



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş. Bank Financial Report Consolidated 2023 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2023 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 30 Haziran 2023 tarihi itibarıyla konsolide finansal durumunun ve aynı

tarihte sona eren altı 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 Yükümlülüklerle İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Zeynep Uras, SMMM

Sorumlu Denetçi

İstanbul, 26 Temmuz 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 30.06.2023			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)		252.948.209	334.008.290	586.956.499	154.190.916	244.411.958	398.602.874
Cash and cash equivalents		66.175.019	191.159.591	257.334.610	25.476.114	141.893.059	167.369.173
Cash and Cash Balances at Central Bank	(I-a)	24.959.289	147.806.305	172.765.594	23.686.721	103.846.070	127.532.791
Banks	(I-d)	1.197.325	43.354.863	44.552.188	332.181	38.048.441	38.380.622
Receivables From Money Markets		40.027.909	0	40.027.909	1.462.376	0	1.462.376
Allowance for Expected Losses (-)		-9.504	-1.577	-11.081	-5.164	-1.452	-6.616
Financial assets at fair value through profit or loss	(I-b)	7.090.719	1.442.719	8.533.438	9.611.275	947.850	10.559.125
Public Debt Securities		569.524	206.750	776.274	437.765	164.826	602.591
Equity instruments		1.982.975	877.556	2.860.531	6.035.618	555.909	6.591.527
Other Financial Assets		4.538.220	358.413	4.896.633	3.137.892	227.115	3.365.007
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	109.119.480	121.952.446	231.071.926	87.872.708	83.955.065	171.827.773
Public Debt Securities		88.132.119	90.299.112	178.431.231	82.359.177	60.593.581	142.952.758
Equity instruments		246.502	109	246.611	97.121	109	97.230
Other Financial Assets		20.740.859	31.653.225	52.394.084	5.416.410	23.361.375	28.777.785
Derivative financial assets	(I-c, I-l)	70.562.991	19.453.534	90.016.525	31.230.819	17.615.984	48.846.803
Derivative Financial Assets At Fair Value Through Profit Or Loss		45.063.288	17.002.236	62.065.524	12.416.155	15.553.504	27.969.659
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		25.499.703	2.451.298	27.951.001	18.814.664	2.062.480	20.877.144
FINANCIAL ASSETS AT AMORTISED COST (Net)		584.955.994	298.954.607	883.910.601	483.990.069	219.957.230	703.947.299
Loans	(I-f)	504.593.207	277.881.914	782.475.121	411.479.548	204.629.567	616.109.115
Receivables From Leasing Transactions	(I-k)	5.515.772	11.283.344	16.799.116	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)	96.509.992	15.773.118	112.283.110	86.174.530	11.980.146	98.154.676
Public Debt Securities		96.509.992	14.312.786	110.822.778	86.174.530	10.660.402	96.834.932
Other Financial Assets		0	1.460.332	1.460.332	0	1.319.744	1.319.744
Allowance for Expected Credit Losses (-)		-21.662.977	-5.983.769	-27.646.746	-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)	490.050	0	490.050	591.213	0	591.213
Held for Sale		490.050	0	490.050	591.213	0	591.213
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		82.240	778.580	860.820	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)	63.283	778.580	841.863	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		63.283	778.580	841.863	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)		16.247.144	129.325	16.376.469	15.126.029	105.974	15.232.003
INTANGIBLE ASSETS AND GOODWILL (Net)		3.000.573	25.627	3.026.200	2.686.426	19.697	2.706.123
Goodwill		134.405	0	134.405	0	0	0
Other		2.866.168	25.627	2.891.795	2.686.426	19.697	2.706.123
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		1.380.565	58.896	1.439.461	0	355.563	355.563
DEFERRED TAX ASSET	(I-n)	73.312	0	73.312	21.360	192.285	213.645
OTHER ASSETS (Net)	(I-p)	29.133.168	4.586.822	33.719.990	23.399.038	2.227.465	25.626.503
TOTAL ASSETS		888.311.255	638.542.147	1.526.853.402	680.024.008	467.270.172	1.147.294.180
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	559.788.205	446.181.394	1.005.969.599	370.274.245	351.287.683	721.561.928
LOANS RECEIVED	(II-c)	2.224.615	87.547.326	89.771.941	1.549.474	73.513.480	75.062.954
MONEY MARKET FUNDS		14.662.225	97.794.394	112.456.619	31.404.500	31.119.953	62.524.453
MARKETABLE SECURITIES (Net)	(II-d)	5.788.689	31.943.318	37.732.007	6.094.990	19.723.455	25.818.445
Bills		1.185.640	0	1.185.640	2.663.511	0	2.663.511
Asset-backed Securities		0	0	0	0	0	0
Bonds		4.603.049	31.943.318	36.546.367	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)	18.270.531	5.476.476	23.747.007	11.240.035	3.815.567	15.055.602
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		18.005.676	5.476.476	23.482.152	10.745.559	3.815.566	14.561.125
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		264.855	0	264.855	494.476	1	494.477
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	1.104.450	85.202	1.189.652	802.416	63.966	866.382
PROVISIONS	(II-h)	6.482.909	1.017.333	7.500.242	5.406.719	455.795	5.862.514
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.048.496	9.430	3.057.926	2.249.152	5.960	2.255.112
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.434.413	1.007.903	4.442.316	3.157.567	449.835	3.607.402
CURRENT TAX LIABILITIES	(II-i)	2.006.511	494.401	2.500.912	10.476.097	485.464	10.961.561
DEFERRED TAX LIABILITY	(II-i)	3.554.180	472.235	4.026.415	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	12.837.383	12.837.383	0	16.800.082	16.800.082
Loans		0	0	0	0	0	0

