



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş. Bank Financial Report Unconsolidated 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") 30 Haziran 2023 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan gelir tablosunun, konsolide olmayan öz kaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 30 Haziran 2023 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı 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 Yükümlülüklerle İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Zeynep Uras, SMMM

Sorumlu Denetçi

İstanbul, 26 Temmuz 2023



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		251.535.485	315.113.211	566.648.696	147.844.008	228.509.557	376.353.565
Cash and cash equivalents		68.964.363	183.356.513	252.320.876	26.564.458	134.027.828	160.592.286
Cash and Cash Balances at Central Bank	(I-a)	24.959.289	147.806.091	172.765.380	23.686.721	103.846.022	127.532.743
Banks	(I-d)	4.040.047	35.551.181	39.591.228	1.423.105	30.182.611	31.605.716
Receivables From Money Markets		39.974.413	0	39.974.413	1.459.782	0	1.459.782
Allowance for Expected Losses (-)		-9.386	-759	-10.145	-5.150	-805	-5.955
Financial assets at fair value through profit or loss	(I-b)	3.029.658	1.442.719	4.472.377	2.188.078	947.850	3.135.928
Public Debt Securities		551.001	206.750	757.751	146.840	164.826	311.666
Equity instruments		0	877.556	877.556	0	555.909	555.909
Other Financial Assets		2.478.657	358.413	2.837.070	2.041.238	227.115	2.268.353
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	108.984.916	112.319.254	221.304.170	87.872.549	76.998.106	164.870.655
Public Debt Securities		88.132.119	85.951.231	174.083.350	82.359.177	57.983.499	140.342.676
Equity instruments		111.938	109	112.047	96.962	109	97.071
Other Financial Assets		20.740.859	26.367.914	47.108.773	5.416.410	19.014.498	24.430.908
Derivative financial assets	(I-c, I-l)	70.556.548	17.994.725	88.551.273	31.218.923	16.535.773	47.754.696
Derivative Financial Assets At Fair Value Through Profit Or Loss		45.056.845	15.543.427	60.600.272	12.404.259	14.473.293	26.877.552
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)		575.113.057	211.698.814	786.811.871	477.776.995	159.214.550	636.991.545
Loans	(I-f)	500.106.841	201.430.540	701.537.381	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)	96.499.977	15.773.118	112.273.095	86.174.530	11.980.146	98.154.676
Public Debt Securities		96.499.977	14.312.786	110.812.763	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 (-)		-21.493.761	-5.504.844	-26.998.605	-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)	453.445	0	453.445	565.378	0	565.378
Held for Sale		453.445	0	453.445	565.378	0	565.378
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		7.270.340	28.510.746	35.781.086	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)	7,251,383	28,510,746	35,762,129	4,791,276	18,736,762	23,528,038
Unconsolidated Financial Subsidiaries		7,251,383	27,732,166	34,983,549	4,791,276	18,736,762	23,528,038
Unconsolidated Non-Financial Subsidiaries		0	778,580	778,580	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)		15,994,651	38,148	16,032,799	15,089,012	38,270	15,127,282
INTANGIBLE ASSETS AND GOODWILL (Net)		2,828,464	0	2,828,464	2,652,021	0	2,652,021
Goodwill		0	0	0	0	0	0
Other		2,828,464	0	2,828,464	2,652,021	0	2,652,021
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		1,380,565	0	1,380,565	0	0	0
DEFERRED TAX ASSET	(I-n)	0	0	0	0	192,285	192,285
OTHER ASSETS (Net)	(I-p)	22,165,617	2,473,714	24,639,331	19,130,112	627,272	19,757,384
TOTAL ASSETS		876,741,624	557,834,633	1,434,576,257	667,867,759	407,318,696	1,075,186,455
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	561,076,394	385,656,500	946,732,894	370,352,913	308,971,849	679,324,762
LOANS RECEIVED	(II-c)	124,437	76,645,787	76,770,224	217,420	64,179,340	64,396,760
MONEY MARKET FUNDS		9,423,450	93,926,621	103,350,071	26,207,940	27,821,915	54,029,855
MARKETABLE SECURITIES (Net)	(II-d)	2,672,277	31,943,318	34,615,595	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		2,672,277	31,943,318	34,615,595	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)	18,273,018	4,849,191	23,122,209	11,239,687	3,212,323	14,452,010
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		18,008,163	4,849,191	22,857,354	10,745,211	3,212,322	13,957,533
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)	1,072,786	0	1,072,786	799,166	0	799,166
PROVISIONS	(II-h)	6,277,704	907,016	7,184,720	5,270,485	395,003	5,665,488
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2,958,925	0	2,958,925	2,183,677	0	2,183,677
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3,318,779	907,016	4,225,795	3,086,808	395,003	3,481,811
