



## KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independent Audit Company	PwC BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	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 Eylül 2023 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 2023 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte

sona eren dokuz 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 Ekim 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 30.09.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		294.885.904	349.075.998	643.961.902	154.190.916	244.411.958	398.602.874
Cash and cash equivalents		102.546.701	200.791.854	303.338.555	25.476.114	141.893.059	167.369.173
Cash and Cash Balances at Central Bank	(I-a)	88.700.052	151.535.900	240.235.952	23.686.721	103.846.070	127.532.791
Banks	(I-d)	4.549.699	49.256.735	53.806.434	332.181	38.048.441	38.380.622
Receivables From Money Markets		9.308.074	0	9.308.074	1.462.376	0	1.462.376
Allowance for Expected Losses ( - )		-11.124	-781	-11.905	-5.164	-1.452	-6.616
Financial assets at fair value through profit or loss	(I-b)	11.499.925	1.540.719	13.040.644	9.611.275	947.850	10.559.125
Public Debt Securities		316.882	258.182	575.064	437.765	164.826	602.591
Equity instruments		1.931.623	901.089	2.832.712	6.035.618	555.909	6.591.527
Other Financial Assets		9.251.420	381.448	9.632.868	3.137.892	227.115	3.365.007
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	131.684.496	126.287.693	257.972.189	87.872.708	83.955.065	171.827.773
Public Debt Securities		105.246.984	90.419.441	195.666.425	82.359.177	60.593.581	142.952.758
Equity instruments		112.097	109	112.206	97.121	109	97.230
Other Financial Assets		26.325.415	35.868.143	62.193.558	5.416.410	23.361.375	28.777.785
Derivative financial assets	(I-c, I-l)	49.154.782	20.455.732	69.610.514	31.230.819	17.615.984	48.846.803
Derivative Financial Assets At Fair Value Through Profit Or Loss		21.343.003	17.947.838	39.290.841	12.416.155	15.553.504	27.969.659
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		27.811.779	2.507.894	30.319.673	18.814.664	2.062.480	20.877.144
FINANCIAL ASSETS AT AMORTISED COST (Net)		699.303.223	309.959.358	1.009.262.581	483.990.069	219.957.230	703.947.299
Loans	(I-f)	583.028.894	288.059.713	871.088.607	411.479.548	204.629.567	616.109.115
Receivables From Leasing Transactions	(I-k)	5.870.851	11.374.520	17.245.371	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)	134.080.272	16.774.355	150.854.627	86.174.530	11.980.146	98.154.676
Public Debt Securities		134.080.272	15.230.441	149.310.713	86.174.530	10.660.402	96.834.932
Other Financial Assets		0	1.543.914	1.543.914	0	1.319.744	1.319.744
Allowance for Expected Credit Losses ( - )		-23.676.794	-6.249.230	-29.926.024	-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)	438.752	0	438.752	591.213	0	591.213
Held for Sale		438.752	0	438.752	591.213	0	591.213
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		79.576	2.749.798	2.829.374	18.957	0	18.957
Investments in Associates (Net)	(I-h)	19.528	0	19.528	18.957	0	18.957

