



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş. Bank Financial Report Unconsolidated 2023 - 1. 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	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş.'nin ("Banka") 31 Mart 2023 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 31 Mart 2023 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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 Yüklölölüklerle 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 Nisan 2023

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 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)		174.372.330	240.082.991	414.455.321	147.844.008	228.509.557	376.353.565
Cash and cash equivalents		28.583.415	140.633.128	169.216.543	26.564.458	134.027.828	160.592.286
Cash and Cash Balances at Central Bank	(I-a)	17.478.582	114.471.433	131.950.015	23.686.721	103.846.022	127.532.743
Banks	(I-d)	3.356.621	26.163.036	29.519.657	1.423.105	30.182.611	31.605.716
Receivables From Money Markets		7.756.952	0	7.756.952	1.459.782	0	1.459.782
Allowance for Expected Losses (-)		-8.740	-1.341	-10.081	-5.150	-805	-5.955
Financial assets at fair value through profit or loss	(I-b)	2.680.053	1.194.674	3.874.727	2.188.078	947.850	3.135.928
Public Debt Securities		614.922	293.389	908.311	146.840	164.826	311.666
Equity instruments		0	617.946	617.946	0	555.909	555.909
Other Financial Assets		2.065.131	283.339	2.348.470	2.041.238	227.115	2.268.353
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	111.661.645	83.037.152	194.698.797	87.872.549	76.998.106	164.870.655
Public Debt Securities		93.017.499	63.477.796	156.495.295	82.359.177	57.983.499	140.342.676
Equity instruments		111.938	109	112.047	96.962	109	97.071
Other Financial Assets		18.532.208	19.559.247	38.091.455	5.416.410	19.014.498	24.430.908
Derivative financial assets	(I-c, I-l)	31.447.217	15.218.037	46.665.254	31.218.923	16.535.773	47.754.696
Derivative Financial Assets At Fair Value Through Profit Or Loss		12.782.115	13.466.648	26.248.763	12.404.259	14.473.293	26.877.552
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)		542.471.419	159.449.844	701.921.263	477.776.995	159.214.550	636.991.545
Loans	(I-f)	465.935.020	151.878.122	617.813.142	408.925.740	151.424.448	560.350.188
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)	96.066.258	11.696.222	107.762.480	86.174.530	11.980.146	98.154.676
Public Debt Securities		96.066.258	10.619.095	106.685.353	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 (-)		-19.529.859	-4.124.500	-23.654.359	-17.323.275	-4.190.044	-21.513.319
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	517.843	0	517.843	565.378	0	565.378
Held for Sale		517.843	0	517.843	565.378	0	565.378
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5.782.477	19.921.911	25.704.388	4.810.233	18.736.762	23.546.995
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)	5,763,520	19,921,911	25,685,431	4,791,276	18,736,762	23,528,038
Unconsolidated Financial Subsidiaries		5,763,520	19,921,911	25,685,431	4,791,276	18,736,762	23,528,038
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (Joint Ventures) (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)		15,246,879	38,222	15,285,101	15,089,012	38,270	15,127,282
INTANGIBLE ASSETS AND GOODWILL (Net)		2,658,645	0	2,658,645	2,652,021	0	2,652,021
Goodwill		0	0	0	0	0	0
Other		2,658,645	0	2,658,645	2,652,021	0	2,652,021
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)	125,181	0	125,181	0	192,285	192,285
OTHER ASSETS (Net)	(I-p)	23,330,328	1,170,988	24,501,316	19,130,112	627,272	19,757,384
TOTAL ASSETS		764,505,102	420,663,956	1,185,169,058	667,867,759	407,318,696	1,075,186,455
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	472,289,625	302,300,819	774,590,444	370,352,913	308,971,849	679,324,762
LOANS RECEIVED	(II-c)	143,429	64,098,844	64,242,273	217,420	64,179,340	64,396,760
MONEY MARKET FUNDS		16,077,484	48,502,550	64,580,034	26,207,940	27,821,915	54,029,855
MARKETABLE SECURITIES (Net)	(II-d)	2,712,187	20,198,485	22,910,672	2,716,114	19,723,455	22,439,569
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,712,187	20,198,485	22,910,672	2,716,114	19,723,455	22,439,569
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)	10,085,567	2,827,730	12,913,297	11,239,687	3,212,323	14,452,010
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9,841,770	2,827,730	12,669,500	10,745,211	3,212,322	13,957,533
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)	879,568	0	879,568	799,166	0	799,166
PROVISIONS	(II-h)	5,588,148	671,389	6,259,537	5,270,485	395,003	5,665,488
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2,499,447	0	2,499,447	2,183,677	0	2,183,677
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3,088,701	671,389	3,760,090	3,086,808	395,003	3,481,811
CURRENT TAX LIABILITIES	(II-i)	13,207,365	355,897	13,563,262	10,191,104	478,156	10,669,260
DEFERRED TAX LIABILITY		0	0	0	3,027,248	0	3,027,248
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)	29.108.219	24.881.953	53.990.172	24.271.242	25.711.129	49.982.371
EQUITY	(II-k)	162.543.704	-8.808.114	153.735.590	161.430.206	-7.830.322	153.599.884
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		8.933.901	625.534	9.559.435	8.001.283	677.895	8.679.178
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		25.156.099	-9.433.648	15.722.451	26.733.806	-8.508.217	18.225.589
Profit Reserves		107.141.776	0	107.141.776	56.070.405	0	56.070.405
Legal Reserves		2.777.395	0	2.777.395	1.903.795	0	1.903.795
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		92.774.207	0	92.774.207	53.991.428	0	53.991.428
Other Profit Reserves		11.590.174	0	11.590.174	175.182	0	175.182
Profit or Loss		10.711.300	0	10.711.300	60.024.084	0	60.024.084
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		10.711.300	0	10.711.300	60.024.084	0	60.024.084
Non-controlling Interests				0			0
Total equity and liabilities		712.635.296	472.533.762	1.185.169.058	615.723.525	459.462.930	1.075.186.455

