



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş. Bank Financial Report Consolidated 2024 - 1. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM KONSOLİDE 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) 31 Mart 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar 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 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 vâkıf 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 31 Mart 2024 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin 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.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ile 31 Mart 2023 tarihinde sona eren üç aylık ara hesap dönemine ait konsolide finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 1 Şubat 2024 tarihli bağımsız denetçi raporunda ve 26 Nisan 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş verilmiş ve olumlu sonuç bildirilmiştir.

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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of DELOITTE TOUCHE TOHMATSU LIMITED

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 30 Nisan 2024

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 31.03.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		374.093.206	403.202.251	777.295.457	350.025.897	373.591.232	723.617.129
Cash and cash equivalents		109.246.677	236.798.477	346.045.154	131.196.111	225.695.449	356.891.560
Cash and Cash Balances at Central Bank	(I-a)	106.659.322	176.027.649	282.686.971	128.922.940	168.476.759	297.399.699
Banks	(I-d)	1.001.792	60.772.251	61.774.043	862.598	57.220.532	58.083.130
Receivables From Money Markets		1.612.029	0	1.612.029	1.415.550	0	1.415.550
Allowance for Expected Losses (-)		-26.466	-1.423	-27.889	-4.977	-1.842	-6.819
Financial assets at fair value through profit or loss	(I-b)	18.136.159	2.632.974	20.769.133	14.200.881	2.053.235	16.254.116
Public Debt Securities		321.995	712.256	1.034.251	343.448	446.295	789.743
Equity instruments		4.435.370	1.289.361	5.724.731	2.425.372	1.096.752	3.522.124
Other Financial Assets		13.378.794	631.357	14.010.151	11.432.061	510.188	11.942.249
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	194.404.646	141.232.143	335.636.789	158.019.584	125.745.884	283.765.468
Public Debt Securities		165.611.452	104.141.118	269.752.570	127.142.989	90.781.116	217.924.105
Equity instruments		112.097	109	112.206	112.097	109	112.206
Other Financial Assets		28.681.097	37.090.916	65.772.013	30.764.498	34.964.659	65.729.157
Derivative financial assets	(I-c, I-l)	52.305.724	22.538.657	74.844.381	46.609.321	20.096.664	66.705.985
Derivative Financial Assets At Fair Value Through Profit Or Loss		21.148.908	20.475.433	41.624.341	19.042.113	18.137.137	37.179.250
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		31.156.816	2.063.224	33.220.040	27.567.208	1.959.527	29.526.735
FINANCIAL ASSETS AT AMORTISED COST (Net)		876.351.588	342.772.069	1.219.123.657	790.375.904	323.529.257	1.113.905.161
Loans	(I-f)	737.150.667	319.400.822	1.056.551.489	662.832.567	299.248.666	962.081.233
Receivables From Leasing Transactions	(I-k)	7.841.124	12.394.719	20.235.843	7.411.833	12.290.391	19.702.224
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	158.466.582	17.970.859	176.437.441	147.032.731	17.894.029	164.926.760
Public Debt Securities		158.466.582	16.211.703	174.678.285	147.032.731	16.284.267	163.316.998
Other Financial Assets		0	1.759.156	1.759.156	0	1.609.762	1.609.762
Allowance for Expected Credit Losses (-)		-27.106.785	-6.994.331	-34.101.116	-26.901.227	-5.903.829	-32.805.056
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	3.661.857	0	3.661.857	501.671	0	501.671
Held for Sale		3.661.857	0	3.661.857	501.671	0	501.671
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		59.305	3.279.777	3.339.082	71.328	2.990.538	3.061.866
Investments in Associates (Net)	(I-h)	19.528	0	19.528	19.528	0	19.528

