



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş. Bank Financial Report Consolidated 2023 - 1. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Comment

Independent Audit Company	PwC BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	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) 31 Mart 2023 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık dönemine 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2023 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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, 26 Nisan 2023

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 31.03.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		177.153.359	258.106.637	435.259.996	154.190.916	244.411.958	398.602.874
Cash and cash equivalents		27.745.757	150.598.537	178.344.294	25.476.114	141.893.059	167.369.173
Cash and Cash Balances at Central Bank	(I-a)	17.478.582	114.471.544	131.950.126	23.686.721	103.846.070	127.532.791
Banks	(I-d)	2.511.789	36.129.120	38.640.909	332.181	38.048.441	38.380.622
Receivables From Money Markets		7.764.346	0	7.764.346	1.462.376	0	1.462.376
Allowance for Expected Losses (-)		-8.960	-2.127	-11.087	-5.164	-1.452	-6.616
Financial assets at fair value through profit or loss	(I-b)	6.286.619	1.194.674	7.481.293	9.611.275	947.850	10.559.125
Public Debt Securities		654.451	293.389	947.840	437.765	164.826	602.591
Equity instruments		1.665.223	617.946	2.283.169	6.035.618	555.909	6.591.527
Other Financial Assets		3.966.945	283.339	4.250.284	3.137.892	227.115	3.365.007
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	111.661.804	90.032.755	201.694.559	87.872.708	83.955.065	171.827.773
Public Debt Securities		93.017.499	66.136.338	159.153.837	82.359.177	60.593.581	142.952.758
Equity instruments		112.097	109	112.206	97.121	109	97.230
Other Financial Assets		18.532.208	23.896.308	42.428.516	5.416.410	23.361.375	28.777.785
Derivative financial assets	(I-c, I-l)	31.459.179	16.280.671	47.739.850	31.230.819	17.615.984	48.846.803
Derivative Financial Assets At Fair Value Through Profit Or Loss		12.794.077	14.529.282	27.323.359	12.416.155	15.553.504	27.969.659
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		18.665.102	1.751.389	20.416.491	18.814.664	2.062.480	20.877.144
FINANCIAL ASSETS AT AMORTISED COST (Net)		550.558.464	222.940.725	773.499.189	483.990.069	219.957.230	703.947.299
Loans	(I-f)	469.718.538	207.749.898	677.468.436	411.479.548	204.629.567	616.109.115
Receivables From Leasing Transactions	(I-k)	4.467.048	8.224.183	12.691.231	3.829.091	8.096.500	11.925.591
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	96.076.498	11.696.222	107.772.720	86.174.530	11.980.146	98.154.676
Public Debt Securities		96.076.498	10.619.095	106.695.593	86.174.530	10.660.402	96.834.932
Other Financial Assets		0	1.077.127	1.077.127	0	1.319.744	1.319.744
Allowance for Expected Credit Losses (-)		-19.703.620	-4.729.578	-24.433.198	-17.493.100	-4.748.983	-22.242.083
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	543.678	0	543.678	591.213	0	591.213
Held for Sale		543.678	0	543.678	591.213	0	591.213
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		18.957	0	18.957	18.957	0	18.957
Investments in Associates (Net)	(I-h)	18.957	0	18.957	18.957	0	18.957

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		18.957	0	18.957	18.957	0	18.957
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)		15.287.036	107.182	15.394.218	15.126.029	105.974	15.232.003
INTANGIBLE ASSETS AND GOODWILL (Net)		2.697.058	20.198	2.717.256	2.686.426	19.697	2.706.123
Goodwill		0	0	0	0	0	0
Other		2.697.058	20.198	2.717.256	2.686.426	19.697	2.706.123
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	257.000	257.000	0	355.563	355.563
DEFERRED TAX ASSET	(I-n)	164.954	0	164.954	21.360	192.285	213.645
OTHER ASSETS (Net)	(I-p)	28.682.597	2.737.361	31.419.958	23.399.038	2.227.465	25.626.503
TOTAL ASSETS		775.106.103	484.169.103	1.259.275.206	680.024.008	467.270.172	1.147.294.180
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	470.870.233	348.356.994	819.227.227	370.274.245	351.287.683	721.561.928
LOANS RECEIVED	(II-c)	2.334.864	72.910.264	75.245.128	1.549.474	73.513.480	75.062.954
MONEY MARKET FUNDS		20.254.129	51.802.401	72.056.530	31.404.500	31.119.953	62.524.453
MARKETABLE SECURITIES (Net)	(II-d)	6.904.183	20.198.485	27.102.668	6.094.990	19.723.455	25.818.445
Bills		3.181.325	0	3.181.325	2.663.511	0	2.663.511
Asset-backed Securities		0	0	0	0	0	0
Bonds		3.722.858	20.198.485	23.921.343	3.431.479	19.723.455	23.154.934
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)	10.095.996	3.089.877	13.185.873	11.240.035	3.815.567	15.055.602
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.852.199	3.089.877	12.942.076	10.745.559	3.815.566	14.561.125
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		243.797	0	243.797	494.476	1	494.477
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	889.053	64.988	954.041	802.416	63.966	866.382
PROVISIONS	(II-h)	5.735.567	759.885	6.495.452	5.406.719	455.795	5.862.514
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.579.553	6.607	2.586.160	2.249.152	5.960	2.255.112
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.156.014	753.278	3.909.292	3.157.567	449.835	3.607.402
CURRENT TAX LIABILITIES	(II-i)	13.792.751	366.647	14.159.398	10.476.097	485.464	10.961.561
DEFERRED TAX LIABILITY	(II-i)	41	366.108	366.149	3.066.604	418.170	3.484.774
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	17.504.209	17.504.209	0	16.800.082	16.800.082
Loans		0	0	0	0	0	0