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		590.275.168	920.954.190	1.511.229.358	523.387.252	1.007.840.124	1.531.227.376
GUARANTIES AND WARRANTIES	(III)	92.518.312	72.712.330	165.230.642	68.059.558	72.542.148	140.601.706
Letters of Guarantee		73.290.523	47.432.403	120.722.926	51.739.505	44.729.387	96.468.892
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	2.659.522	2.659.522	0	2.582.504	2.582.504
Other Letters of Guarantee		72.387.740	39.188.592	111.576.332	50.363.942	36.101.963	86.465.905
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	18.382.311	20.120.945	2.058.977	19.240.609	21.299.586
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	2.561.409	2.561.409	0	2.342.587	2.342.587
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	6.689.348	13.973.604	5.349.753	8.363.051	13.712.804
Other Collaterals		10.200.114	3.583	10.203.697	8.906.538	6.127	8.912.665
COMMITMENTS	(III)	235.134.798	22.709.056	257.843.854	154.279.332	15.161.502	169.440.834
Irrevocable Commitments		231.650.830	22.709.056	254.359.886	152.086.287	15.161.502	167.247.789
Forward Asset Purchase Commitments		6.888.776	16.201.769	23.090.545	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	6.493.735	31.429.514	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	0
Other Irrevocable Commitments	30,558.417	13.552	30,571.969	17,270.235	4.050	17,274.285	
Revocable Commitments	3,483.968	0	3,483.968	2,193.045	0	2,193.045	
Revocable Loan Granting Commitments	3,483.968	0	3,483.968	2,193.045	0	2,193.045	
Other Revocable Commitments	0	0	0	0	0	0	
DERIVATIVE FINANCIAL INSTRUMENTS	262,622.058	825,532.804	1,088,154.862	301,048.362	920,136.474	1,221,184.836	
Derivative Financial Instruments Held For Hedging	34,480.081	134,443.085	168,923.166	31,550.734	137,049.473	168,600.207	
Fair Value Hedges	20.001	56,875.933	56,895.934	20.741	57,422.029	57,442.770	
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	228,141.977	691,089.719	919,231.696	269,497.628	783,087.001	1,052,584.629	
Forward Foreign Currency Buy or Sell Transactions	33,699.021	57,316.157	91,015.178	41,831.750	63,823.351	105,655.101	
Forward Foreign Currency Buying Transactions	33,484.045	13,725.683	47,209.728	40,929.678	13,131.610	54,061.288	
Forward Foreign Currency Sale Transactions	214.976	43,590.474	43,805.450	902.072	50,691.741	51,593.813	
Currency and Interest Rate Swaps	153,589.098	477,241.386	630,830.484	193,562.550	568,870.277	762,432.827	
Currency Swap Buy Transactions	4,107.086	186,741.111	190,848.197	19,963.353	219,565.005	239,528.358	
Currency Swap Sell Transactions	106,476.962	108,070.477	214,547.439	128,901.159	139,793.964	268,695.123	
Interest Rate Swap Buy Transactions	21,502.525	91,214.899	112,717.424	22,349.019	104,755.654	127,104.673	
Interest Rate Swap Sell Transactions	21,502.525	91,214.899	112,717.424	22,349.019	104,755.654	127,104.673	
Currency, Interest Rate and Securities Options	21,780.975	66,724.808	88,505.783	15,707.125	54,269.717	69,976.842	
Currency Options Buy Transactions	21,181.368	12,916.982	34,098.350	14,853.112	9,143.046	23,996.158	
Currency Options Sell Transactions	599.607	32,883.036	33,482.643	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	0	0	0	0	0	0	
Securities Options Sell Transactions	0	0	0	0	0	0	
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	1,842,329.748	1,141,406.655	2,983,736.403	1,649,986.327	1,105,560.976	2,755,547.303	
ITEMS HELD IN CUSTODY	141,426.180	156,900.955	298,327.135	120,301.657	145,032.321	265,333.978	
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	2,673.830	29,936.125	32,609.955	3,422.376	28,918.489	32,340.865	
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	470,084.579	284,524.977	754,609.556	432,902.956	280,114.115	713,017.071	
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	304,109.250	225,147.184	529,256.434	267,693.248	223,653.844	491,347.092	
Other Pledged Items	163,599.440	50,187.491	213,786.931	162,881.096	47,967.168	210,848.264	