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		19.528	0	19.528	18.957	0	18.957
Investments in Subsidiaries (Net)	(I-i)	60.048	2.749.798	2.809.846	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		60.048	2.749.798	2.809.846	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)		16.802.022	128.600	16.930.622	15.126.029	105.974	15.232.003
INTANGIBLE ASSETS AND GOODWILL (Net)		3.176.899	25.228	3.202.127	2.686.426	19.697	2.706.123
Goodwill		134.405	0	134.405	0	0	0
Other		3.042.494	25.228	3.067.722	2.686.426	19.697	2.706.123
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		59.376	0	59.376	0	355.563	355.563
DEFERRED TAX ASSET	(I-n)	37.989	0	37.989	21.360	192.285	213.645
OTHER ASSETS (Net)	(I-p)	32.980.761	6.968.626	39.949.387	23.399.038	2.227.465	25.626.503
<b>TOTAL ASSETS</b>		<b>1.047.764.502</b>	<b>668.907.608</b>	<b>1.716.672.110</b>	<b>680.024.008</b>	<b>467.270.172</b>	<b>1.147.294.180</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	653.651.678	480.084.437	1.133.736.115	370.274.245	351.287.683	721.561.928
LOANS RECEIVED	(II-c)	4.259.332	91.679.040	95.938.372	1.549.474	73.513.480	75.062.954
MONEY MARKET FUNDS		21.700.719	98.659.840	120.360.559	31.404.500	31.119.953	62.524.453
MARKETABLE SECURITIES (Net)	(II-d)	5.541.510	35.123.770	40.665.280	6.094.990	19.723.455	25.818.445
Bills		1.246.740	0	1.246.740	2.663.511	0	2.663.511
Asset-backed Securities		0	0	0	0	0	0
Bonds		4.294.770	35.123.770	39.418.540	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)	12.035.453	5.939.886	17.975.339	11.240.035	3.815.567	15.055.602
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		11.361.489	5.939.886	17.301.375	10.745.559	3.815.566	14.561.125
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		673.964	0	673.964	494.476	1	494.477
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	1.235.948	85.190	1.321.138	802.416	63.966	866.382
PROVISIONS	(II-h)	6.869.001	1.144.008	8.013.009	5.406.719	455.795	5.862.514
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.095.793	10.246	3.106.039	2.249.152	5.960	2.255.112
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.773.208	1.133.762	4.906.970	3.157.567	449.835	3.607.402
CURRENT TAX LIABILITIES	(II-i)	7.179.339	709.267	7.888.606	10.476.097	485.464	10.961.561
DEFERRED TAX LIABILITY	(II-i)	5.310.257	482.969	5.793.226	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	22.104.336	22.104.336	0	16.800.082	16.800.082
Loans		0	0	0	0	0	0