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		19.528	0	19.528	19.528	0	19.528
Investments in Subsidiaries (Net)	(I-i)	39.777	3.279.777	3.319.554	51.800	2.990.538	3.042.338
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		39.777	3.279.777	3.319.554	51.800	2.990.538	3.042.338
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)		25.865.201	344.885	26.210.086	25.151.884	165.505	25.317.389
INTANGIBLE ASSETS AND GOODWILL (Net)		4.514.080	35.609	4.549.689	3.969.747	33.686	4.003.433
Goodwill		134.405	0	134.405	134.405	0	134.405
Other		4.379.675	35.609	4.415.284	3.835.342	33.686	3.869.028
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		210.772	0	210.772	112.084	0	112.084
DEFERRED TAX ASSET	(I-n)	31.400	0	31.400	117.755	54.509	172.264
OTHER ASSETS (Net)	(I-p)	34.470.303	3.571.550	38.041.853	29.710.001	4.368.490	34.078.491
TOTAL ASSETS		1.319.257.712	753.206.141	2.072.463.853	1.200.036.271	704.733.217	1.904.769.488
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	831.838.594	541.764.915	1.373.603.509	766.343.721	526.570.743	1.292.914.464
LOANS RECEIVED	(II-c)	5.148.796	109.201.243	114.350.039	5.073.113	106.951.944	112.025.057
MONEY MARKET FUNDS		30.525.718	107.183.949	137.709.667	9.172.567	90.231.099	99.403.666
MARKETABLE SECURITIES (Net)	(II-d)	6.467.946	42.113.585	48.581.531	4.351.409	38.574.096	42.925.505
Bills		2.485.506	0	2.485.506	566.351	0	566.351
Asset-backed Securities		0	0	0	0	0	0
Bonds		3.982.440	42.113.585	46.096.025	3.785.058	38.574.096	42.359.154
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)	12.459.484	4.110.753	16.570.237	11.839.039	3.131.595	14.970.634
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		11.145.428	4.110.753	15.256.181	10.986.566	3.131.595	14.118.161
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		1.314.056	0	1.314.056	852.473	0	852.473
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	1.678.033	261.119	1.939.152	1.412.070	92.585	1.504.655
PROVISIONS	(II-h)	6.961.335	1.363.777	8.325.112	6.826.417	1.237.692	8.064.109
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.421.972	21.047	3.443.019	3.297.406	18.722	3.316.128
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.539.363	1.342.730	4.882.093	3.529.011	1.218.970	4.747.981
CURRENT TAX LIABILITIES	(II-i)	12.390.076	1.321.824	13.711.900	10.972.354	1.621.896	12.594.250
DEFERRED TAX LIABILITY	(II-i)	2.038.768	625.097	2.663.865	1.322.868	630.990	1.953.858
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	45.450.781	45.450.781	0	23.736.225	23.736.225
Loans		0	0	0	0	0	0

Other Debt Instruments		0	45.450.781	45.450.781	0	23.736.225	23.736.225
OTHER LIABILITIES	(II-e)	50.234.419	46.198.990	96.433.409	45.231.944	38.226.414	83.458.358
EQUITY	(II-k)	227.975.741	-14.851.090	213.124.651	224.609.092	-13.390.385	211.218.707
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		12.710.871	67.307	12.778.178	12.388.603	67.307	12.455.910
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		26.542.231	-14.918.397	11.623.834	26.711.628	-13.457.692	13.253.936
Profit Reserves		164.839.153	0	164.839.153	108.313.918	0	108.313.918
Legal Reserves		3.974.929	0	3.974.929	2.944.561	0	2.944.561
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		144.679.526	0	144.679.526	93.843.688	0	93.843.688
Other Profit Reserves		16.184.698	0	16.184.698	11.525.669	0	11.525.669
Profit or Loss		13.362.873	0	13.362.873	66.674.330	0	66.674.330
Prior Years' Profit or Loss		178.095	0	178.095	178.095	0	178.095
Current Period Net Profit Or Loss		13.184.778	0	13.184.778	66.496.235	0	66.496.235
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.187.718.910	884.744.943	2.072.463.853	1.087.154.594	817.614.894	1.904.769.488