Other Debt Instruments		0	17.504.209	17.504.209	0	16.800.082	16.800.082
OTHER LIABILITIES	(II-e)	31.587.735	27.649.382	59.237.117	27.438.039	28.251.576	55.689.615
EQUITY	(II-k)	163.819.910	-10.078.496	153.741.414	162.706.574	-9.100.704	153.605.870
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		8.235.378	37.347	8.272.725	7.302.760	37.347	7.340.107
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		25.860.767	-10.115.843	15.744.924	27.438.475	-9.138.051	18.300.424
Profit Reserves		108.309.918	0	108.309.918	57.238.547	0	57.238.547
Legal Reserves		2.940.561	0	2.940.561	2.058.326	0	2.058.326
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		93.777.275	0	93.777.275	55.003.132	0	55.003.132
Other Profit Reserves		11.592.082	0	11.592.082	177.089	0	177.089
Profit or Loss		10.893.234	0	10.893.234	60.206.179	0	60.206.179
Prior Years' Profit or Loss		182.095	0	182.095	180.472	0	180.472
Current Period Net Profit Or Loss		10.711.139	0	10.711.139	60.025.707	0	60.025.707
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		726.284.462	532.990.744	1.259.275.206	630.459.693	516.834.487	1.147.294.180

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		596.902.587	975.585.600	1.572.488.187	525.650.073	1.076.078.174	1.601.728.247
GUARANTIES AND WARRANTIES	(III)	92.516.892	73.325.278	165.842.170	68.058.116	73.243.918	141.302.034
Letters of Guarantee		73.289.103	48.355.337	121.644.440	51.738.063	45.730.576	97.468.639
Guarantees Subject to State Tender Law		902.783	5.584.289	6.487.072	1.375.563	6.044.920	7.420.483
Guarantees Given for Foreign Trade Operations		0	2.668.435	2.668.435	0	2.595.601	2.595.601
Other Letters of Guarantee		72.386.320	40.102.613	112.488.933	50.362.500	37.090.055	87.452.555
Bank Acceptances		4.785	191.700	196.485	4.785	190.323	195.108
Import Letter of Acceptance		4.785	191.700	196.485	4.785	190.323	195.108
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		1.738.634	18.318.606	20.057.240	2.058.977	19.176.718	21.235.695
Documentary Letters of Credit		1.738.634	15.820.902	17.559.536	2.058.977	16.898.022	18.956.999
Other Letters of Credit		0	2.497.704	2.497.704	0	2.278.696	2.278.696
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	12.985	12.985	0	12.651	12.651
Other Guarantees		7.284.256	6.443.067	13.727.323	5.349.753	8.127.523	13.477.276
Other Collaterals		10.200.114	3.583	10.203.697	8.906.538	6.127	8.912.665
COMMITMENTS	(III)	236.056.704	24.174.378	260.231.082	154.992.537	16.668.298	171.660.835
Irrevocable Commitments		231.650.830	22.808.802	254.459.632	152.086.287	15.161.502	167.247.789
Forward Asset Purchase Commitments		6.888.776	16.282.347	23.171.123	1.025.346	6.826.708	7.852.054
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		24.935.779	6.512.903	31.448.682	23.069.404	8.330.744	31.400.148
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		7.305.005	0	7.305.005	4.523.116	0	4.523.116
Tax and Fund Liabilities Arised from Export Commitments		5.309	0	5.309	5.260	0	5.260
Commitments for Credit Card Limits		161.803.532	0	161.803.532	106.067.149	0	106.067.149
Commitments for Credit Cards and Banking Services Promotions		154.012	0	154.012	125.777	0	125.777
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		30.558.417	13.552	30.571.969	17.270.235	4.050	17.274.285
Revocable Commitments		4.405.874	1.365.576	5.771.450	2.906.250	1.506.796	4.413.046
Revocable Loan Granting Commitments		3.483.968	0	3.483.968	2.193.045	0	2.193.045
Other Revocable Commitments		921.906	1.365.576	2.287.482	713.205	1.506.796	2.220.001
DERIVATIVE FINANCIAL INSTRUMENTS		268.328.991	878.085.944	1.146.414.935	302.599.420	986.165.958	1.288.765.378