Other Debt Instruments		0	22.104.336	22.104.336	0	16.800.082	16.800.082
OTHER LIABILITIES	(II-e)	35.612.676	37.224.638	72.837.314	27.438.039	28.251.576	55.689.615
EQUITY	(II-k)	203.585.469	-13.546.653	190.038.816	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		8.342.886	37.347	8.380.233	7.302.760	37.347	7.340.107
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		24.760.616	-13.584.000	11.176.616	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		93.779.675	0	93.779.675	55.003.132	0	55.003.132
Other Profit Reserves		11.589.682	0	11.589.682	177.089	0	177.089
Profit or Loss		51.647.436	0	51.647.436	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		51.469.341	0	51.469.341	60.025.707	0	60.025.707
Non-controlling Interests		0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>956.981.382</b>	<b>759.690.728</b>	<b>1.716.672.110</b>	<b>630.459.693</b>	<b>516.834.487</b>	<b>1.147.294.180</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		1.036.443.719	1.318.095.451	2.354.539.170	525.650.073	1.076.078.174	1.601.728.247
GUARANTIES AND WARRANTIES	(III)	124.702.099	98.339.058	223.041.157	68.058.116	73.243.918	141.302.034
Letters of Guarantee		102.295.528	67.805.707	170.101.235	51.738.063	45.730.576	97.468.639
Guarantees Subject to State Tender Law		1.579.937	8.303.711	9.883.648	1.375.563	6.044.920	7.420.483
Guarantees Given for Foreign Trade Operations		0	3.834.791	3.834.791	0	2.595.601	2.595.601
Other Letters of Guarantee		100.715.591	55.667.205	156.382.796	50.362.500	37.090.055	87.452.555
Bank Acceptances		0	453.412	453.412	4.785	190.323	195.108
Import Letter of Acceptance		0	453.412	453.412	4.785	190.323	195.108
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		695.277	25.819.777	26.515.054	2.058.977	19.176.718	21.235.695
Documentary Letters of Credit		695.277	22.726.421	23.421.698	2.058.977	16.898.022	18.956.999
Other Letters of Credit		0	3.093.356	3.093.356	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	16.573	16.573	0	12.651	12.651
Other Guarantees		6.580.539	4.240.666	10.821.205	5.349.753	8.127.523	13.477.276
Other Collaterals		15.130.755	2.923	15.133.678	8.906.538	6.127	8.912.665
COMMITMENTS	(III)	426.465.476	22.132.457	448.597.933	154.992.537	16.668.298	171.660.835
Irrevocable Commitments		416.883.433	21.226.814	438.110.247	152.086.287	15.161.502	167.247.789
Forward Asset Purchase Commitments		3.252.310	14.421.681	17.673.991	1.025.346	6.826.708	7.852.054
Time Deposit Purchase and Sales Commitments		0	247.178	247.178	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		29.975.594	6.538.687	36.514.281	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		7.288.117	0	7.288.117	4.523.116	0	4.523.116
Tax and Fund Liabilities Arised from Export Commitments		5.232	0	5.232	5.260	0	5.260
Commitments for Credit Card Limits		320.714.717	0	320.714.717	106.067.149	0	106.067.149
Commitments for Credit Cards and Banking Services Promotions		234.487	0	234.487	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		55,412.976	19,268	55,432.244	17,270.235	4,050	17,274.285
Revocable Commitments		9,582.043	905.643	10,487.686	2,906.250	1,506.796	4,413.046
Revocable Loan Granting Commitments		7,899.069	0	7,899.069	2,193.045	0	2,193.045
Other Revocable Commitments		1,682.974	905.643	2,588.617	713.205	1,506.796	2,220.001
DERIVATIVE FINANCIAL INSTRUMENTS		485,276.144	1,197,623.936	1,682,900.080	302,599.420	986,165.958	1,288,765.378
