



## KAMUYU AYDINLATMA PLATFORMU

# AKBANK T.A.Ş. Bank Financial Report Unconsolidated 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") 30 Eylül 2023 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 2023 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz 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 Ekim 2023

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 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)		288.814.026	328.137.296	616.951.322	147.844.008	228.509.557	376.353.565
Cash and cash equivalents		105.278.413	191.427.418	296.705.831	26.564.458	134.027.828	160.592.286
Cash and Cash Balances at Central Bank	(I-a)	88.700.052	151.535.662	240.235.714	23.686.721	103.846.022	127.532.743
Banks	(I-d)	7.286.477	39.892.300	47.178.777	1.423.105	30.182.611	31.605.716
Receivables From Money Markets		9.302.870	0	9.302.870	1.459.782	0	1.459.782
Allowance for Expected Losses ( - )		-10.986	-544	-11.530	-5.150	-805	-5.955
Financial assets at fair value through profit or loss	(I-b)	2.715.946	1.540.719	4.256.665	2.188.078	947.850	3.135.928
Public Debt Securities		187.119	258.182	445.301	146.840	164.826	311.666
Equity instruments		0	901.089	901.089	0	555.909	555.909
Other Financial Assets		2.528.827	381.448	2.910.275	2.041.238	227.115	2.268.353
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	131.684.337	116.201.957	247.886.294	87.872.549	76.998.106	164.870.655
Public Debt Securities		105.246.984	85.997.773	191.244.757	82.359.177	57.983.499	140.342.676
Equity instruments		111.938	109	112.047	96.962	109	97.071
Other Financial Assets		26.325.415	30.204.075	56.529.490	5.416.410	19.014.498	24.430.908
Derivative financial assets	(I-c, I-l)	49.135.330	18.967.202	68.102.532	31.218.923	16.535.773	47.754.696
Derivative Financial Assets At Fair Value Through Profit Or Loss		21.323.551	16.459.308	37.782.859	12.404.259	14.473.293	26.877.552
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)		686.923.509	220.242.652	907.166.161	477.776.995	159.214.550	636.991.545
Loans	(I-f)	576.364.024	209.188.514	785.552.538	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)	134.069.544	16.774.355	150.843.899	86.174.530	11.980.146	98.154.676
Public Debt Securities		134.069.544	15.230.441	149.299.985	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 ( - )		-23.510.059	-5.720.217	-29.230.276	-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)	402.147	0	402.147	565.378	0	565.378
Held for Sale		402.147	0	402.147	565.378	0	565.378
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		8.561.389	32.254.277	40.815.666	4.810.233	18.736.762	23.546.995
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)	8.541.861	32.254.277	40.796.138	4.791.276	18.736.762	23.528.038
Unconsolidated Financial Subsidiaries		8.541.861	29.504.479	38.046.340	4.791.276	18.736.762	23.528.038
Unconsolidated Non-Financial Subsidiaries		0	2.749.798	2.749.798	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)		16.350.394	38.074	16.388.468	15.089.012	38.270	15.127.282
INTANGIBLE ASSETS AND GOODWILL (Net)		3.000.543	0	3.000.543	2.652.021	0	2.652.021
Goodwill		0	0	0	0	0	0
Other		3.000.543	0	3.000.543	2.652.021	0	2.652.021
