0	10.930.220	-14.629	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	10.915.591	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	2.777.852	-540.237	10.410	11.935.403	1.600.003	-2.146.631	57.238.548	180.472	21.156.534	102.732.967	0	102.732.967

Previous Period
01.01.2021 - 30.06.2021

Current Period
01.01.2022 - 30.06.2022