



## KAMUYU AYDINLATMA PLATFORMU

# AKBANK T.A.Ş. Bank Financial Report Unconsolidated 2022 - 3. 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") 30 Eylül 2022 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan öz kaynak değişim tablosunun ve konsolide olmayan 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 ve 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 Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 30 Eylül 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 30 Eylül 2022 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz 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 olmayan 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, 26 Ekim 2022

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		131.428.369	255.785.325	387.213.694	92.556.769	200.971.445	293.528.214
Cash and cash equivalents		24.795.429	160.504.595	185.300.024	14.850.943	128.510.890	143.361.833
Cash and Cash Balances at Central Bank	(I-a)	23.489.397	120.106.067	143.595.464	11.895.572	79.991.153	91.886.725
Banks	(I-d)	477.694	40.398.723	40.876.417	132.292	48.520.144	48.652.436
Receivables From Money Markets		828.451	0	828.451	2.823.223	0	2.823.223
Allowance for Expected Losses ( - )		-113	-195	-308	-144	-407	-551
Financial assets at fair value through profit or loss	(I-b)	1.896.362	1.074.032	2.970.394	1.447.537	8.360.046	9.807.583
Public Debt Securities		66.896	412.957	479.853	133.543	337.168	470.711
Equity instruments		0	470.777	470.777	0	282.498	282.498
Other Financial Assets		1.829.466	190.298	2.019.764	1.313.994	7.740.380	9.054.374
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	66.389.286	76.787.132	143.176.418	35.739.765	54.941.506	90.681.271
Public Debt Securities		63.871.094	59.266.318	123.137.412	34.746.069	41.067.134	75.813.203
Equity instruments		96.426	109	96.535	15.610	109	15.719
Other Financial Assets		2.421.766	17.520.705	19.942.471	978.086	13.874.263	14.852.349
Derivative financial assets	(I-c, I-l)	38.347.292	17.419.566	55.766.858	40.518.524	9.159.003	49.677.527
Derivative Financial Assets At Fair Value Through Profit Or Loss		18.037.989	15.356.859	33.394.848	27.275.288	8.969.678	36.244.966
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		20.309.303	2.062.707	22.372.010	13.243.236	189.325	13.432.561
FINANCIAL ASSETS AT AMORTISED COST (Net)		409.474.567	155.734.985	565.209.552	263.774.618	123.543.878	387.318.496
Loans	(I-f)	357.797.850	148.280.406	506.078.256	236.264.729	117.107.101	353.371.830
Receivables From Leasing Transactions	(I-k)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	68.772.575	11.851.632	80.624.207	42.169.862	10.415.698	52.585.560
Public Debt Securities		68.772.575	10.556.597	79.329.172	42.169.862	9.446.135	51.615.997
Other Financial Assets		0	1.295.035	1.295.035	0	969.563	969.563
Allowance for Expected Credit Losses ( - )		-17.095.858	-4.397.053	-21.492.911	-14.659.973	-3.978.921	-18.638.894
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(I-o)	246.784	0	246.784	170.756	0	170.756
Held for Sale		246.784	0	246.784	170.756	0	170.756
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		4.172.061	16.648.560	20.820.621	2.862.756	13.215.503	16.078.259
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)	4.153.104	16.648.560	20.801.664	2.844.627	13.215.503	16.060.130
Unconsolidated Financial Subsidiaries		4.153.104	16.648.560	20.801.664	2.844.627	13.215.503	16.060.130
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)		11.281.737	17.673	11.299.410	5.811.559	17.668	5.829.227
INTANGIBLE ASSETS AND GOODWILL (Net)		2.079.403	0	2.079.403	1.465.638	1	1.465.639
Goodwill		0	0	0	0	0	0
Other		2.079.403	0	2.079.403	1.465.638	1	1.465.639
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(I-n)	0	0	0	0	73.610	73.610