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.410.805.668	1.609.037.130	3.019.842.798	1.200.586.115	1.336.587.534	2.537.173.649
GUARANTIES AND WARRANTIES	(III)	155.524.240	110.502.718	266.026.958	138.582.824	99.969.581	238.552.405
Letters of Guarantee		127.128.132	78.118.205	205.246.337	113.288.749	71.160.669	184.449.418
Guarantees Subject to State Tender Law		1.699.792	9.553.015	11.252.807	1.658.437	9.038.030	10.696.467
Guarantees Given for Foreign Trade Operations		0	5.139.601	5.139.601	0	4.203.676	4.203.676
Other Letters of Guarantee		125.428.340	63.425.589	188.853.929	111.630.312	57.918.963	169.549.275
Bank Acceptances		0	589.179	589.179	0	745.358	745.358
Import Letter of Acceptance		0	589.179	589.179	0	745.358	745.358
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		2.340.368	27.893.301	30.233.669	2.878.946	24.643.608	27.522.554
Documentary Letters of Credit		2.340.368	24.188.860	26.529.228	2.878.946	21.251.899	24.130.845
Other Letters of Credit		0	3.704.441	3.704.441	0	3.391.709	3.391.709
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	27.597	27.597	0	20.987	20.987
Other Guarantees		7.275.126	3.871.497	11.146.623	6.046.843	3.394.791	9.441.634
Other Collaterals		18.780.614	2.939	18.783.553	16.368.286	4.168	16.372.454
COMMITMENTS	(III)	671.282.387	49.091.990	720.374.377	532.282.671	31.843.606	564.126.277
Irrevocable Commitments		656.103.047	47.181.675	703.284.722	520.235.045	30.762.048	550.997.093
Forward Asset Purchase Commitments		1.750.630	41.964.449	43.715.079	7.672.829	25.079.592	32.752.421
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		45.306.764	4.806.895	50.113.659	35.691.022	5.555.705	41.246.727
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		12.060.428	0	12.060.428	7.436.908	0	7.436.908
Tax and Fund Liabilities Arised from Export Commitments		7.438	0	7.438	4.748	0	4.748
Commitments for Credit Card Limits		505.595.055	0	505.595.055	395.206.857	0	395.206.857
Commitments for Credit Cards and Banking Services Promotions		380.254	0	380.254	296.301	0	296.301
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		91,002,478	410,331	91,412,809	73,926,380	126,751	74,053,131
Revocable Commitments		15,179,340	1,910,315	17,089,655	12,047,626	1,081,558	13,129,184
Revocable Loan Granting Commitments		13,330,351	0	13,330,351	10,887,904	0	10,887,904
Other Revocable Commitments		1,848,989	1,910,315	3,759,304	1,159,722	1,081,558	2,241,280
DERIVATIVE FINANCIAL INSTRUMENTS		583,999,041	1,449,442,422	2,033,441,463	529,720,620	1,204,774,347	1,734,494,967
Derivative Financial Instruments Held For Hedging		59,878,318	231,383,676	291,261,994	62,769,058	218,230,196	280,999,254
Fair Value Hedges		17,038	133,866,321	133,883,359	17,778	118,164,150	118,181,928
Cash Flow Hedges		59,861,280	97,517,355	157,378,635	62,751,280	100,066,046	162,817,326
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		524,120,723	1,218,058,746	1,742,179,469	466,951,562	986,544,151	1,453,495,713
Forward Foreign Currency Buy or Sell Transactions		58,873,943	100,503,544	159,377,487	63,297,449	83,064,394	146,361,843