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		2.432.604.916	2.062.360.845	4.494.965.761	2.173.373.579	2.113.401.100	4.286.774.679

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2023 - 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)	35.499.406	19.836.030
Interest Income on Loans	(IV-a-1)	21.097.167	12.205.723
Interest Income on Reserve Deposits		0	241.175
Interest Income on Banks	(IV-a-2)	414.401	22.433
Interest Income on Money Market Placements		149.160	81.215
Interest Income on Marketable Securities Portfolio	(IV-a-3)	13.789.774	7.256.333
Financial Assets At Fair Value Through Profit Loss		17.532	6.047
Financial Assets At Fair Value Through Other Comprehensive Income		6.181.845	3.165.443
Financial Assets Measured at Amortised Cost		7.590.397	4.084.843
Finance Leasing Interest Income		0	0
Other Interest Income		48.904	29.151
INTEREST EXPENSES (-)	(IV-b)	-22.554.799	-8.788.689
Interest Expenses on Deposits	(IV-b-4)	-19.151.175	-6.080.056
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.061.735	-359.998
Interest Expenses on Money Market Funds		-1.076.428	-1.173.199
Interest Expenses on Securities Issued	(IV-b-3)	-879.059	-913.113
Lease Interest Expenses		-35.079	-23.067
Other Interest Expense		-351.323	-239.256
NET INTEREST INCOME OR EXPENSE		12.944.607	11.047.341
NET FEE AND COMMISSION INCOME OR EXPENSES		4.378.092	1.807.235
Fees and Commissions Received		5.371.852	2.393.670
From Noncash Loans		308.765	201.951
Other		5.063.087	2.191.719
Fees and Commissions Paid (-)		-993.760	-586.435
Paid for Noncash Loans		-1.236	-1.290
Other		-992.524	-585.145
DIVIDEND INCOME		1.134	8.650
TRADING INCOME OR LOSS (Net)	(IV-c)	5.647.979	3.112.338
Gains (Losses) Arising from Capital Markets Transactions		1.830.604	148.939
Gains (Losses) Arising From Derivative Financial Transactions		1.639.633	-4.764.036
Foreign Exchange Gains or Losses		2.177.742	7.727.435
OTHER OPERATING INCOME	(IV-d)	1.428.285	909.159
GROSS PROFIT FROM OPERATING ACTIVITIES		24.400.097	16.884.723
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-3.168.458	-1.854.064
OTHER ALLOWANCE EXPENSES (-)		-154.380	-1.926.228
PERSONNEL EXPENSES (-)		-3.056.172	-1.261.982
OTHER OPERATING EXPENSES (-)	(IV-f)	-6.699.805	-2.107.575
NET OPERATING INCOME (LOSS)		11.321.282	9.734.874
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.339.531	696.281
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		12.660.813	10.431.155
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-1.949.513	-2.384.346
Current Tax Provision		-2.838.517	-10.489.040
Expense Effect of Deferred Tax		-696.648	-430.659
Income Effect of Deferred Tax		1.585.652	8.535.353
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	10.711.300	8.046.809
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		10.711.300	8.046.809
Profit (Loss) Attributable to Group		10.711.300	8.046.809
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,02060000	0,01547000