OTHER ASSETS (Net)	(I-p)	16.088.355	522.760	16.611.115	4.301.347	145.747	4.447.094
<b>TOTAL ASSETS</b>		<b>574.771.276</b>	<b>428.709.303</b>	<b>1.003.480.579</b>	<b>370.943.443</b>	<b>337.967.852</b>	<b>708.911.295</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	282.125.083	342.790.095	624.915.178	151.975.048	261.285.686	413.260.734
LOANS RECEIVED	(II-c)	252.833	73.098.440	73.351.273	235.575	53.261.238	53.496.813
MONEY MARKET FUNDS		22.631.665	21.343.720	43.975.385	34.515.352	26.491.283	61.006.635
MARKETABLE SECURITIES (Net)	(II-d)	8.589.620	27.959.769	36.549.389	8.711.844	20.830.603	29.542.447
Bills		6.704.274	0	6.704.274	6.317.699	0	6.317.699
Asset-backed Securities		0	0	0	0	0	0
Bonds		1.885.346	27.959.769	29.845.115	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)	15.074.887	5.376.438	20.451.325	21.982.296	3.304.939	25.287.235
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		14.631.100	5.376.437	20.007.537	21.706.040	3.091.924	24.797.964
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		443.787	1	443.788	276.256	213.015	489.271
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	697.096	0	697.096	535.440	0	535.440
PROVISIONS	(II-h)	4.498.142	394.814	4.892.956	3.094.834	130.367	3.225.201
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.323.386	0	1.323.386	745.039	0	745.039
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.174.756	394.814	3.569.570	2.349.795	130.367	2.480.162
CURRENT TAX LIABILITIES	(II-i)	3.502.571	131.867	3.634.438	1.975.622	257.473	2.233.095
DEFERRED TAX LIABILITY	(II-i)	3.334.981	0	3.334.981	171.341	0	171.341
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	16.921.746	16.921.746	0	18.725.534	18.725.534
Loans		0	0	0	0	0	0

Other Debt Instruments		0	16.921.746	16.921.746	0	18.725.534	18.725.534
OTHER LIABILITIES	(II-e)	19.801.565	28.756.954	48.558.519	11.528.675	13.943.194	25.471.869
EQUITY	(II-k)	138.004.482	-11.806.189	126.198.293	83.571.770	-7.616.819	75.954.951
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.400.628	0	5.400.628	5.400.628	0	5.400.628
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		1.894.886	0	1.894.886	1.894.886	0	1.894.886
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		6.710.767	469.803	7.180.570	3.325.779	649.363	3.975.142
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		26.399.366	-12.275.992	14.123.374	12.494.457	-8.266.182	4.228.275
Profit Reserves		56.070.405	0	56.070.405	45.024.998	0	45.024.998
Legal Reserves		1.903.795	0	1.903.795	1.808.635	0	1.808.635
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		53.991.428	0	53.991.428	43.068.048	0	43.068.048
Other Profit Reserves		175.182	0	175.182	148.315	0	148.315
Profit or Loss		38.223.316	0	38.223.316	12.125.908	0	12.125.908
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		38.223.316	0	38.223.316	12.125.908	0	12.125.908
Non-controlling Interests		0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>498.512.925</b>	<b>504.967.654</b>	<b>1.003.480.579</b>	<b>318.297.797</b>	<b>390.613.498</b>	<b>708.911.295</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		476.258.453	1.014.125.930	1.490.384.383	334.075.943	869.088.666	1.203.164.609
GUARANTIES AND WARRANTIES	(III-3)	59.496.704	69.371.157	128.867.861	32.764.411	55.057.939	87.822.350
Letters of Guarantee		46.399.226	40.601.303	87.000.529	26.592.620	31.278.272	57.870.892
Guarantees Subject to State Tender Law		1.338.327	5.688.227	7.026.554	1.155.719	3.175.131	4.330.850
Guarantees Given for Foreign Trade Operations		0	2.678.395	2.678.395	0	2.601.276	2.601.276
Other Letters of Guarantee		45.060.899	32.234.681	77.295.580	25.436.901	25.501.865	50.938.766
Bank Acceptances		0	129.148	129.148	0	159.525	159.525
Import Letter of Acceptance		0	129.148	129.148	0	159.525	159.525