Forward Foreign Currency Buying Transactions		53,235,166	28,778,537	82,013,703	60,576,350	14,549,396	75,125,746
Forward Foreign Currency Sale Transactions		5,638,777	71,725,007	77,363,784	2,721,099	68,514,998	71,236,097
Currency and Interest Rate Swaps		417,832,919	854,413,919	1,272,246,838	380,430,614	683,196,897	1,063,627,511
Currency Swap Buy Transactions		39,527,539	372,984,109	412,511,648	27,618,831	291,782,803	319,401,634
Currency Swap Sell Transactions		245,283,918	222,405,328	467,689,246	216,765,895	146,516,098	363,281,993
Interest Rate Swap Buy Transactions		66,510,731	129,512,241	196,022,972	68,022,944	122,448,998	190,471,942
Interest Rate Swap Sell Transactions		66,510,731	129,512,241	196,022,972	68,022,944	122,448,998	190,471,942
Currency, Interest Rate and Securities Options		16,050,489	117,782,979	133,833,468	7,869,569	103,664,290	111,533,859
Currency Options Buy Transactions		10,218,294	46,929,539	57,147,833	3,514,800	41,072,144	44,586,944
Currency Options Sell Transactions		5,022,584	51,232,722	56,255,306	3,553,171	41,177,118	44,730,289
Interest Rate Options Buy Transactions		0	9,810,359	9,810,359	0	10,707,514	10,707,514
Interest Rate Options Sell Transactions		0	9,810,359	9,810,359	0	10,707,514	10,707,514
Securities Options Buy Transactions		55,859	0	55,859	99,931	0	99,931
Securities Options Sell Transactions		753,752	0	753,752	701,667	0	701,667
Currency Futures		28,813,972	27,655,134	56,469,106	13,826,069	13,153,072	26,979,141
Currency Futures Buy Transactions		26,170,230	2,512,631	28,682,861	12,608,317	965,958	13,574,275
Currency Futures Sell Transactions		2,643,742	25,142,503	27,786,245	1,217,752	12,187,114	13,404,866
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		2,549,400	117,703,170	120,252,570	1,527,861	103,465,498	104,993,359
CUSTODY AND PLEDGES RECEIVED		2,911,041,277	2,017,344,479	4,928,385,756	2,542,449,459	1,788,421,242	4,330,870,701
ITEMS HELD IN CUSTODY		272,958,783	351,766,402	624,725,185	235,791,880	254,395,334	490,187,214
Customer Fund and Portfolio Balances		116,555,888	97,948,450	214,504,338	92,793,271	50,169,719	142,962,990
Securities Held in Custody		33,954,045	50,431,119	84,385,164	34,210,987	46,076,331	80,287,318
Cheques Received for Collection		106,734,768	16,686,307	123,421,075	93,932,362	14,871,043	108,803,405
Commercial Notes Received for Collection		14,969,789	23,916,802	38,886,591	13,867,424	21,961,541	35,828,965
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		744,293	162,783,724	163,528,017	987,836	121,316,700	122,304,536
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		737,531,891	493,416,108	1,230,947,999	654,464,663	446,796,877	1,101,261,540
Securities		531,719	11,509,017	12,040,736	491,163	9,914,264	10,405,427
Guarantee Notes		2,421,772	3,269,540	5,691,312	1,796,175	3,034,689	4,830,864
Commodity		1,342,000	766,594	2,108,594	1,342,000	699,620	2,041,620
Warrant		0	0	0	0	0	0
Real Estate		477,590,891	382,437,883	860,028,774	415,629,542	356,406,108	772,035,650
Other Pledged Items		255,645,509	95,433,074	351,078,583	235,205,783	76,742,196	311,947,979