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(I-n)	0	0	0	0	192.285	192.285
OTHER ASSETS (Net)	(I-p)	23.521.694	4.711.983	28.233.677	19.130.112	627.272	19.757.384
<b>TOTAL ASSETS</b>		<b>1.027.573.702</b>	<b>585.384.282</b>	<b>1.612.957.984</b>	<b>667.867.759</b>	<b>407.318.696</b>	<b>1.075.186.455</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	654.736.391	415.306.794	1.070.043.185	370.352.913	308.971.849	679.324.762
LOANS RECEIVED	(II-c)	146.868	80.352.188	80.499.056	217.420	64.179.340	64.396.760
MONEY MARKET FUNDS		14.215.352	95.553.154	109.768.506	26.207.940	27.821.915	54.029.855
MARKETABLE SECURITIES (Net)	(II-d)	1.965.452	35.123.770	37.089.222	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		1.965.452	35.123.770	37.089.222	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)	12.030.298	5.190.651	17.220.949	11.239.687	3.212.323	14.452.010
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		11.356.334	5.190.651	16.546.985	10.745.211	3.212.322	13.957.533
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)	1.209.075	0	1.209.075	799.166	0	799.166
PROVISIONS	(II-h)	6.537.539	1.021.649	7.559.188	5.270.485	395.003	5.665.488
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.999.081	0	2.999.081	2.183.677	0	2.183.677
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.538.458	1.021.649	4.560.107	3.086.808	395.003	3.481.811
CURRENT TAX LIABILITIES	(II-i)	6.574.811	506.769	7.081.580	10.191.104	478.156	10.669.260
DEFERRED TAX LIABILITY	(II-i)	5.227.616	0	5.227.616	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	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)	31.417.577	33.713.734	65.131.311	24.271.242	25.711.129	49.982.371
EQUITY	(II-k)	202.300.230	-12.276.270	190.023.960	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		9.041.409	658.151	9.699.560	8.001.283	677.895	8.679.178
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		24.055.948	-12.934.421	11.121.527	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		92.776.607	0	92.776.607	53.991.428	0	53.991.428
Other Profit Reserves		11.587.774	0	11.587.774	175.182	0	175.182
Profit or Loss		51.460.469	0	51.460.469	60.024.084	0	60.024.084
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		51.460.469	0	51.460.469	60.024.084	0	60.024.084
Non-controlling Interests		0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>936.361.209</b>	<b>676.596.775</b>	<b>1.612.957.984</b>	<b>615.723.525</b>	<b>459.462.930</b>	<b>1.075.186.455</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		1.031.373.369	1.255.520.918	2.286.894.287	523.387.252	1.007.840.124	1.531.227.376
GUARANTIES AND WARRANTIES	(III)	124.703.507	96.861.944	221.565.451	68.059.558	72.542.148	140.601.706
Letters of Guarantee		102.296.916	66.033.701	168.330.617	51.739.505	44.729.387	96.468.892
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	3.813.790	3.813.790	0	2.582.504	2.582.504
Other Letters of Guarantee		100.716.979	53.916.200	154.633.179	50.363.942	36.101.963	86.465.905
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	25.836.190	26.531.467	2.058.977	19.240.609	21.299.586
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	3.109.769	3.109.769	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	16.573	16.573	0	12.651	12.651