CURRENT TAX LIABILITIES	(II-i)	1,576,371	478,006	2,054,377	10,191,104	478,156	10,669,260
DEFERRED TAX LIABILITY	(II-i)	3,518,566	0	3,518,566	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	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)	21.249.418	32.532.287	53.781.705	24.271.242	25.711.129	49.982.371
EQUITY	(II-k)	184.185.490	-14.649.763	169.535.727	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		8.706.406	588.236	9.294.642	8.001.283	677.895	8.679.178
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		26.723.704	-15.237.999	11.485.705	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		92.751.523	0	92.751.523	53.991.428	0	53.991.428
Other Profit Reserves		11.612.858	0	11.612.858	175.182	0	175.182
Profit or Loss		31.012.976	0	31.012.976	60.024.084	0	60.024.084
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		31.012.976	0	31.012.976	60.024.084	0	60.024.084
Non-controlling Interests				0			0
Total equity and liabilities		809.449.911	625.126.346	1.434.576.257	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 30.06.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		798.335.425	1.252.137.625	2.050.473.050	523.387.252	1.007.840.124	1.531.227.376
GUARANTIES AND WARRANTIES	(III)	109.565.243	96.775.812	206.341.055	68.059.558	72.542.148	140.601.706
Letters of Guarantee		88.688.919	63.142.957	151.831.876	51.739.505	44.729.387	96.468.892
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	3.556.486	3.556.486	0	2.582.504	2.582.504
Other Letters of Guarantee		87.575.329	52.857.873	140.433.202	50.363.942	36.101.963	86.465.905
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	28.878.244	29.078.416	2.058.977	19.240.609	21.299.586
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	2.920.925	2.920.925	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	16.285	16.285	0	12.651	12.651
Other Guarantees		7.338.928	4.356.987	11.695.915	5.349.753	8.363.051	13.712.804
Other Collaterals		13.337.224	2.081	13.339.305	8.906.538	6.127	8.912.665
COMMITMENTS	(III)	281.380.769	11.953.055	293.333.824	154.279.332	15.161.502	169.440.834
Irrevocable Commitments		275.477.832	11.953.055	287.430.887	152.086.287	15.161.502	167.247.789
Forward Asset Purchase Commitments		1.245.751	1.904.679	3.150.430	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	10.030.098	36.546.989	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		5,902,937	0	5,902,937	2,193,045	0	2,193,045
Revocable Loan Granting Commitments		5,902,937	0	5,902,937	2,193,045	0	2,193,045
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		407,389,413	1,143,408,758	1,550,798,171	301,048,362	920,136,474	1,221,184,836
Derivative Financial Instruments Held For Hedging		33,366,340	174,330,296	207,696,636	31,550,734	137,049,473	168,600,207
Fair Value Hedges		19,260	76,431,944	76,451,204	20,741	57,422,029	57,442,770
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		374,023,073	969,078,462	1,343,101,535	269,497,628	783,087,001	1,052,584,629
Forward Foreign Currency Buy or Sell Transactions		69,278,224	104,658,620	173,936,844	41,831,750	63,823,351	105,655,101
Forward Foreign Currency Buying Transactions		52,808,572	32,450,648	85,259,220	40,929,678	13,131,610	54,061,288
Forward Foreign Currency Sale Transactions		16,469,652	72,207,972	88,677,624	902,072	50,691,741	51,593,813
Currency and Interest Rate Swaps		229,308,927	620,471,854	849,780,781	193,562,550	568,870,277	762,432,827
Currency Swap Buy Transactions		2,234,723	253,414,022	255,648,745	19,963,353	219,565,005	239,528,358
Currency Swap Sell Transactions		121,027,704	139,324,844	260,352,548	128,901,159	139,793,964	268,695,123
Interest Rate Swap Buy Transactions		53,023,250	113,866,494	166,889,744	22,349,019	104,755,654	127,104,673
Interest Rate Swap Sell Transactions		53,023,250	113,866,494	166,889,744	22,349,019	104,755,654	127,104,673
Currency, Interest Rate and Securities Options		51,938,217	129,560,597	181,498,814	15,707,125	54,269,717	69,976,842
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
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		2,004,087,313	1,560,083,493	3,564,170,806	1,649,986,327	1,105,560,976	2,755,547,303
ITEMS HELD IN CUSTODY		159,940,239	215,059,116	374,999,355	120,301,657	145,032,321	265,333,978
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		2,669,496	40,704,751	43,374,247	3,422,376	28,918,489	32,340,865
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		511,476,716	380,798,361	892,275,077	432,902,956	280,114,115	713,017,071
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		329,942,264	292,454,085	622,396,349	267,693,248	223,653,844	491,347,092
Other Pledged Items		169,212,677	76,420,460	245,633,137	162,881,096	47,967,168	210,848,264