Derivative Financial Instruments Held For Hedging		62,051.599	208,424.785	270,476.384	31,550.734	155,500.288	187,051.022
Fair Value Hedges		18,519	108,981.564	109,000.083	20,741	75,872.844	75,893.585
Cash Flow Hedges		62,033.080	99,443.221	161,476.301	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		423,224.545	989,199.151	1,412,423.696	271,048.686	830,665.670	1,101,714.356
Forward Foreign Currency Buy or Sell Transactions		74,416.424	100,295.644	174,712.068	41,690.954	63,683.648	105,374.602
Forward Foreign Currency Buying Transactions		68,323.260	20,947.843	89,271.103	40,929.678	12,991.907	53,921.585
Forward Foreign Currency Sale Transactions		6,093.164	79,347.801	85,440.965	761.276	50,691.741	51,453.017
Currency and Interest Rate Swaps		310,497.720	675,047.413	985,545.133	194,674.148	616,588.649	811,262.797
Currency Swap Buy Transactions		19,132.395	289,360.159	308,492.554	20,880.418	237,803.498	258,683.916
Currency Swap Sell Transactions		200,388.783	146,975.846	347,364.629	129,095.692	159,453.265	288,548.957
Interest Rate Swap Buy Transactions		45,488.271	119,355.704	164,843.975	22,349.019	109,665.943	132,014.962
Interest Rate Swap Sell Transactions		45,488.271	119,355.704	164,843.975	22,349.019	109,665.943	132,014.962
Currency, Interest Rate and Securities Options		8,119.475	86,442.707	94,562.182	16,287.381	54,269.717	70,557.098
Currency Options Buy Transactions		3,474.637	32,642.804	36,117.441	14,853.112	9,143.046	23,996.158
Currency Options Sell Transactions		3,289.546	33,084.727	36,374.273	854.013	22,589.883	23,443.896
Interest Rate Options Buy Transactions		0	10,357.588	10,357.588	0	11,268.394	11,268.394
Interest Rate Options Sell Transactions		0	10,357.588	10,357.588	0	11,268.394	11,268.394
Securities Options Buy Transactions		43.191	0	43.191	35.733	0	35.733
Securities Options Sell Transactions		1,312.101	0	1,312.101	544.523	0	544.523
Currency Futures		28,307.560	28,273.446	56,581.006	17,799.388	17,211.205	35,010.593
Currency Futures Buy Transactions		28,167.130	644.165	28,811.295	16,167.045	1,519.274	17,686.319
Currency Futures Sell Transactions		140.430	27,629.281	27,769.711	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		1,883.366	99,139.941	101,023.307	596.815	78,912.451	79,509.266
CUSTODY AND PLEDGES RECEIVED		2,243,092.357	1,649,181.620	3,892,273.977	1,674,318.659	1,128,558.597	2,802,877.256
ITEMS HELD IN CUSTODY		216,988.099	236,118.336	453,106.435	142,848.015	145,032.321	287,880.336
Customer Fund and Portfolio Balances		86,100.496	36,938.121	123,038.617	46,396.383	12,805.794	59,202.177
Securities Held in Custody		31,966.019	43,806.524	75,772.543	25,968.734	28,918.489	54,887.223
Cheques Received for Collection		85,318.857	13,692.278	99,011.135	59,865.366	9,750.401	69,615.767
Commercial Notes Received for Collection		12,614.891	19,913.306	32,528.197	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		987.836	121,768.107	122,755.943	687.434	78,816.560	79,503.994
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		571,604.612	403,033.530	974,638.142	434,688.930	303,111.736	737,800.666
Securities		732.704	8,858.398	9,591.102	481.495	5,799.505	6,281.000
Guarantee Notes		1,130.414	2,934.530	4,064.944	1,004.209	2,039.754	3,043.963
Commodity		1,342.000	649.680	1,991.680	842.908	653.844	1,496.752
Warrant		0	0	0	0	0	0
Real Estate		367,004.358	321,950.932	688,955.290	268,059.922	232,870.595	500,930.517
Other Pledged Items		201,395.136	68,639.990	270,035.126	164,300.396	61,748.038	226,048.434