Derivative Financial Instruments Held For Hedging		34.480.081	157.316.552	191.796.633	31.550.734	155.500.288	187.051.022
Fair Value Hedges		20.001	79.749.400	79.769.401	20.741	75.872.844	75.893.585
Cash Flow Hedges		34.460.080	77.567.152	112.027.232	31.529.993	79.627.444	111.157.437
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		233.848.910	720.769.392	954.618.302	271.048.686	830.665.670	1.101.714.356
Forward Foreign Currency Buy or Sell Transactions		33.699.021	57.324.415	91.023.436	41.690.954	63.683.648	105.374.602
Forward Foreign Currency Buying Transactions		33.484.045	13.729.852	47.213.897	40.929.678	12.991.907	53.921.585
Forward Foreign Currency Sale Transactions		214.976	43.594.563	43.809.539	761.276	50.691.741	51.453.017
Currency and Interest Rate Swaps		154.931.104	506.822.327	661.753.431	194.674.148	616.588.649	811.262.797
Currency Swap Buy Transactions		5.379.474	197.612.235	202.991.709	20.880.418	237.803.498	258.683.916
Currency Swap Sell Transactions		106.546.580	120.404.328	226.950.908	129.095.692	159.453.265	288.548.957
Interest Rate Swap Buy Transactions		21.502.525	94.402.882	115.905.407	22.349.019	109.665.943	132.014.962
Interest Rate Swap Sell Transactions		21.502.525	94.402.882	115.905.407	22.349.019	109.665.943	132.014.962
Currency, Interest Rate and Securities Options		26.145.902	66.815.282	92.961.184	16.287.381	54.269.717	70.557.098
Currency Options Buy Transactions		21.181.368	12.962.220	34.143.588	14.853.112	9.143.046	23.996.158
Currency Options Sell Transactions		599.607	32.928.272	33.527.879	854.013	22.589.883	23.443.896
Interest Rate Options Buy Transactions		0	10.462.395	10.462.395	0	11.268.394	11.268.394
Interest Rate Options Sell Transactions		0	10.462.395	10.462.395	0	11.268.394	11.268.394
Securities Options Buy Transactions		188.305	0	188.305	35.733	0	35.733
Securities Options Sell Transactions		4.176.622	0	4.176.622	544.523	0	544.523
Currency Futures		18.351.308	17.580.091	35.931.399	17.799.388	17.211.205	35.010.593
Currency Futures Buy Transactions		18.286.976	60.467	18.347.443	16.167.045	1.519.274	17.686.319
Currency Futures Sell Transactions		64.332	17.519.624	17.583.956	1.632.343	15.691.931	17.324.274
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		721.575	72.227.277	72.948.852	596.815	78.912.451	79.509.266
CUSTODY AND PLEDGES RECEIVED		1.869.886.946	1.165.098.892	3.034.985.838	1.674.318.659	1.128.558.597	2.802.877.256
ITEMS HELD IN CUSTODY		167.167.622	156.900.955	324.068.577	142.848.015	145.032.321	287.880.336
Customer Fund and Portfolio Balances		61.614.500	20.436.278	82.050.778	46.396.383	12.805.794	59.202.177
Securities Held in Custody		28.415.272	29.936.125	58.351.397	25.968.734	28.918.489	54.887.223
Cheques Received for Collection		65.664.556	10.177.556	75.842.112	59.865.366	9.750.401	69.615.767
Commercial Notes Received for Collection		10.678.505	13.984.620	24.663.125	9.930.098	14.741.077	24.671.175
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		794.789	82.366.376	83.161.165	687.434	78.816.560	79.503.994
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		471.900.335	308.217.214	780.117.549	434.688.930	303.111.736	737.800.666
Securities		481.029	6.530.443	7.011.472	481.495	5.799.505	6.281.000
Guarantee Notes		1.094.352	1.989.258	3.083.610	1.004.209	2.039.754	3.043.963
Commodity		800.508	670.601	1.471.109	842.908	653.844	1.496.752
Warrant		0	0	0	0	0	0
Real Estate		304.445.824	234.773.054	539.218.878	268.059.922	232.870.595	500.930.517
Other Pledged Items		165.078.622	64.253.858	229.332.480	164.300.396	61.748.038	226.048.434