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.332.670.358	964.226.016	2.296.896.374	1.096.781.714	680.414.540	1.777.196.254
TOTAL OFF-BALANCE SHEET ACCOUNTS		2.802.422.738	2.812.221.118	5.614.643.856	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 - 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)	76.780.941	46.584.992	41.281.535	26.748.962
Interest Income on Loans	(IV-a-1)	44.498.890	27.449.487	23.401.723	15.243.764
Interest Income on Reserve Deposits		0	282.414	0	41.239
Interest Income on Banks	(IV-a-2)	1.074.086	86.938	659.685	64.505
Interest Income on Money Market Placements		654.295	106.659	505.135	25.444
Interest Income on Marketable Securities Portfolio	(IV-a-3)	30.456.042	18.596.242	16.666.268	11.339.909
Financial Assets At Fair Value Through Profit Loss		45.499	11.075	27.967	5.028
Financial Assets At Fair Value Through Other Comprehensive Income		13.686.826	7.188.432	7.504.981	4.022.989
Financial Assets Measured at Amortised Cost		16.723.717	11.396.735	9.133.320	7.311.892
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		97.628	63.252	48.724	34.101
INTEREST EXPENSES (-)	(IV-b)	-53.824.551	-19.273.571	-31.269.752	-10.484.882
Interest Expenses on Deposits	(IV-b-4)	-46.894.932	-13.770.358	-27.743.757	-7.690.302
Interest Expenses on Funds Borrowed	(IV-b-1)	-2.303.612	-877.466	-1.241.877	-517.468
Interest Expenses on Money Market Funds		-2.520.852	-2.421.818	-1.444.424	-1.248.619
Interest Expenses on Securities Issued	(IV-b-3)	-1.673.871	-1.683.265	-794.812	-770.152
Lease Interest Expenses		-76.405	-48.423	-41.326	-25.356
Other Interest Expense		-354.879	-472.241	-3.556	-232.985
NET INTEREST INCOME OR EXPENSE		22.956.390	27.311.421	10.011.783	16.264.080
NET FEE AND COMMISSION INCOME OR EXPENSES		10.396.753	4.091.357	6.018.661	2.284.122
Fees and Commissions Received		12.686.547	5.424.875	7.314.695	3.031.205
From Noncash Loans		757.386	412.714	448.621	210.763
Other		11.929.161	5.012.161	6.866.074	2.820.442
Fees and Commissions Paid (-)		-2.289.794	-1.333.518	-1.296.034	-747.083
Paid for Noncash Loans		-2.184	-2.339	-948	-1.049
Other		-2.287.610	-1.331.179	-1.295.086	-746.034
DIVIDEND INCOME		2.603	13.365	1.469	4.715
TRADING INCOME OR LOSS (Net)	(IV-c)	25.859.017	8.183.828	20.211.038	5.071.490
Gains (Losses) Arising from Capital Markets Transactions		2.975.857	682.074	1.145.253	533.135
Gains (Losses) Arising From Derivative Financial Transactions		24.288.178	-6.432.513	22.648.545	-1.668.477
Foreign Exchange Gains or Losses		-1.405.018	13.934.267	-3.582.760	6.206.832
OTHER OPERATING INCOME	(IV-d)	2.291.195	2.000.847	862.910	1.091.688
GROSS PROFIT FROM OPERATING ACTIVITIES		61.505.958	41.600.818	37.105.861	24.716.095
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-7.409.476	-3.509.498	-4.241.018	-1.655.434
OTHER ALLOWANCE EXPENSES (-)		-327.917	-4.218.336	-173.537	-2.292.108
PERSONNEL EXPENSES (-)		-5.913.522	-2.488.629	-2.857.350	-1.226.647
OTHER OPERATING EXPENSES (-)	(IV-f)	-13.299.940	-4.677.560	-6.600.135	-2.569.985
NET OPERATING INCOME (LOSS)		34.555.103	26.706.795	23.233.821	16.971.921
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		3.208.762	1.422.380	1.869.231	726.099
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		37.763.865	28.129.175	25.103.052	17.698.020
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-6.750.889	-6.972.313	-4.801.376	-4.587.967
Current Tax Provision		0	-3.449.177	2.838.517	7.039.863
Expense Effect of Deferred Tax		-14.222.435	-5.568.713	-13.525.787	-5.138.054
Income Effect of Deferred Tax		7.471.546	2.045.577	5.885.894	-6.489.776
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	31.012.976	21.156.862	20.301.676	13.110.053
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		31.012.976	21.156.862	20.301.676	13.110.053
Profit (Loss) Attributable to Group		31.012.976	21.156.862	20.301.676	13.110.053
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,05964000	0,04069000	0,03904000	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	Unconsolidated