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		171.313	20.482.340	20.653.653	49.289	15.073.346	15.122.635
Documentary Letters of Credit		171.313	18.435.773	18.607.086	49.289	13.479.532	13.528.821
Other Letters of Credit		0	2.046.567	2.046.567	0	1.593.814	1.593.814
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	13.149	13.149	0	23.003	23.003
Other Guarantees		3.788.011	8.132.745	11.920.756	100.457	8.507.143	8.607.600
Other Collaterals		9.138.154	12.472	9.150.626	6.022.045	16.650	6.038.695
COMMITMENTS	(III-1)	109.596.554	21.572.118	131.168.672	68.266.362	39.846.412	108.112.774
Irrevocable Commitments		107.811.167	21.572.118	129.383.285	66.901.506	39.846.412	106.747.918
Forward Asset Purchase Commitments		7.837.663	12.782.167	20.619.830	7.164.528	14.383.952	21.548.480
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		20.249.224	8.363.424	28.612.648	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		4.323.155	0	4.323.155	3.394.242	0	3.394.242
Tax and Fund Liabilities Arised from Export Commitments		6.347	0	6.347	5.934	0	5.934
Commitments for Credit Card Limits		61.715.856	0	61.715.856	34.314.098	0	34.314.098
Commitments for Credit Cards and Banking Services Promotions		100.149	0	100.149	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		13,578,773	426,527	14,005,300	8,625,943	19,421,232	28,047,175
Revocable Commitments		1,785,387	0	1,785,387	1,364,856	0	1,364,856
Revocable Loan Granting Commitments		1,785,387	0	1,785,387	1,364,856	0	1,364,856
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		307,165,195	923,182,655	1,230,347,850	233,045,170	774,184,315	1,007,229,485
Derivative Financial Instruments Held For Hedging		43,092,275	139,513,570	182,605,845	38,163,770	122,991,616	161,155,386
Fair Value Hedges		21,482	56,651,228	56,672,710	2,471,040	56,739,869	59,210,909
Cash Flow Hedges		43,070,793	82,862,342	125,933,135	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		264,072,920	783,669,085	1,047,742,005	194,881,400	651,192,699	846,074,099
Forward Foreign Currency Buy or Sell Transactions		38,032,327	59,087,640	97,119,967	15,801,559	38,391,025	54,192,584
Forward Foreign Currency Buying Transactions		37,689,480	11,464,025	49,153,505	15,557,894	10,352,662	25,910,556
Forward Foreign Currency Sale Transactions		342,847	47,623,615	47,966,462	243,665	28,038,363	28,282,028
Currency and Interest Rate Swaps		198,703,001	583,133,746	781,836,747	160,953,319	505,546,140	666,499,459
Currency Swap Buy Transactions		9,968,838	229,351,169	239,320,007	14,906,795	187,588,786	202,495,581
Currency Swap Sell Transactions		136,753,495	128,424,877	265,178,372	87,801,938	129,344,010	217,145,948
Interest Rate Swap Buy Transactions		25,990,334	112,678,850	138,669,184	29,122,293	94,306,672	123,428,965
Interest Rate Swap Sell Transactions		25,990,334	112,678,850	138,669,184	29,122,293	94,306,672	123,428,965
Currency, Interest Rate and Securities Options		11,178,982	49,198,184	60,377,166	9,735,945	43,924,035	53,659,980
Currency Options Buy Transactions		9,352,685	9,344,566	18,697,251	6,157,981	6,443,609	12,601,590
Currency Options Sell Transactions		1,826,297	17,160,996	18,987,293	3,577,964	10,124,782	13,702,746
Interest Rate Options Buy Transactions		0	11,346,311	11,346,311	0	13,677,822	13,677,822
Interest Rate Options Sell Transactions		0	11,346,311	11,346,311	0	13,677,822	13,677,822
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		15,836,859	15,123,370	30,960,229	8,206,775	8,114,789	16,321,564
Currency Futures Buy Transactions		15,722,957	92,575	15,815,532	8,206,775	0	8,206,775
Currency Futures Sell Transactions		113,902	15,030,795	15,144,697	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		321,751	77,126,145	77,447,896	183,802	55,216,710	55,400,512
CUSTODY AND PLEDGES RECEIVED		1,475,048,200	1,068,350,358	2,543,398,558	1,075,455,203	790,972,547	1,866,427,750