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.454.499.646	1.010.029.754	2.464.529.400	1.096.781.714	680.414.540	1.777.196.254
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>3.279.536.076</b>	<b>2.967.277.071</b>	<b>6.246.813.147</b>	<b>2.199.968.732</b>	<b>2.204.636.771</b>	<b>4.404.605.503</b>

## 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 - 30.09.2023	Previous Period 01.01.2022 - 30.09.2022	Current Period 3 Months 01.07.2023 - 30.09.2023	Previous Period 3 Months 01.07.2022 - 30.09.2022
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(IV-a)	149.517.362	85.539.153	68.678.500	37.336.808
Interest Income on Loans	(IV-a-1)	81.710.616	48.170.763	34.659.588	19.822.666
Interest Income on Reserve Deposits		0	282.414	0	0
Interest Income on Banks	(IV-a-2)	1.685.636	236.753	687.965	160.000
Interest Income on Money Market Placements		1.475.741	161.046	807.531	53.245
Interest Income on Marketable Securities Portfolio	(IV-a-3)	62.075.864	35.674.724	31.410.824	16.862.741
Financial Assets At Fair Value Through Profit Loss		109.948	39.758	0	1.119
Financial Assets At Fair Value Through Other Comprehensive Income		26.479.620	13.402.647	12.649.130	6.026.038
Financial Assets Measured at Amortised Cost		35.486.296	22.232.319	18.761.694	10.835.584
Finance Leasing Interest Income		2.168.367	754.410	867.303	297.127
Other Interest Income		401.138	259.043	245.289	141.029
INTEREST EXPENSES (-)	(IV-b)	-99.671.307	-35.355.841	-43.947.510	-15.459.492
Interest Expenses on Deposits	(IV-b-4)	-85.375.702	-25.567.071	-38.049.773	-11.602.309
Interest Expenses on Funds Borrowed	(IV-b-1)	-5.075.921	-1.957.041	-2.176.917	-890.697
Interest Expenses on Money Market Funds		-5.382.795	-3.420.608	-2.398.746	-872.217
Interest Expenses on Securities Issued	(IV-b-3)	-3.344.708	-2.995.741	-1.265.934	-1.200.990
Lease Interest Expenses		-131.862	-78.699	-50.936	-28.839
Other Interest Expense		-360.319	-1.336.681	-5.204	-864.440
NET INTEREST INCOME OR EXPENSE		49.846.055	50.183.312	24.730.990	21.877.316
NET FEE AND COMMISSION INCOME OR EXPENSES		21.979.905	7.732.332	10.208.644	3.104.989
Fees and Commissions Received		26.801.236	10.146.785	12.601.971	4.136.175
From Noncash Loans		1.282.838	699.674	512.304	275.731
Other		25.518.398	9.447.111	12.089.667	3.860.444
Fees and Commissions Paid (-)		-4.821.331	-2.414.453	-2.393.327	-1.031.186
Paid for Noncash Loans		-3.095	-3.457	-911	-1.118
Other		-4.818.236	-2.410.996	-2.392.416	-1.030.068
DIVIDEND INCOME		76.267	63.398	14.924	10.864
TRADING INCOME OR LOSS (Net)	(IV-c)	38.079.566	12.771.103	10.420.454	3.766.336
Gains (Losses) Arising from Capital Markets Transactions		5.654.249	1.534.431	1.512.913	463.833
Gains (Losses) Arising From Derivative Financial Transactions		5.789.765	-9.660.988	-18.672.477	-3.548.276
Foreign Exchange Gains or Losses		26.635.552	20.897.660	27.580.018	6.850.779
OTHER OPERATING INCOME	(IV-d)	3.098.388	2.816.355	786.069	754.111
GROSS PROFIT FROM OPERATING ACTIVITIES		113.080.181	73.566.500	46.161.081	29.513.616
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(IV-e)	-10.316.009	-4.747.837	-2.835.952	-1.194.803
OTHER ALLOWANCE EXPENSES ( - )		-496.618	-4.655.307	-156.667	-428.652
PERSONNEL EXPENSES (-)		-11.523.194	-4.600.236	-5.072.710	-1.881.714
OTHER OPERATING EXPENSES (-)	(IV-f)	-21.164.705	-8.215.065	-7.321.531	-3.274.961
NET OPERATING INCOME (LOSS)		69.579.655	51.348.055	30.774.221	22.733.486
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		8.796	0	5.005	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		69.588.451	51.348.055	30.779.226	22.733.486
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-18.119.110	-13.125.186	-10.328.237	-5.667.151
Current Tax Provision		-7.737.298	-12.307.117	-6.562.430	-8.442.257
Expense Effect of Deferred Tax		-15.580.213	-5.845.395	-1.375.896	-199.748
Income Effect of Deferred Tax		5.198.401	5.027.326	-2.389.911	2.974.854
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		51.469.341	38.222.869	20.450.989	17.066.335
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		51.469.341	38.222.869	20.450.989	17.066.335
Profit (Loss) Attributable to Group		51.469.341	38.222.869	20.450.989	17.066.335
Profit (loss), attributable to non-controlling interests	(IV-g)	0	0	0	0
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,09898000	0,07351000	0,03933000	0,03282000



## 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 - 30.09.2023	Previous Period 01.01.2022 - 30.09.2022	Current Period 3 Months 01.07.2023 - 30.09.2023	Previous Period 3 Months 01.07.2022 - 30.09.2022
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		51.469.341	38.222.869		
OTHER COMPREHENSIVE INCOME		-6.055.942	13.231.626		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.067.866	3.516.087		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-3.123	4.417.200		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-303.376	-265.587		
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		1.374.365	-636.354		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-7.123.808	9.715.539		
Exchange Differences on Translation		9.255.255	2.763.182		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-16.011.376	7.535.077		
Income (Loss) Related with Cash Flow Hedges		427.131	3.680.943		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-7.494.627	-2.402.518		
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		6.699.809	-1.861.145		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>45.413.399</b>	<b>51.454.495</b>		