Other Debt Instruments		0	12.837.383	12.837.383	0	16.800.082	16.800.082
OTHER LIABILITIES	(II-e)	23.712.230	35.862.307	59.574.537	27.438.039	28.251.576	55.689.615
EQUITY	(II-k)	185.467.234	-15.920.146	169.547.088	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		8.007.883	37.347	8.045.230	7.302.760	37.347	7.340.107
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		27.428.373	-15.957.493	11.470.880	27.438.475	-9.138.051	18.300.424
Profit Reserves		108.313.918	0	108.313.918	57.238.547	0	57.238.547
Legal Reserves		2.944.561	0	2.944.561	2.058.326	0	2.058.326
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		93.754.591	0	93.754.591	55.003.132	0	55.003.132
Other Profit Reserves		11.614.766	0	11.614.766	177.089	0	177.089
Profit or Loss		31.196.447	0	31.196.447	60.206.179	0	60.206.179
Prior Years' Profit or Loss		178.095	0	178.095	180.472	0	180.472
Current Period Net Profit Or Loss		31.018.352	0	31.018.352	60.025.707	0	60.025.707
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		823.061.779	703.791.623	1.526.853.402	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 30.06.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		801.384.044	1.314.058.883	2.115.442.927	525.650.073	1.076.078.174	1.601.728.247
GUARANTIES AND WARRANTIES	(III)	109.563.803	97.807.786	207.371.589	68.058.116	73.243.918	141.302.034
Letters of Guarantee		88.687.499	64.492.109	153.179.608	51.738.063	45.730.576	97.468.639
Guarantees Subject to State Tender Law		1.113.590	6.728.598	7.842.188	1.375.563	6.044.920	7.420.483
Guarantees Given for Foreign Trade Operations		0	3.579.724	3.579.724	0	2.595.601	2.595.601
Other Letters of Guarantee		87.573.909	54.183.787	141.757.696	50.362.500	37.090.055	87.452.555
Bank Acceptances		0	379.258	379.258	4.785	190.323	195.108
Import Letter of Acceptance		0	379.258	379.258	4.785	190.323	195.108
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		200.172	28.862.419	29.062.591	2.058.977	19.176.718	21.235.695
Documentary Letters of Credit		200.172	25.957.319	26.157.491	2.058.977	16.898.022	18.956.999
Other Letters of Credit		0	2.905.100	2.905.100	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	16.285	16.285	0	12.651	12.651
Other Guarantees		7.338.928	4.055.634	11.394.562	5.349.753	8.127.523	13.477.276
Other Collaterals		13.337.204	2.081	13.339.285	8.906.538	6.127	8.912.665
COMMITMENTS	(III)	282.267.976	13.303.759	295.571.735	154.992.537	16.668.298	171.660.835
Irrevocable Commitments		275.477.832	12.054.670	287.532.502	152.086.287	15.161.502	167.247.789
Forward Asset Purchase Commitments		1.245.751	1.980.384	3.226.135	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		26.516.891	10.056.008	36.572.899	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		7.502.476	0	7.502.476	4.523.116	0	4.523.116
Tax and Fund Liabilities Arised from Export Commitments		4.969	0	4.969	5.260	0	5.260
Commitments for Credit Card Limits		203.059.320	0	203.059.320	106.067.149	0	106.067.149
Commitments for Credit Cards and Banking Services Promotions		173.519	0	173.519	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		36,974,906	18,278	36,993,184	17,270,235	4,050	17,274,285
Revocable Commitments		6,790,144	1,249,089	8,039,233	2,906,250	1,506,796	4,413,046
Revocable Loan Granting Commitments		5,902,937	0	5,902,937	2,193,045	0	2,193,045
Other Revocable Commitments		887,207	1,249,089	2,136,296	713,205	1,506,796	2,220,001
DERIVATIVE FINANCIAL INSTRUMENTS		409,552,265	1,202,947,338	1,612,499,603	302,599,420	986,165,958	1,288,765,378