ITEMS HELD IN CUSTODY		97,714,038	135,481,511	233,195,549	70,854,516	87,054,819	157,909,335
Customer Fund and Portfolio Balances		32,347,642	12,986,318	45,333,960	17,288,136	6,693,055	23,981,191
Securities Held in Custody		2,903,173	27,497,245	30,400,418	4,032,388	19,165,189	23,197,577
Cheques Received for Collection		52,643,150	9,813,471	62,456,621	41,556,021	8,993,088	50,549,109
Commercial Notes Received for Collection		9,334,886	12,290,362	21,625,248	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		485,187	72,894,115	73,379,302	382,188	41,991,316	42,373,504
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		378,407,970	275,740,117	654,148,087	261,417,076	211,157,958	472,575,034
Securities		337,310	7,911,661	8,248,971	449,676	4,510,927	4,960,603
Guarantee Notes		911,262	1,976,005	2,887,267	797,853	1,391,005	2,188,858
Commodity		770,408	644,356	1,414,764	347,908	305,712	653,620
Warrant		0	0	0	0	0	0
Real Estate		245,086,256	217,877,015	462,963,271	181,905,088	164,039,171	345,944,259
Other Pledged Items		131,302,734	47,331,080	178,633,814	77,916,551	40,911,143	118,827,694

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		998.926.192	657.128.730	1.656.054.922	743.183.611	492.759.770	1.235.943.381
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>1.951.306.653</b>	<b>2.082.476.288</b>	<b>4.033.782.941</b>	<b>1.409.531.146</b>	<b>1.660.061.213</b>	<b>3.069.592.359</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021	Current Period 3 Months 01.07.2022 - 30.09.2022	Previous Period 3 Months 01.07.2021 - 30.09.2021
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(IV-a)	82.880.703	33.383.669	36.295.711	12.975.147
Interest Income on Loans	(IV-a-1)	46.711.235	23.475.882	19.261.748	8.844.399
Interest Income on Reserve Deposits		282.414	594.499	0	254.671
Interest Income on Banks	(IV-a-2)	260.289	55.752	173.351	9.710
Interest Income on Money Market Placements		154.929	96.054	48.270	3.035
Interest Income on Marketable Securities Portfolio	(IV-a-3)	35.370.492	9.095.225	16.774.250	3.840.218
Financial Assets At Fair Value Through Profit Loss		16.980	12.265	5.905	4.574
Financial Assets At Fair Value Through Other Comprehensive Income		13.121.193	4.587.534	5.932.761	1.914.437
Financial Assets Measured at Amortised Cost		22.232.319	4.495.426	10.835.584	1.921.207
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		101.344	66.257	38.092	23.114
INTEREST EXPENSES (-)	(IV-b)	-34.270.445	-18.256.991	-14.996.874	-6.659.068
Interest Expenses on Deposits	(IV-b-4)	-25.230.733	-12.555.614	-11.460.375	-4.688.292
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.628.679	-708.893	-751.213	-236.465
Interest Expenses on Money Market Funds		-3.195.467	-3.093.064	-773.649	-1.002.047
Interest Expenses on Securities Issued	(IV-b-3)	-2.801.301	-1.812.836	-1.118.036	-702.585
Lease Interest Expenses		-77.584	-63.382	-29.161	-21.231
Other Interest Expense		-1.336.681	-23.202	-864.440	-8.448
NET INTEREST INCOME OR EXPENSE		48.610.258	15.126.678	21.298.837	6.316.079
NET FEE AND COMMISSION INCOME OR EXPENSES		6.807.307	3.742.400	2.715.950	1.344.727
Fees and Commissions Received		9.143.712	4.862.864	3.718.837	1.803.582
From Noncash Loans		683.069	409.881	270.355	127.291
Other		8.460.643	4.452.983	3.448.482	1.676.291
Fees and Commissions Paid (-)		-2.336.405	-1.120.464	-1.002.887	-458.855
Paid for Noncash Loans		-3.457	-3.832	-1.118	-1.561
Other		-2.332.948	-1.116.632	-1.001.769	-457.294
DIVIDEND INCOME		14.440	4.550	1.075	373
TRADING INCOME OR LOSS (Net)	(IV-c)	11.390.391	-1.275.695	3.206.563	-1.372.813
Gains (Losses) Arising from Capital Markets Transactions		778.440	429.095	96.366	131.517
Gains (Losses) Arising From Derivative Financial Transactions		-10.248.469	-2.972.132	-3.815.956	-2.444.947