Other Guarantees		6.580.539	4.519.145	11.099.684	5.349.753	8.363.051	13.712.804
Other Collaterals		15.130.775	2.923	15.133.698	8.906.538	6.127	8.912.665
COMMITMENTS	(III)	424.782.502	20.979.636	445.762.138	154.279.332	15.161.502	169.440.834
Irrevocable Commitments		416.883.433	20.979.636	437.863.069	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	0	0	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	0
Other Irrevocable Commitments	55,412.976	19,268	55,432.244	17,270.235	4,050	17,274.285	
Revocable Commitments	7,899.069	0	7,899.069	2,193.045	0	2,193.045	
Revocable Loan Granting Commitments	7,899.069	0	7,899.069	2,193.045	0	2,193.045	
Other Revocable Commitments	0	0	0	0	0	0	
<b>DERIVATIVE FINANCIAL INSTRUMENTS</b>	<b>481,887.360</b>	<b>1,137,679.338</b>	<b>1,619,566.698</b>	<b>301,048.362</b>	<b>920,136.474</b>	<b>1,221,184.836</b>	
Derivative Financial Instruments Held For Hedging	62,051.599	180,333.937	242,385.536	31,550.734	137,049.473	168,600.207	
Fair Value Hedges	18,519	80,890.716	80,909.235	20,741	57,422.029	57,442.770	
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	419,835.761	957,345.401	1,377,181.162	269,497.628	783,087.001	1,052,584.629	
Forward Foreign Currency Buy or Sell Transactions	74,416.424	100,295.644	174,712.068	41,831.750	63,823.351	105,655.101	
Forward Foreign Currency Buying Transactions	68,323.260	20,947.843	89,271.103	40,929.678	13,131.610	54,061.288	
Forward Foreign Currency Sale Transactions	6,093.164	79,347.801	85,440.965	902.072	50,691.741	51,593.813	
Currency and Interest Rate Swaps	308,464.228	643,193.663	951,657.891	193,562.550	568,870.277	762,432.827	
Currency Swap Buy Transactions	18,888.095	276,999.699	295,887.794	19,963.353	219,565.005	239,528.358	
Currency Swap Sell Transactions	198,599.591	135,234.194	333,833.785	128,901.159	139,793.964	268,695.123	
Interest Rate Swap Buy Transactions	45,488.271	115,479.885	160,968.156	22,349.019	104,755.654	127,104.673	
Interest Rate Swap Sell Transactions	45,488.271	115,479.885	160,968.156	22,349.019	104,755.654	127,104.673	
Currency, Interest Rate and Securities Options	6,764.183	86,442.707	93,206.890	15,707.125	54,269.717	69,976.842	
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	0	0	0	0	0	0	
Securities Options Sell Transactions	0	0	0	0	0	0	
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	
<b>CUSTODY AND PLEDGES RECEIVED</b>	<b>2,212,931.582</b>	<b>1,616,950.389</b>	<b>3,829,881.971</b>	<b>1,649,986.327</b>	<b>1,105,560.976</b>	<b>2,755,547.303</b>	
<b>ITEMS HELD IN CUSTODY</b>	<b>188,572.352</b>	<b>236,118.336</b>	<b>424,690.688</b>	<b>120,301.657</b>	<b>145,032.321</b>	<b>265,333.978</b>	
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	3,550.272	43,806.524	47,356.796	3,422.376	28,918.489	32,340.865	
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	
<b>PLEDGED ITEMS</b>	<b>569,859.584</b>	<b>370,802.299</b>	<b>940,661.883</b>	<b>432,902.956</b>	<b>280,114.115</b>	<b>713,017.071</b>	
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	366,667.274	308,765.997	675,433.271	267,693.248	223,653.844	491,347.092	
Other Pledged Items	199,987.192	49,593.694	249,580.886	162,881.096	47,967.168	210,848.264	