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 01.01.2023 - 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)		10.711.300	8.046.809
OTHER COMPREHENSIVE INCOME		-1.594.570	7.874.435
Other Comprehensive Income that will not be Reclassified to Profit or Loss		908.568	74.111
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		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-52.331	75.681
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		960.899	1.965
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.503.138	7.800.324
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		-3.475.792	7.606.711
Income (Loss) Related with Cash Flow Hedges		-291.543	1.748.821
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		1.110.242	-1.680.736
TOTAL COMPREHENSIVE INCOME (LOSS)		9.116.730	15.921.244

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2023 - 31.03.2023	Previous Period 01.01.2022 - 31.03.2022
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		5.374.334	5.588.155
Interest Received		24.100.675	16.626.369
Interest Paid		-20.216.779	-7.889.979
Dividends received		1.134	8.650
Fees and Commissions Received		5.485.013	2.404.272
Other Gains		2.515.973	-4.500.547
Collections from Previously Written Off Loans and Other Receivables		1.093.053	790.284
Cash Payments to Personnel and Service Suppliers		-3.369.170	-1.374.598
Taxes Paid		-275.908	-113.742
Other		-3.959.657	-362.554
Changes in Operating Assets and Liabilities Subject to Banking Operations		46.260.416	1.270.425
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-696.325	6.214.744
Net (Increase) Decrease in Due From Banks		913.086	2.947.055
Net (Increase) Decrease in Loans		-58.848.541	-60.928.093
Net (Increase) Decrease in Other Assets		-6.072.529	-23.730.372
Net Increase (Decrease) in Bank Deposits		5.716.760	203.906
Net Increase (Decrease) in Other Deposits		87.455.230	56.000.518
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-328.055	4.323.021
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		18.120.790	16.239.646
Net Cash Provided From Banking Operations		51.634.750	6.858.580
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-45.284.949	-10.340.617
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		-534.695	-563.999
Cash Obtained from Tangible and Intangible Asset Sales		8.441	16.336
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-49.421.565	-20.414.802
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		19.866.374	11.499.955
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.365.201	-8.306.658
Cash Obtained from Sale of Financial Assets At Amortised Cost		895.058	2.445.910
Other		-12.733.361	4.982.641
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-2.499.226	-8.248.249
Cash Obtained from Loans and Securities Issued		10.923.586	4.146.745
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		-128.566	-79.050
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		946.642	3.992.520
Net Increase (Decrease) in Cash and Cash Equivalents		4.797.217	-7.737.766
Cash and Cash Equivalents at Beginning of the Period		35.180.102	43.756.671
Cash and Cash Equivalents at End of the Period		39.977.319	36.018.905



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)						
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		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
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	1.894.886	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
Total Comprehensive Income (Loss)		0	0	0	0	-1.570	0	75.681	1.068.970	6.089.513	641.841	0	0	8.046.809	15.921.244	0	15.921.244
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	0	0	0	0	0	0
Profit Distributions		0	0	0	0	0	0	0	0	0	0	10.914.308	0	-	-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	10.914.308	0	-	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	10.914.308	0	0	0
Equity at end of period		5.200.000	3.505.742	0	1.894.886	2.996.262	-356.691	1.409.682	10.242.788	4.364.071	-2.578.260	55.939.306	0	8.046.809	90.664.595	0	90.664.595
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		5.200.000	3.505.742	0	1.894.886	9.019.730	-1.666.660	1.326.108	13.626.116	8.565.935	-3.966.462	56.070.405	0	60.024.084	153.599.884	0	153.599.884
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	1.894.886	9.019.730	-1.666.660	1.326.108	13.626.116	8.565.935	-3.966.462	56.070.405	0	60.024.084	153.599.884	0	153.599.884
Total Comprehensive Income (Loss)		0	0	0	0	960.899	0	-52.331	870.193	-2.617.495	-755.836	0	0	10.711.300	9.116.730	0	9.116.730
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	43.287	0	0	0	0	0
Profit Distributions		0	0	0	0	0	0	0	0	0	0	51.028.084	0	-	-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	51.028.084	0	-	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	51.028.084	0	0	0
Equity at end of period		5.200.000	3.505.742	0	1.894.886	9.937.342	-1.666.660	1.288.753	14.496.309	5.948.440	-4.722.298	107.141.776	0	10.711.300	153.735.590	0	153.735.590

Previous Period
01.01.2022 - 31.03.2022

Current Period
01.01.2023 - 31.03.2023