	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)		31.012.976	21.156.862		
OTHER COMPREHENSIVE INCOME		-6.116.109	6.795.850		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		623.775	-554.911		
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		-298.837	-261.815		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-112.996	-259.923		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.035.608	2.579		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-6.739.884	7.350.761		
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		-13.312.149	4.707.424		
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		5.031.678	-1.326.040		
TOTAL COMPREHENSIVE INCOME (LOSS)		24.896.867	27.952.712		

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 - 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		12.343.543	1.695.392
Interest Received		64.560.683	33.225.436
Interest Paid		-44.297.855	-16.865.081
Dividends received		2.603	13.365
Fees and Commissions Received		13.208.038	5.524.624
Other Gains		1.805.403	-7.726.828
Collections from Previously Written Off Loans and Other Receivables		2.510.892	2.093.254
Cash Payments to Personnel and Service Suppliers		-6.530.072	-2.717.201
Taxes Paid		-11.337.597	-10.570.077
Other		-7.578.552	-1.282.100
Changes in Operating Assets and Liabilities Subject to Banking Operations		127.520.857	18.435.878
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.281.758	16.258.090
Net (Increase) Decrease in Due From Banks		-1.510.651	21.618
Net (Increase) Decrease in Loans		-143.513.312	-123.611.155
Net (Increase) Decrease in Other Assets		-36.765.608	-65.559.660
Net Increase (Decrease) in Bank Deposits		10.114.098	28.431.276
Net Increase (Decrease) in Other Deposits		248.519.680	137.266.377
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		12.059.623	13.476.676
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		39.898.785	12.152.656
Net Cash Provided From Banking Operations		139.864.400	20.131.270
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-95.235.894	-32.402.797
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		-1.706.324	-1.525.343
Cash Obtained from Tangible and Intangible Asset Sales		9.610	39.337
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-100.673.613	-44.606.968
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		38.976.199	14.166.801
Cash Paid for Purchase of Financial Assets At Amortised Cost		-9.770.592	-8.306.655
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.241.789	5.311.730
Other		-26.547.106	2.518.301
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.321.426	-2.694.551
Cash Obtained from Loans and Securities Issued		30.934.996	14.146.093
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		-292.732	-173.093
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		10.038.656	8.007.914
Net Increase (Decrease) in Cash and Cash Equivalents		53.345.736	-6.958.164
Cash and Cash Equivalents at Beginning of the Period		35.180.102	43.756.671
Cash and Cash Equivalents at End of the Period		88.525.838	36.798.507

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	-120.920	-174.068	-259.923	2.056.917	3.660.583	1.633.261	0	0	21.156.862	27.952.712	0	27.952.712
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	828	0	0	0	0	0	0	828	0	828
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	131.099	0	0	32.041	0	32.041
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	12.125.908	-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	2.777.854	-530.759	1.074.906	11.230.735	1.935.141	-1.586.840	56.070.405	0	21.156.862	102.728.932	0	102.728.932
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	-224.128	-112.996	8.250.470	-9.957.942	-5.032.412	0	0	31.012.976	24.896.867	0	24.896.867
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	34.976	0	0	0	0	0	0	34.976	0	34.976
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	60.024.084	-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	-1.890.788	1.248.088	21.876.586	-1.392.007	-8.998.874	107.141.776	0	31.012.976	169.535.727	0	169.535.727

Previous Period
01.01.2022 - 30.06.2022

Current Period
01.01.2023 - 30.06.2023