Foreign Exchange Gains or Losses		20.860.420	1.267.342	6.926.153	940.617
OTHER OPERATING INCOME	(IV-d)	2.749.771	1.594.277	748.924	366.112
GROSS PROFIT FROM OPERATING ACTIVITIES		69.572.167	19.192.210	27.971.349	6.654.478
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(IV-e)	-4.541.592	-2.348.985	-1.032.094	-304.752
OTHER ALLOWANCE EXPENSES ( - )	(IV-e)	-4.652.138	-2.015.082	-433.802	-264.296
PERSONNEL EXPENSES (-)		-4.212.814	-2.414.269	-1.724.185	-844.010
OTHER OPERATING EXPENSES (-)	(IV-f)	-7.761.927	-3.889.026	-3.084.367	-1.389.984
NET OPERATING INCOME (LOSS)		48.403.696	8.524.848	21.696.901	3.851.436
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		2.209.610	1.013.888	787.230	333.701
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		50.613.306	9.538.736	22.484.131	4.185.137
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-12.389.990	-2.196.022	-5.417.677	-974.589
Current Tax Provision		-11.718.865	-2.009.089	-8.269.688	-1.172.721
Expense Effect of Deferred Tax		-5.648.632	-973.607	-79.919	-69.922
Income Effect of Deferred Tax		4.977.507	786.674	2.931.930	268.054
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	38.223.316	7.342.714	17.066.454	3.210.548
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		38.223.316	7.342.714	17.066.454	3.210.548
Profit (Loss) Attributable to Group		38.223.316	7.342.714	17.066.454	3.210.548
Profit (loss), attributable to non-controlling interests		0	0	0	0
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,07351000	0,01412000	0,03282000	0,00617000



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021	Current Period 3 Months 01.07.2022 - 30.09.2022	Previous Period 3 Months 01.07.2021 - 30.09.2021
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		38.223.316	7.342.714		
OTHER COMPREHENSIVE INCOME		13.230.798	616.108		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.335.699	-45.207		
Gains (Losses) on Revaluation of Property, Plant and Equipment		4.417.200	3.641		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-261.815	-33.627		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-182.388	-21.219		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-637.298	5.998		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		9.895.099	661.315		
Exchange Differences on Translation		2.763.182	982.721		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		7.782.320	-1.225.171		
Income (Loss) Related with Cash Flow Hedges		3.680.943	1.751.149		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.402.518	-926.207		
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		-1.928.828	78.823		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>51.454.114</b>	<b>7.958.822</b>		

## Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021
<b>Statement of Cash Flow (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		4.852.086	8.900.652
Interest Received		53.784.915	28.902.820
Interest Paid		-31.304.592	-17.576.687
Dividends received		14.440	4.550
Fees and Commissions Received		9.308.363	4.873.008
Other Gains		-11.433.563	-3.606.661
Collections from Previously Written Off Loans and Other Receivables		2.825.536	1.996.321
Cash Payments to Personnel and Service Suppliers		-4.623.871	-2.593.480
Taxes Paid		-10.734.262	-1.689.826
Other		-2.984.880	-1.409.393
Changes in Operating Assets and Liabilities Subject to Banking Operations		18.455.611	15.480.902
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		15.988.829	-1.694.558
Net (Increase) Decrease in Due From Banks		3.227.883	-5.728.334
Net (Increase) Decrease in Loans		-162.508.087	-44.774.566
Net (Increase) Decrease in Other Assets		-77.714.339	-22.549.978
Net Increase (Decrease) in Bank Deposits		12.577.808	-1.472.414
Net Increase (Decrease) in Other Deposits		196.577.923	52.618.961