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.900.550.603	1.172.161.969	3.072.712.572	1.652.192.916	1.087.229.031	2.739.421.947
TOTAL OFF-BALANCE SHEET ACCOUNTS		4.321.846.945	3.626.381.609	7.948.228.554	3.743.035.574	3.125.008.776	6.868.044.350

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(IV-a)	99.882.149	37.176.356
Interest Income on Loans	(IV-a-1)	62.536.886	22.170.902
Interest Income on Reserve Deposits		1.874.809	0
Interest Income on Banks	(IV-a-2)	792.878	385.219
Interest Income on Money Market Placements		559.656	149.676
Interest Income on Marketable Securities Portfolio	(IV-a-3)	32.423.886	13.880.878
Financial Assets At Fair Value Through Profit Loss		59.701	40.993
Financial Assets At Fair Value Through Other Comprehensive Income		18.045.838	6.249.070
Financial Assets Measured at Amortised Cost		14.318.347	7.590.815
Finance Leasing Interest Income		1.121.802	531.966
Other Interest Income		572.232	57.715
INTEREST EXPENSES (-)	(IV-b)	-79.777.243	-23.436.546
Interest Expenses on Deposits	(IV-b-4)	-70.419.363	-19.361.698
Interest Expenses on Funds Borrowed	(IV-b-1)	-2.747.245	-1.308.400
Interest Expenses on Money Market Funds		-3.838.305	-1.279.694
Interest Expenses on Securities Issued	(IV-b-3)	-1.796.192	-1.099.381
Lease Interest Expenses		-72.848	-35.813
Other Interest Expense		-903.290	-351.560
NET INTEREST INCOME OR EXPENSE		20.104.906	13.739.810
NET FEE AND COMMISSION INCOME OR EXPENSES		14.836.306	5.033.378
Fees and Commissions Received		18.663.248	6.087.646
From Noncash Loans		612.998	315.023
Other		18.050.250	5.772.623
Fees and Commissions Paid (-)		-3.826.942	-1.054.268
Paid for Noncash Loans		-1.037	-1.236
Other		-3.825.905	-1.053.032
DIVIDEND INCOME		4.753	39.158
TRADING INCOME OR LOSS (Net)	(IV-c)	1.095.911	6.480.933
Gains (Losses) Arising from Capital Markets Transactions		4.116.428	2.060.435
Gains (Losses) Arising From Derivative Financial Transactions		-3.159.570	2.216.432
Foreign Exchange Gains or Losses		139.053	2.204.066
OTHER OPERATING INCOME	(IV-d)	4.128.520	1.414.948
GROSS PROFIT FROM OPERATING ACTIVITIES		40.170.396	26.708.227
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-4.247.277	-3.196.064
OTHER ALLOWANCE EXPENSES (-)		-2.216	-159.438
PERSONNEL EXPENSES (-)		-7.772.565	-3.315.263
OTHER OPERATING EXPENSES (-)	(IV-f)	-11.641.593	-6.951.382
NET OPERATING INCOME (LOSS)		16.506.745	13.086.080
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		-7.504	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		16.499.241	13.086.080
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-3.314.463	-2.374.941
Current Tax Provision		-432.068	-3.397.311
Expense Effect of Deferred Tax		-5.036.515	-622.117
Income Effect of Deferred Tax		2.154.120	1.644.487
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		13.184.778	10.711.139
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD		13.184.778	10.711.139
Profit (Loss) Attributable to Group		13.184.778	10.711.139
Profit (loss), attributable to non-controlling interests	(IV-g)	0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,02536000	0,02060000

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 01.01.2024 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		13.184.778	10.711.139
OTHER COMPREHENSIVE INCOME		-1.307.834	-1.594.571
Other Comprehensive Income that will not be Reclassified to Profit or Loss		322.268	960.929
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		2.170	40
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		320.098	960.889
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.630.102	-2.555.500
Exchange Differences on Translation		2.631.685	870.193
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.229.229	-3.547.891
Income (Loss) Related with Cash Flow Hedges		270.647	-291.543
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.038.445	-716.238
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.735.240	1.129.979
TOTAL COMPREHENSIVE INCOME (LOSS)		11.876.944	9.116.568