Derivative Financial Instruments Held For Hedging		33,366,340	205,611,533	238,977,873	31,550,734	155,500,288	187,051,022
Fair Value Hedges		19,260	107,713,181	107,732,441	20,741	75,872,844	75,893,585
Cash Flow Hedges		33,347,080	97,898,352	131,245,432	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		376,185,925	997,335,805	1,373,521,730	271,048,686	830,665,670	1,101,714,356
Forward Foreign Currency Buy or Sell Transactions		69,155,324	104,529,505	173,684,829	41,690,954	63,683,648	105,374,602
Forward Foreign Currency Buying Transactions		52,685,672	32,450,648	85,136,320	40,929,678	12,991,907	53,921,585
Forward Foreign Currency Sale Transactions		16,469,652	72,078,857	88,548,509	761,276	50,691,741	51,453,017
Currency and Interest Rate Swaps		231,276,325	648,858,312	880,134,637	194,674,148	616,588,649	811,262,797
Currency Swap Buy Transactions		3,119,601	263,250,578	266,370,179	20,880,418	237,803,498	258,683,916
Currency Swap Sell Transactions		122,110,224	149,634,586	271,744,810	129,095,692	159,453,265	288,548,957
Interest Rate Swap Buy Transactions		53,023,250	117,986,574	171,009,824	22,349,019	109,665,943	132,014,962
Interest Rate Swap Sell Transactions		53,023,250	117,986,574	171,009,824	22,349,019	109,665,943	132,014,962
Currency, Interest Rate and Securities Options		52,256,571	129,560,597	181,817,168	16,287,381	54,269,717	70,557,098
Currency Options Buy Transactions		51,467,276	18,530,321	69,997,597	14,853,112	9,143,046	23,996,158
Currency Options Sell Transactions		470,941	83,226,628	83,697,569	854,013	22,589,883	23,443,896
Interest Rate Options Buy Transactions		0	13,901,824	13,901,824	0	11,268,394	11,268,394
Interest Rate Options Sell Transactions		0	13,901,824	13,901,824	0	11,268,394	11,268,394
Securities Options Buy Transactions		128,575	0	128,575	35,733	0	35,733
Securities Options Sell Transactions		189,779	0	189,779	544,523	0	544,523
Currency Futures		22,224,699	23,563,891	45,788,590	17,799,388	17,211,205	35,010,593
Currency Futures Buy Transactions		21,949,245	265,738	22,214,983	16,167,045	1,519,274	17,686,319
Currency Futures Sell Transactions		275,454	23,298,153	23,573,607	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		1,273,006	90,823,500	92,096,506	596,815	78,912,451	79,509,266
CUSTODY AND PLEDGES RECEIVED		2,033,504,418	1,591,719,816	3,625,224,234	1,674,318,659	1,128,558,597	2,802,877,256
ITEMS HELD IN CUSTODY		187,519,671	215,059,116	402,578,787	142,848,015	145,032,321	287,880,336
Customer Fund and Portfolio Balances		68,795,532	24,881,098	93,676,630	46,396,383	12,805,794	59,202,177
Securities Held in Custody		30,248,928	40,704,751	70,953,679	25,968,734	28,918,489	54,887,223
Cheques Received for Collection		75,703,579	13,966,317	89,669,896	59,865,366	9,750,401	69,615,767
Commercial Notes Received for Collection		11,841,371	18,484,300	30,325,671	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		930,261	117,022,650	117,952,911	687,434	78,816,560	79,503,994
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		513,314,389	412,434,684	925,749,073	434,688,930	303,111,736	737,800,666
Securities		10,552,917	8,500,235	19,053,152	481,495	5,799,505	6,281,000
Guarantee Notes		1,014,358	2,810,191	3,824,549	1,004,209	2,039,754	3,043,963
Commodity		754,500	613,390	1,367,890	842,908	653,844	1,496,752
Warrant		0	0	0	0	0	0
Real Estate		330,383,678	305,369,598	635,753,276	268,059,922	232,870,595	500,930,517
Other Pledged Items		170,608,936	95,141,270	265,750,206	164,300,396	61,748,038	226,048,434