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		19.349.136	-290.287
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		10.956.458	39.372.078
Net Cash Provided From Banking Operations		23.307.697	24.381.554
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-40.122.728	-21.915.100
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-70.000	-10.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.322.856	-484.012
Cash Obtained from Tangible and Intangible Asset Sales		63.020	97.358
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-60.606.829	-28.846.506
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		20.387.745	12.664.292
Cash Paid for Purchase of Financial Assets At Amortised Cost		-8.306.654	-17.190.851
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.381.744	13.771.354
Other		7.351.102	-1.916.735
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		3.642.699	7.885.315
Cash Obtained from Loans and Securities Issued		27.694.966	24.723.354
Cash Outflow Arised From Loans and Securities Issued		-22.554.863	-15.994.297
Equity Instruments Issued		0	0
Dividends paid		-1.211.600	-626.080
Payments of lease liabilities		-285.804	-217.662
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		10.937.723	1.945.935
Net Increase (Decrease) in Cash and Cash Equivalents		-2.234.609	12.297.704
Cash and Cash Equivalents at Beginning of the Period		43.756.671	10.531.131
Cash and Cash Equivalents at End of the Period		41.522.062	22.828.835



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)						
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.894.886</b>	<b>3.016.534</b>	<b>-232.567</b>	<b>1.539.009</b>	<b>4.036.160</b>	<b>342.100</b>	<b>-2.004.701</b>	<b>39.354.663</b>	<b>0</b>	<b>6.267.167</b>	<b>62.918.993</b>	<b>0</b>	<b>62.918.993</b>
		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	1.894.886	3.016.534	-232.567	1.539.009	4.036.160	342.100	-2.004.701	39.354.663	0	6.267.167	62.918.993	0	62.918.993
		0	0	0	0	2.913	-26.901	-21.219	982.721	-979.952	658.546	0	0	7.342.714	7.958.822	0	7.958.822
		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	5.641.087	0	-6.267.167	-626.080	0	-626.080
		0	0	0	0	0	0	0	0	0	0	0	0	-626.080	-626.080	0	-626.080
		0	0	0	0	0	0	0	0	0	0	5.641.087	0	-5.641.087	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.894.886</b>	<b>2.990.199</b>	<b>-259.468</b>	<b>1.517.790</b>	<b>5.018.881</b>	<b>-637.852</b>	<b>-1.346.155</b>	<b>45.024.998</b>	<b>0</b>	<b>7.342.714</b>	<b>70.251.735</b>	<b>0</b>	<b>70.251.735</b>
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.894.886</b>	<b>2.997.832</b>	<b>-356.691</b>	<b>1.334.001</b>	<b>9.173.818</b>	<b>-1.725.442</b>	<b>-3.220.101</b>	<b>45.024.998</b>	<b>0</b>	<b>12.125.908</b>	<b>75.954.951</b>	<b>0</b>	<b>75.954.951</b>
		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	1.894.886	2.997.832	-356.691	1.334.001	9.173.818	-1.725.442	-3.220.101	45.024.998	0	12.125.908	75.954.951	0	75.954.951
		0	0	0	0	3.692.155	-174.068	-182.388	2.763.182	5.974.182	1.157.735	0	0	38.223.316	51.454.114	0	51.454.114
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	828	0	0	0	0	0	0	828	0	828
		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	-131.099	0	0	0	0	0	131.099	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	10.914.308	0	-	-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	10.914.308	0	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	10.914.308	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.894.886</b>	<b>6.558.888</b>	<b>-530.759</b>	<b>1.152.441</b>	<b>11.937.000</b>	<b>4.248.740</b>	<b>-2.062.366</b>	<b>56.070.405</b>	<b>0</b>	<b>38.223.316</b>	<b>126.198.293</b>	<b>0</b>	<b>126.198.293</b>

Previous Period  
01.01.2021 - 30.09.2021

Current Period  
01.01.2022 - 30.09.2022