



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş. Bank Financial Report Consolidated 2024 - 2. 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) 30 Haziran 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 30 Haziran 2024 tarihi itibarıyla finansal durumunun, finansal

performansının ve aynı tarihte sona eren altı 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 30 Haziran 2023 tarihinde sona eren altı 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 Temmuz 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş verilmiş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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, 29 Temmuz 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 30.06.2024			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)		418.927.108	430.386.734	849.313.842	350.025.897	373.591.232	723.617.129
Cash and cash equivalents		165.338.596	263.543.687	428.882.283	131.196.111	225.695.449	356.891.560
Cash and Cash Balances at Central Bank	(I-a)	163.981.433	182.321.175	346.302.608	128.922.940	168.476.759	297.399.699
Banks	(I-d)	547.640	81.223.360	81.771.000	862.598	57.220.532	58.083.130
Receivables From Money Markets		814.514	0	814.514	1.415.550	0	1.415.550
Allowance for Expected Losses (-)		-4.991	-848	-5.839	-4.977	-1.842	-6.819
Financial assets at fair value through profit or loss	(I-b)	18.406.554	3.049.191	21.455.745	14.200.881	2.053.235	16.254.116
Public Debt Securities		793.222	1.229.429	2.022.651	343.448	446.295	789.743
Equity instruments		1.803.058	1.232.934	3.035.992	2.425.372	1.096.752	3.522.124
Other Financial Assets		15.810.274	586.828	16.397.102	11.432.061	510.188	11.942.249
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	191.041.583	145.085.347	336.126.930	158.019.584	125.745.884	283.765.468
Public Debt Securities		158.670.460	113.112.038	271.782.498	127.142.989	90.781.116	217.924.105
Equity instruments		133.289	109	133.398	112.097	109	112.206
Other Financial Assets		32.237.834	31.973.200	64.211.034	30.764.498	34.964.659	65.729.157
Derivative financial assets	(I-c, I-l)	44.140.375	18.708.509	62.848.884	46.609.321	20.096.664	66.705.985
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.039.762	16.860.749	29.900.511	19.042.113	18.137.137	37.179.250
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		31.100.613	1.847.760	32.948.373	27.567.208	1.959.527	29.526.735
FINANCIAL ASSETS AT AMORTISED COST (Net)		943.927.887	408.186.552	1.352.114.439	790.375.904	323.529.257	1.113.905.161
Loans	(I-f)	796.541.790	385.763.309	1.182.305.099	662.832.567	299.248.666	962.081.233
Receivables From Leasing Transactions	(I-k)	7.754.440	11.973.731	19.728.171	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)	167.121.199	18.051.627	185.172.826	147.032.731	17.894.029	164.926.760
Public Debt Securities		167.121.199	16.451.733	183.572.932	147.032.731	16.284.267	163.316.998
Other Financial Assets		0	1.599.894	1.599.894	0	1.609.762	1.609.762
Allowance for Expected Credit Losses (-)		-27.489.542	-7.602.115	-35.091.657	-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)	3.501.906	0	3.501.906	501.671	0	501.671
Held for Sale		3.501.906	0	3.501.906	501.671	0	501.671
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		360.359	3.378.156	3.738.515	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)	340.831	3.378.156	3.718.987	51.800	2.990.538	3.042.338
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		340.831	3.378.156	3.718.987	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)		27.152.651	358.160	27.510.811	25.151.884	165.505	25.317.389
INTANGIBLE ASSETS AND GOODWILL (Net)		5.013.306	31.288	5.044.594	3.969.747	33.686	4.003.433
Goodwill		134.405	0	134.405	134.405	0	134.405
Other		4.878.901	31.288	4.910.189	3.835.342	33.686	3.869.028
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		310.931	0	310.931	112.084	0	112.084
DEFERRED TAX ASSET	(I-n)	4.450.304	0	4.450.304	117.755	54.509	172.264
OTHER ASSETS (Net)	(I-p)	40.242.306	5.065.404	45.307.710	29.710.001	4.368.490	34.078.491
TOTAL ASSETS		1.443.886.758	847.406.294	2.291.293.052	1.200.036.271	704.733.217	1.904.769.488
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	902.562.932	560.231.107	1.462.794.039	766.343.721	526.570.743	1.292.914.464
LOANS RECEIVED	(II-c)	5.779.459	108.913.547	114.693.006	5.073.113	106.951.944	112.025.057
MONEY MARKET FUNDS		137.137.423	108.179.597	245.317.020	9.172.567	90.231.099	99.403.666
MARKETABLE SECURITIES (Net)	(II-d)	3.955.834	62.735.409	66.691.243	4.351.409	38.574.096	42.925.505
Bills		1.567.112	0	1.567.112	566.351	0	566.351
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.388.722	62.735.409	65.124.131	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)	13.602.848	5.665.476	19.268.324	11.839.039	3.131.595	14.970.634
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		12.851.440	5.665.476	18.516.916	10.986.566	3.131.595	14.118.161
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		751.408	0	751.408	852.473	0	852.473
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	2.030.725	265.810	2.296.535	1.412.070	92.585	1.504.655
PROVISIONS	(II-h)	7.815.254	1.368.738	9.183.992	6.826.417	1.237.692	8.064.109
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.034.898	22.298	4.057.196	3.297.406	18.722	3.316.128
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.780.356	1.346.440	5.126.796	3.529.011	1.218.970	4.747.981
CURRENT TAX LIABILITIES	(II-i)	12.700.325	991.519	13.691.844	10.972.354	1.621.896	12.594.250
DEFERRED TAX LIABILITY	(II-i)	235.108	655.930	891.038	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	46.103.318	46.103.318	0	23.736.225	23.736.225
Loans		0	0	0	0	0	0