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.454.499.646	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>3.244.304.951</b>	<b>2.872.471.307</b>	<b>6.116.776.258</b>	<b>2.173.373.579</b>	<b>2.113.401.100</b>	<b>4.286.774.679</b>

## 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 - 30.09.2023	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)	142.290.333	82.880.703	65.509.392	36.295.711
Interest Income on Loans	(IV-a-1)	76.969.956	46.711.235	32.471.066	19.261.748
Interest Income on Reserve Deposits		0	282.414	0	0
Interest Income on Banks	(IV-a-2)	1.830.965	260.289	756.879	173.351
Interest Income on Money Market Placements		1.467.392	154.929	813.097	48.270
Interest Income on Marketable Securities Portfolio	(IV-a-3)	61.791.632	35.370.492	31.335.590	16.774.250
Financial Assets At Fair Value Through Profit Loss		73.001	16.980	27.502	5.905
Financial Assets At Fair Value Through Other Comprehensive Income		26.233.638	13.121.193	12.546.812	5.932.761
Financial Assets Measured at Amortised Cost		35.484.993	22.232.319	18.761.276	10.835.584
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		230.388	101.344	132.760	38.092
INTEREST EXPENSES (-)	(IV-b)	-96.161.031	-34.270.445	-42.336.480	-14.996.874
Interest Expenses on Deposits	(IV-b-4)	-84.406.221	-25.230.733	-37.511.289	-11.460.375
Interest Expenses on Funds Borrowed	(IV-b-1)	-4.026.575	-1.628.679	-1.722.963	-751.213
Interest Expenses on Money Market Funds		-4.510.537	-3.195.467	-1.989.685	-773.649
Interest Expenses on Securities Issued	(IV-b-3)	-2.731.678	-2.801.301	-1.057.807	-1.118.036
Lease Interest Expenses		-125.942	-77.584	-49.537	-29.161
Other Interest Expense		-360.078	-1.336.681	-5.199	-864.440
NET INTEREST INCOME OR EXPENSE		46.129.302	48.610.258	23.172.912	21.298.837
NET FEE AND COMMISSION INCOME OR EXPENSES		19.573.268	6.807.307	9.176.515	2.715.950
Fees and Commissions Received		24.152.894	9.143.712	11.466.347	3.718.837
From Noncash Loans		1.256.078	683.069	498.692	270.355
Other		22.896.816	8.460.643	10.967.655	3.448.482
Fees and Commissions Paid (-)		-4.579.626	-2.336.405	-2.289.832	-1.002.887
Paid for Noncash Loans		-3.095	-3.457	-911	-1.118
Other		-4.576.531	-2.332.948	-2.288.921	-1.001.769
DIVIDEND INCOME		14.968	14.440	12.365	1.075
TRADING INCOME OR LOSS (Net)	(IV-c)	35.063.054	11.390.391	9.204.037	3.206.563
Gains (Losses) Arising from Capital Markets Transactions		3.100.065	778.440	124.208	96.366
Gains (Losses) Arising From Derivative Financial Transactions		5.626.408	-10.248.469	-18.661.770	-3.815.956
Foreign Exchange Gains or Losses		26.336.581	20.860.420	27.741.599	6.926.153
OTHER OPERATING INCOME	(IV-d)	3.063.939	2.749.771	772.744	748.924
GROSS PROFIT FROM OPERATING ACTIVITIES		103.844.531	69.572.167	42.338.573	27.971.349
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(IV-e)	-10.201.564	-4.541.592	-2.792.088	-1.032.094
OTHER ALLOWANCE EXPENSES ( - )		-484.297	-4.652.138	-156.380	-433.802
PERSONNEL EXPENSES (-)		-10.590.332	-4.212.814	-4.676.810	-1.724.185
OTHER OPERATING EXPENSES (-)	(IV-f)	-20.226.344	-7.761.927	-6.926.404	-3.084.367
NET OPERATING INCOME (LOSS)		62.341.994	48.403.696	27.786.891	21.696.901
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		5.344.592	2.209.610	2.135.830	787.230
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		67.686.586	50.613.306	29.922.721	22.484.131
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-16.226.117	-12.389.990	-9.475.228	-5.417.677
Current Tax Provision		-5.768.096	-11.718.865	-5.768.096	-8.269.688
Expense Effect of Deferred Tax		-15.556.173	-5.648.632	-1.333.738	-79.919
Income Effect of Deferred Tax		5.098.152	4.977.507	-2.373.394	2.931.930
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	51.460.469	38.223.316	20.447.493	17.066.454
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		51.460.469	38.223.316	20.447.493	17.066.454
Profit (Loss) Attributable to Group		51.460.469	38.223.316	20.447.493	17.066.454
Profit (loss), attributable to non-controlling interests		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>		0,09896000	0,07351000	0,03932000	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	Unconsolidated

	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)		51.460.469	38.223.316		
OTHER COMPREHENSIVE INCOME		-6.075.940	13.230.798		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.028.122	3.335.699		
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		-298.837	-261.815		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-42.921	-182.388		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.373.003	-637.298		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-7.104.062	9.895.099		
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		-15.984.187	7.782.320		
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		6.692.366	-1.928.828		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>45.384.529</b>	<b>51.454.114</b>		