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
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		13.623.828	5.278.949
Interest Received		78.275.200	25.587.904
Interest Paid		-72.201.363	-20.995.593
Dividends received		4.753	39.158
Fees and Commissions Received		19.551.145	6.200.807
Other Gains		956.858	2.745.804
Collections from Previously Written Off Loans and Other Receivables		5.162.620	1.098.266
Cash Payments to Personnel and Service Suppliers		-8.427.948	-3.639.809
Taxes Paid		-980.529	-403.210
Other		-8.716.908	-5.354.378
Changes in Operating Assets and Liabilities Subject to Banking Operations		30.484.247	45.575.050
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.953.226	3.199.391
Net (Increase) Decrease in Due From Banks		1.839.757	904.710
Net (Increase) Decrease in Loans		-97.998.448	-62.629.990
Net (Increase) Decrease in Other Assets		8.097.530	-7.719.715
Net Increase (Decrease) in Bank Deposits		-7.136.300	1.845.075
Net Increase (Decrease) in Other Deposits		81.061.212	93.708.468
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		4.611.998	-1.111.982
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		43.961.724	17.379.093
Net Cash Provided From Banking Operations		44.108.075	50.853.999
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-64.491.265	-43.255.130
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.688.901	-543.777
Cash Obtained from Tangible and Intangible Asset Sales		5.871	8.573
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-82.393.127	-49.764.827
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		29.620.819	20.102.009
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.197	-3.376.199
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.520.412	895.058
Other		-11.555.142	-10.575.967
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		17.069.142	-1.764.994
Cash Obtained from Loans and Securities Issued		28.455.811	11.667.295
Cash Outflow Arised From Loans and Securities Issued		-1.117.152	-9.551.350
Equity Instruments Issued		0	0
Dividends paid		-9.971.000	-3.742.896
Payments of lease liabilities		-298.517	-138.043
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		5.508.374	1.336.323
Net Increase (Decrease) in Cash and Cash Equivalents		2.194.326	7.170.198
Cash and Cash Equivalents at Beginning of the Period		69.350.690	42.120.003
Cash and Cash Equivalents at End of the Period		71.545.016	49.290.201



Statement of changes in equity (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		5.200.000	3.505.742	0	1.814.871	9.019.728	-1.690.567	10.946	14.330.784	8.495.893	-4.526.253	57.238.547	180.472	60.025.707	153.605.870	0	153.605.870
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		5.200.000	3.505.742	0	1.814.871	9.019.728	-1.690.567	10.946	14.330.784	8.495.893	-4.526.253	57.238.547	180.472	60.025.707	153.605.870	0	153.605.870
Total Comprehensive Income (Loss)			0	0	0	960.899	30	0	870.193	-2.669.857	-755.836	0	0	10.711.139	9.116.568	0	9.116.568
Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	14.976	0	0	0	0	0	0	14.976	0	14.976
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity		0	0	0	0	-43.287	0	0	0	0	0	41.664	1.623	0	0	0	0
Profit Distributions		0	0	0	0	0	0	0	0	0	0	51.029.707	0	-	-8.996.000	0	-8.996.000
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-8.996.000	-8.996.000	0	-8.996.000
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	51.029.707	0	-	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	51.029.707	0	0	0
Equity at end of period		5.200.000	3.505.742	0	1.814.871	9.937.340	-1.690.537	25.922	15.200.977	5.826.036	-5.282.089	108.309.918	182.095	10.711.139	153.741.414	0	153.741.414
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	1.814.871	14.488.485	-2.059.068	26.493	27.446.301	-1.908.961	-12.283.404	108.313.918	178.095	66.496.235	211.218.707	0	211.218.707
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		5.200.000	3.505.742	0	1.814.871	14.488.485	-2.059.068	26.493	27.446.301	-1.908.961	-12.283.404	108.313.918	178.095	66.496.235	211.218.707	0	211.218.707
Total Comprehensive Income (Loss)			0	0	0	320.749	1.519	0	2.631.685	-3.024.328	-1.237.459	0	0	13.184.778	11.876.944	0	11.876.944
Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Profit Distributions		0	0	0	0	0	0	0	0	0	0	56.525.235	0	-	-9.971.000	0	-9.971.000
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-9.971.000	-9.971.000	0	-9.971.000
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	56.525.235	0	-	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	56.525.235	0	0	0
Equity at end of period		5.200.000	3.505.742	0	1.814.871	14.809.234	-2.057.549	26.493	30.077.986	-4.933.289	-13.520.863	164.839.153	178.095	13.184.778	213.124.651	0	213.124.651

Previous Period
01.01.2023 - 31.03.2023

Current Period
01.01.2024 - 31.03.2024