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.332.670.358	964.226.016	2.296.896.374	1.096.781.714	680.414.540	1.777.196.254
TOTAL OFF-BALANCE SHEET ACCOUNTS		2.834.888.462	2.905.778.699	5.740.667.161	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 - 30.06.2023	Previous Period 01.01.2022 - 30.06.2022	Current Period 3 Months 01.04.2023 - 30.06.2023	Previous Period 3 Months 01.04.2022 - 30.06.2022
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	80.838.862	48.202.345	43.662.506	27.593.211
Interest Income on Loans	(IV-a-1)	47.051.028	28.348.097	24.880.126	15.719.085
Interest Income on Reserve Deposits		0	282.414	0	41.238
Interest Income on Banks	(IV-a-2)	997.671	76.753	612.452	56.738
Interest Income on Money Market Placements		668.210	107.801	518.534	25.622
Interest Income on Marketable Securities Portfolio	(IV-a-3)	30.665.040	18.811.983	16.784.162	11.439.596
Financial Assets At Fair Value Through Profit Loss		109.948	38.639	68.955	14.363
Financial Assets At Fair Value Through Other Comprehensive Income		13.830.490	7.376.609	7.581.420	4.113.341
Financial Assets Measured at Amortised Cost		16.724.602	11.396.735	9.133.787	7.311.892
Finance Leasing Interest Income		1.301.064	457.283	769.098	247.578
Other Interest Income		155.849	118.014	98.134	63.354
INTEREST EXPENSES (-)	(IV-b)	-55.723.797	-19.896.349	-32.287.251	-10.846.010
Interest Expenses on Deposits	(IV-b-4)	-47.325.929	-13.964.762	-27.964.231	-7.794.660
Interest Expenses on Funds Borrowed	(IV-b-1)	-2.899.004	-1.066.344	-1.590.604	-629.043
Interest Expenses on Money Market Funds		-2.984.049	-2.548.391	-1.704.355	-1.328.422
Interest Expenses on Securities Issued	(IV-b-3)	-2.078.774	-1.794.751	-979.393	-834.756
Lease Interest Expenses		-80.926	-49.860	-45.113	-26.144
Other Interest Expense		-355.115	-472.241	-3.555	-232.985
NET INTEREST INCOME OR EXPENSE		25.115.065	28.305.996	11.375.255	16.747.201
NET FEE AND COMMISSION INCOME OR EXPENSES		11.771.261	4.627.343	6.737.883	2.579.359
Fees and Commissions Received		14.199.265	6.010.610	8.111.619	3.354.836
From Noncash Loans		770.534	423.943	455.511	216.454
Other		13.428.731	5.586.667	7.656.108	3.138.382
Fees and Commissions Paid (-)		-2.428.004	-1.383.267	-1.373.736	-775.477
Paid for Noncash Loans		-2.184	-2.339	-948	-1.049
Other		-2.425.820	-1.380.928	-1.372.788	-774.428
DIVIDEND INCOME		61.343	52.534	22.185	23.632
TRADING INCOME OR LOSS (Net)	(IV-c)	27.659.112	9.004.767	21.178.179	5.440.689
Gains (Losses) Arising from Capital Markets Transactions		4.141.336	1.070.598	2.080.901	715.505
Gains (Losses) Arising From Derivative Financial Transactions		24.462.242	-6.112.712	22.245.810	-1.532.719
Foreign Exchange Gains or Losses		-944.466	14.046.881	-3.148.532	6.257.903
OTHER OPERATING INCOME	(IV-d)	2.312.319	2.062.244	897.371	1.154.103
GROSS PROFIT FROM OPERATING ACTIVITIES		66.919.100	44.052.884	40.210.873	25.944.984
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-7.480.057	-3.553.034	-4.283.993	-1.642.119
OTHER ALLOWANCE EXPENSES (-)		-339.951	-4.226.655	-180.513	-2.294.328
PERSONNEL EXPENSES (-)		-6.450.484	-2.718.522	-3.135.221	-1.346.445
OTHER OPERATING EXPENSES (-)	(IV-f)	-13.843.174	-4.940.104	-6.891.792	-2.711.818
NET OPERATING INCOME (LOSS)		38.805.434	28.614.569	25.719.354	17.950.274
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		3.791	0	3.791	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		38.809.225	28.614.569	25.723.145	17.950.274
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-7.790.873	-7.458.035	-5.415.932	-4.842.998
Current Tax Provision		-1.174.868	-3.864.860	2.222.443	6.791.245
Expense Effect of Deferred Tax		-14.204.317	-5.645.647	-13.582.200	-5.138.652
Income Effect of Deferred Tax		7.588.312	2.052.472	5.943.825	-6.495.591
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		31.018.352	21.156.534	20.307.213	13.107.276
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		31.018.352	21.156.534	20.307.213	13.107.276
Profit (Loss) Attributable to Group		31.018.352	21.156.534	20.307.213	13.107.276
Profit (loss), attributable to non-controlling interests	(IV-g)	0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,05965000	0,04069000	0,03905000	0,02521000