## 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 - 30.09.2023	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		16.305.928	4.852.086
Interest Received		106.671.307	53.784.915
Interest Paid		-80.460.708	-31.304.592
Dividends received		14.968	14.440
Fees and Commissions Received		25.438.141	9.308.363
Other Gains		-621.202	-11.433.563
Collections from Previously Written Off Loans and Other Receivables		3.763.281	2.825.536
Cash Payments to Personnel and Service Suppliers		-11.671.281	-4.623.871
Taxes Paid		-11.614.606	-10.734.262
Other		-15.213.972	-2.984.880
Changes in Operating Assets and Liabilities Subject to Banking Operations		139.589.365	18.455.611
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.114.046	15.988.829
Net (Increase) Decrease in Due From Banks		3.982.249	3.227.883
Net (Increase) Decrease in Loans		-224.998.575	-162.508.087
Net (Increase) Decrease in Other Assets		-107.981.155	-77.714.339
Net Increase (Decrease) in Bank Deposits		22.457.484	12.577.808
Net Increase (Decrease) in Other Deposits		353.790.461	196.577.923
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		15.654.273	19.349.136
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		77.798.674	10.956.458
Net Cash Provided From Banking Operations		155.895.293	23.307.697
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-148.954.883	-40.122.728
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-2.589.175	-70.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.709.688	-2.322.856
Cash Obtained from Tangible and Intangible Asset Sales		32.784	63.020
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-132.591.639	-60.606.829
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		43.101.595	20.387.745
Cash Paid for Purchase of Financial Assets At Amortised Cost		-29.728.245	-8.306.654
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.245.797	3.381.744
Other		-29.716.312	7.351.102
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		10.328.930	3.642.699
Cash Obtained from Loans and Securities Issued		44.177.033	27.694.966
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		-496.627	-285.804
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		12.071.427	10.937.723
Net Increase (Decrease) in Cash and Cash Equivalents		29.340.767	-2.234.609
Cash and Cash Equivalents at Beginning of the Period		35.180.102	43.756.671
Cash and Cash Equivalents at End of the Period		64.520.869	41.522.062



# 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)						
<b>Statement of changes in equity (IFRS 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>1.894.886</b>	<b>2.997.832</b>	<b>-356.691</b>	<b>1.334.001</b>	<b>9.173.818</b>	<b>-1.725.442</b>	<b>-3.220.101</b>	<b>45.024.998</b>	<b>0</b>	<b>12.125.908</b>	<b>75.954.951</b>	<b>0</b>	<b>75.954.951</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	1.894.886	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
		0	0	0	0	3.692.155	-174.068	-182.388	2.763.182	5.974.182	1.157.735	0	0	38.223.316	51.454.114	0	51.454.114
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	828	0	0	0	0	0	0	828	0	828
		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	131.099	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	10.914.308	0	-	-1.211.600	0	-1.211.600
		0	0	0	0	0	0	0	0	0	0	0	0	12.125.908	-1.211.600	0	-1.211.600
		0	0	0	0	0	0	0	0	0	0	10.914.308	0	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	10.914.308	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>1.894.886</b>	<b>6.558.888</b>	<b>-530.759</b>	<b>1.152.441</b>	<b>11.937.000</b>	<b>4.248.740</b>	<b>-2.062.366</b>	<b>56.070.405</b>	<b>0</b>	<b>38.223.316</b>	<b>126.198.293</b>	<b>0</b>	<b>126.198.293</b>
<b>Statement of changes in equity (IFRS 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>1.894.886</b>	<b>9.019.730</b>	<b>-1.666.660</b>	<b>1.326.108</b>	<b>13.626.116</b>	<b>8.565.935</b>	<b>-3.966.462</b>	<b>56.070.405</b>	<b>0</b>	<b>60.024.084</b>	<b>153.599.884</b>	<b>0</b>	<b>153.599.884</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	1.894.886	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
		0	0	0	0	1.169.118	-98.075	-42.921	9.255.255	-11.676.501	-4.682.816	0	0	51.460.469	45.384.529	0	45.384.529
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	35.547	0	0	0	0	0	0	35.547	0	35.547
		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	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	-43.287	0	0	0	0	0	43.287	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	51.028.084	0	-	-8.996.000	0	-8.996.000
		0	0	0	0	0	0	0	0	0	0	0	0	60.024.084	-8.996.000	0	-8.996.000
		0	0	0	0	0	0	0	0	0	0	51.028.084	0	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	51.028.084	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>1.894.886</b>	<b>10.145.561</b>	<b>-1.764.735</b>	<b>1.318.734</b>	<b>22.881.371</b>	<b>-3.110.566</b>	<b>-8.649.278</b>	<b>107.141.776</b>	<b>0</b>	<b>51.460.469</b>	<b>190.023.960</b>	<b>0</b>	<b>190.023.960</b>

Previous Period  
01.01.2022 - 30.09.2022

Current Period  
01.01.2023 - 30.09.2023