## 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 - 30.09.2023	Previous Period 01.01.2022 - 30.09.2022
<b>Statement of Cash Flow (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		17.685.117	5.572.583
Interest Received		113.677.971	57.064.866
Interest Paid		-83.453.396	-32.242.903
Dividends received		76.267	63.398
Fees and Commissions Received		28.086.483	10.311.436
Other Gains		1.932.982	-10.677.572
Collections from Previously Written Off Loans and Other Receivables		3.875.064	2.926.305
Cash Payments to Personnel and Service Suppliers		-12.639.409	-5.019.488
Taxes Paid		-12.689.244	-11.379.244
Other		-21.181.601	-5.474.215
Changes in Operating Assets and Liabilities Subject to Banking Operations		123.363.157	10.404.924
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.903.332	14.188.379
Net (Increase) Decrease in Due From Banks		4.074.522	3.511.505
Net (Increase) Decrease in Loans		-254.641.534	-174.339.942
Net (Increase) Decrease in Other Assets		-119.453.899	-80.632.668
Net Increase (Decrease) in Bank Deposits		16.792.777	11.049.651
Net Increase (Decrease) in Other Deposits		380.507.698	201.790.640
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		22.634.482	22.137.360
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		75.352.443	12.699.999
Net Cash Provided From Banking Operations		141.048.274	15.977.507
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-138.343.892	-36.049.485
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-2.589.175	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-3.269.209	-2.352.019
Cash Obtained from Tangible and Intangible Asset Sales		141.471	64.687
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-136.580.297	-62.788.680
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		43.704.820	21.928.806
Cash Paid for Purchase of Financial Assets At Amortised Cost		-29.739.244	-8.306.654
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.245.797	3.381.744
Other		-15.258.055	12.022.631
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		10.499.042	5.367.598
Cash Obtained from Loans and Securities Issued		44.380.456	29.434.985
Cash Outflow Arised From Loans and Securities Issued		-24.355.476	-22.554.863
Equity Instruments Issued		0	0
Dividends paid		-8.996.000	-1.211.600
Payments of lease liabilities		-529.938	-300.924
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		16.162.480	11.892.677
Net Increase (Decrease) in Cash and Cash Equivalents		29.365.904	-2.811.703
Cash and Cash Equivalents at Beginning of the Period		42.120.003	48.616.116
Cash and Cash Equivalents at End of the Period		71.485.907	45.804.413

## 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)						
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>2.997.829</b>	<b>-363.456</b>	<b>9.582</b>	<b>9.878.486</b>	<b>-1.803.369</b>	<b>-3.779.892</b>	<b>45.953.298</b>	<b>419.031</b>	<b>12.127.191</b>	<b>75.959.313</b>	<b>0</b>	<b>75.959.313</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	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
			0	0	0	3.692.156	-176.897	828	2.763.182	5.794.622	1.157.735	0	0	38.222.869	51.454.495	0	51.454.495
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	-131.099	0	0	0	0	0	355.029	223.930	0	0	0	0
		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
		0	0	0	0	0	0	0	0	0	0	0	0	-1.211.600	-1.211.600	0	-1.211.600
		0	0	0	0	0	0	0	0	0	0	10.930.220	-14.629	10.915.591	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>6.558.886</b>	<b>-540.353</b>	<b>10.410</b>	<b>12.641.668</b>	<b>3.991.253</b>	<b>-2.622.157</b>	<b>57.238.547</b>	<b>180.472</b>	<b>38.222.869</b>	<b>126.202.208</b>	<b>0</b>	<b>126.202.208</b>
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>9.019.728</b>	<b>-1.690.567</b>	<b>10.946</b>	<b>14.330.784</b>	<b>8.495.893</b>	<b>-4.526.253</b>	<b>57.238.547</b>	<b>180.472</b>	<b>60.025.707</b>	<b>153.605.870</b>	<b>0</b>	<b>153.605.870</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	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
			0	0	0	1.169.118	-101.252	0	9.255.255	-11.696.247	-4.682.816	0	0	51.469.341	45.413.399	0	45.413.399
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	15.547	0	0	0	0	0	0	15.547	0	15.547
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	-43.287	0	0	0	0	0	45.664	-2.377	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	51.029.707	0	60.025.707	-8.996.000	0	-8.996.000
		0	0	0	0	0	0	0	0	0	0	0	0	-8.996.000	-8.996.000	0	-8.996.000
		0	0	0	0	0	0	0	0	0	0	51.029.707	0	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	51.029.707	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>10.145.559</b>	<b>-1.791.819</b>	<b>26.493</b>	<b>23.586.039</b>	<b>-3.200.354</b>	<b>-9.209.069</b>	<b>108.313.918</b>	<b>178.095</b>	<b>51.469.341</b>	<b>190.038.816</b>	<b>0</b>	<b>190.038.816</b>

Previous Period  
01.01.2022 - 30.09.2022

Current Period  
01.01.2023 - 30.09.2023