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 - 30.06.2023	Previous Period 01.01.2022 - 30.06.2022	Current Period 3 Months 01.04.2023 - 30.06.2023	Previous Period 3 Months 01.04.2022 - 30.06.2022
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		31.018.352	21.156.534		
OTHER COMPREHENSIVE INCOME		-6.096.110	6.796.678		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		733.434	-296.872		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	-35.752		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-303.286	-265.432		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	828		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.036.720	3.484		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-6.829.544	7.093.550		
Exchange Differences on Translation		8.250.470	2.056.917		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-13.435.605	4.353.261		
Income (Loss) Related with Cash Flow Hedges		-44.710	3.709.469		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-6.665.173	-1.797.009		
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		5.065.474	-1.229.088		
TOTAL COMPREHENSIVE INCOME (LOSS)		24.922.242	27.953.212		

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2023 - 30.06.2023	Previous Period 01.01.2022 - 30.06.2022
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		12.357.893	1.994.865
Interest Received		68.173.975	35.144.004
Interest Paid		-45.963.583	-17.435.012
Dividends received		61.343	52.534
Fees and Commissions Received		14.720.756	6.110.359
Other Gains		2.970.882	-7.338.304
Collections from Previously Written Off Loans and Other Receivables		2.529.246	2.181.263
Cash Payments to Personnel and Service Suppliers		-7.088.653	-2.952.142
Taxes Paid		-12.041.195	-10.903.361
Other		-11.004.878	-2.864.476
Changes in Operating Assets and Liabilities Subject to Banking Operations		114.233.328	11.710.714
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		2.330.794	15.236.137
Net (Increase) Decrease in Due From Banks		-1.471.727	139.105
Net (Increase) Decrease in Loans		-168.635.950	-130.556.197
Net (Increase) Decrease in Other Assets		-44.396.221	-67.594.426
Net Increase (Decrease) in Bank Deposits		4.575.673	27.483.491
Net Increase (Decrease) in Other Deposits		270.848.747	138.290.096
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		14.416.920	15.916.837
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		36.565.092	12.795.671
Net Cash Provided From Banking Operations		126.591.221	13.705.579
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-87.252.586	-29.405.113
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-765.857	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.050.259	-1.539.135
Cash Obtained from Tangible and Intangible Asset Sales		9.962	39.337
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-104.395.097	-46.050.435
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		39.643.349	15.521.240
Cash Paid for Purchase of Financial Assets At Amortised Cost		-9.781.591	-8.306.655
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.241.789	5.311.730
Other		-15.154.882	5.618.805
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.602.696	-1.865.884
Cash Obtained from Loans and Securities Issued		30.674.853	14.984.691
Cash Outflow Arised From Loans and Securities Issued		-22.967.690	-15.455.951
Equity Instruments Issued		0	0
Dividends paid		-8.996.000	-1.211.600
Payments of lease liabilities		-313.859	-183.024
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		13.940.988	8.790.825
Net Increase (Decrease) in Cash and Cash Equivalents		51.676.927	-8.774.593
Cash and Cash Equivalents at Beginning of the Period		42.120.003	48.616.116
Cash and Cash Equivalents at End of the Period		93.796.930	39.841.523

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)						
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	-120.919	-176.781	828	2.056.917	3.403.372	1.633.261	0	0	21.156.534	27.953.212	0	27.953.212
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	-99.058	0	0	0	0	0	355.030	223.930	0	32.042	0	32.042
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	2.777.852	-540.237	10.410	11.935.403	1.600.003	-2.146.631	57.238.548	180.472	21.156.534	102.732.967	0	102.732.967
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	-227.465	0	8.250.470	-10.047.602	-5.032.412	0	0	31.018.352	24.922.242	0	24.922.242
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	45.664	-2.377	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	-1.918.032	25.922	22.581.254	-1.551.709	-9.558.665	108.313.918	178.095	31.018.352	169.547.088	0	169.547.088

Previous Period
01.01.2022 - 30.06.2022

Current Period
01.01.2023 - 30.06.2023