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.230.818.989	699.980.723	1.930.799.712	1.096.781.714	680.414.540	1.777.196.254
TOTAL OFF-BALANCE SHEET ACCOUNTS		2.466.789.533	2.140.684.492	4.607.474.025	2.199.968.732	2.204.636.771	4.404.605.503

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2023 - 31.03.2023	Previous Period 01.01.2022 - 31.03.2022
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(IV-a)	37.176.356	20.609.134
Interest Income on Loans	(IV-a-1)	22.170.902	12.629.012
Interest Income on Reserve Deposits		0	241.176
Interest Income on Banks	(IV-a-2)	385.219	20.015
Interest Income on Money Market Placements		149.676	82.179
Interest Income on Marketable Securities Portfolio	(IV-a-3)	13.880.878	7.372.387
Financial Assets At Fair Value Through Profit Loss		40.993	24.276
Financial Assets At Fair Value Through Other Comprehensive Income		6.249.070	3.263.268
Financial Assets Measured at Amortised Cost		7.590.815	4.084.843
Finance Leasing Interest Income		531.966	209.705
Other Interest Income		57.715	54.660
INTEREST EXPENSES (-)	(IV-b)	-23.436.546	-9.050.339
Interest Expenses on Deposits	(IV-b-4)	-19.361.698	-6.170.102
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.308.400	-437.301
Interest Expenses on Money Market Funds		-1.279.694	-1.219.969
Interest Expenses on Securities Issued	(IV-b-3)	-1.099.381	-959.995
Lease Interest Expenses		-35.813	-23.716
Other Interest Expense		-351.560	-239.256
NET INTEREST INCOME OR EXPENSE		13.739.810	11.558.795
NET FEE AND COMMISSION INCOME OR EXPENSES		5.033.378	2.047.984
Fees and Commissions Received		6.087.646	2.655.774
From Noncash Loans		315.023	207.489
Other		5.772.623	2.448.285
Fees and Commissions Paid (-)		-1.054.268	-607.790
Paid for Noncash Loans		-1.236	-1.290
Other		-1.053.032	-606.500
DIVIDEND INCOME		39.158	28.902
TRADING INCOME OR LOSS (Net)	(IV-c)	6.480.933	3.564.078
Gains (Losses) Arising from Capital Markets Transactions		2.060.435	355.093
Gains (Losses) Arising From Derivative Financial Transactions		2.216.432	-4.579.993
Foreign Exchange Gains or Losses		2.204.066	7.788.978
OTHER OPERATING INCOME	(IV-d)	1.414.948	908.141
GROSS PROFIT FROM OPERATING ACTIVITIES		26.708.227	18.107.900
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-3.196.064	-1.910.915
OTHER ALLOWANCE EXPENSES (-)		-159.438	-1.932.327
PERSONNEL EXPENSES (-)		-3.315.263	-1.372.077
OTHER OPERATING EXPENSES (-)	(IV-f)	-6.951.382	-2.228.286
NET OPERATING INCOME (LOSS)		13.086.080	10.664.295
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		13.086.080	10.664.295
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-2.374.941	-2.615.037
Current Tax Provision		-3.397.311	-10.656.105
Expense Effect of Deferred Tax		-622.117	-506.995
Income Effect of Deferred Tax		1.644.487	8.548.063
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		10.711.139	8.049.258
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD		10.711.139	8.049.258
Profit (Loss) Attributable to Group		10.711.139	8.049.258
Profit (loss), attributable to non-controlling interests	(IV-g)	0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,02060000	0,01548000

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 01.01.2023 - 31.03.2023	Previous Period 01.01.2022 - 31.03.2022
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		10.711.139	8.049.258
OTHER COMPREHENSIVE INCOME		-1.594.571	7.874.434
Other Comprehensive Income that will not be Reclassified to Profit or Loss		960.929	-1.180
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	-3.535
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		40	488
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		960.889	1.867
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.555.500	7.875.614
Exchange Differences on Translation		870.193	1.068.970
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.547.891	7.612.325
Income (Loss) Related with Cash Flow Hedges		-291.543	1.846.877
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-716.238	-943.442
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		1.129.979	-1.709.116
TOTAL COMPREHENSIVE INCOME (LOSS)		9.116.568	15.923.692

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2023 - 31.03.2023	Previous Period 01.01.2022 - 31.03.2022
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		5.278.949	5.653.357
Interest Received		25.587.904	17.456.325
Interest Paid		-20.995.593	-8.140.515
Dividends received		39.158	28.902
Fees and Commissions Received		6.200.807	2.666.375
Other Gains		2.745.804	-4.294.393
Collections from Previously Written Off Loans and Other Receivables		1.098.266	915.988
Cash Payments to Personnel and Service Suppliers		-3.639.809	-1.486.846
Taxes Paid		-403.210	-316.935
Other		-5.354.378	-1.175.544
Changes in Operating Assets and Liabilities Subject to Banking Operations		45.575.050	2.263.300
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		3.199.391	6.055.535
Net (Increase) Decrease in Due From Banks		904.710	2.982.525
Net (Increase) Decrease in Loans		-62.629.990	-64.470.644
Net (Increase) Decrease in Other Assets		-7.719.715	-25.590.297
Net Increase (Decrease) in Bank Deposits		1.845.075	799.308
Net Increase (Decrease) in Other Deposits		93.708.468	59.860.053
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.111.982	5.509.545
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		17.379.093	17.117.275
Net Cash Provided From Banking Operations		50.853.999	7.916.657
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-43.255.130	-9.251.633
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		-543.777	-568.194
Cash Obtained from Tangible and Intangible Asset Sales		8.573	16.337
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-49.764.827	-21.097.841
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		20.102.009	11.594.110
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.376.199	-8.306.658
Cash Obtained from Sale of Financial Assets At Amortised Cost		895.058	2.445.910
Other		-10.575.967	6.664.703
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.764.994	-7.762.584
Cash Obtained from Loans and Securities Issued		11.667.295	4.637.259
Cash Outflow Arised From Loans and Securities Issued		-9.551.350	-11.801.176
Equity Instruments Issued		0	0
Dividends paid		-3.742.896	-514.768
Payments of lease liabilities		-138.043	-83.899
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.336.323	4.383.283
Net Increase (Decrease) in Cash and Cash Equivalents		7.170.198	-4.714.277
Cash and Cash Equivalents at Beginning of the Period		42.120.003	48.616.116
Cash and Cash Equivalents at End of the Period		49.290.201	43.901.839



Statement of changes in equity (TFRS 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)						
Previous Period 01.01.2022 - 31.03.2022	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		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
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		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
	Total Comprehensive Income (Loss)		0	0	0	0	-1.570	390	0	1.068.970	6.093.590	713.054	0	0	8.049.258	15.923.692	0	15.923.692
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	223.933	-223.933	0	0	0	0
	Profit Distributions		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
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-1.211.600	-1.211.600	0	-1.211.600
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	10.930.220	-14.629	-10.915.591	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		5.200.000	3.505.742		0 1.814.871	2.996.259	-363.066	9.582	10.947.456	4.290.221	-3.066.838	57.107.451	180.469	8.049.258	90.671.405	0	90.671.405
Current Period 01.01.2023 - 31.03.2023	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		5.200.000	3.505.742		0 1.814.871	9.019.728	-1.690.567	10.946	14.330.784	8.495.893	-4.526.253	57.238.547	180.472	60.025.707	153.605.870	0	153.605.870
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		5.200.000	3.505.742		0 1.814.871	9.019.728	-1.690.567	10.946	14.330.784	8.495.893	-4.526.253	57.238.547	180.472	60.025.707	153.605.870	0	153.605.870
	Total Comprehensive Income (Loss)			0	0	0	960.899	30	0	870.193	-2.669.857	-755.836	0	0	10.711.139	9.116.568	0	9.116.568
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	14.976	0	0	0	0	0	0	14.976	0	14.976
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	-43.287	0	0	0	0	0	41.664	1.623	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	51.029.707	0	-60.025.707	-8.996.000	0	-8.996.000
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-8.996.000	-8.996.000	0	-8.996.000
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	51.029.707	0	-51.029.707	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		5.200.000	3.505.742		0 1.814.871	9.937.340	-1.690.537	25.922	15.200.977	5.826.036	-5.282.089	108.309.918	182.095	10.711.139	153.741.414	0	153.741.414