Other Debt Instruments		0	46.103.318	46.103.318	0	23.736.225	23.736.225
OTHER LIABILITIES	(II-e)	51.404.262	37.845.635	89.249.897	45.231.944	38.226.414	83.458.358
EQUITY	(II-k)	236.401.694	-15.288.898	221.112.796	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		12.591.577	67.307	12.658.884	12.388.603	67.307	12.455.910
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		24.158.783	-15.356.205	8.802.578	26.711.628	-13.457.692	13.253.936
Profit Reserves		164.848.184	0	164.848.184	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		16.193.729	0	16.193.729	11.525.669	0	11.525.669
Profit or Loss		24.282.537	0	24.282.537	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		24.104.442	0	24.104.442	66.496.235	0	66.496.235
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.373.625.864	917.667.188	2.291.293.052	1.087.154.594	817.614.894	1.904.769.488

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.418.614.795	1.443.262.598	2.861.877.393	1.200.586.115	1.336.587.534	2.537.173.649
GUARANTIES AND WARRANTIES	(III)	174.877.056	104.130.242	279.007.298	138.582.824	99.969.581	238.552.405
Letters of Guarantee		146.563.018	77.489.294	224.052.312	113.288.749	71.160.669	184.449.418
Guarantees Subject to State Tender Law		1.652.797	8.676.973	10.329.770	1.658.437	9.038.030	10.696.467
Guarantees Given for Foreign Trade Operations		0	5.983.268	5.983.268	0	4.203.676	4.203.676
Other Letters of Guarantee		144.910.221	62.829.053	207.739.274	111.630.312	57.918.963	169.549.275
Bank Acceptances		0	769.989	769.989	0	745.358	745.358
Import Letter of Acceptance		0	769.989	769.989	0	745.358	745.358
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		90.592	22.184.736	22.275.328	2.878.946	24.643.608	27.522.554
Documentary Letters of Credit		90.592	18.520.088	18.610.680	2.878.946	21.251.899	24.130.845
Other Letters of Credit		0	3.664.648	3.664.648	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	33.127	33.127	0	20.987	20.987
Other Guarantees		9.448.175	3.649.444	13.097.619	6.046.843	3.394.791	9.441.634
Other Collaterals		18.775.271	3.652	18.778.923	16.368.286	4.168	16.372.454
COMMITMENTS	(III)	856.838.830	28.896.628	885.735.458	532.282.671	31.843.606	564.126.277
Irrevocable Commitments		837.542.769	25.599.110	863.141.879	520.235.045	30.762.048	550.997.093
Forward Asset Purchase Commitments		14.231.477	19.269.088	33.500.565	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		48.961.075	6.204.475	55.165.550	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		12.084.164	0	12.084.164	7.436.908	0	7.436.908
Tax and Fund Liabilities Arised from Export Commitments		5.397	0	5.397	4.748	0	4.748
Commitments for Credit Card Limits		635.886.073	0	635.886.073	395.206.857	0	395.206.857
Commitments for Credit Cards and Banking Services Promotions		437.378	0	437.378	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	0
Other Irrevocable Commitments	125.937.205	125.547	126.062.752	73.926.380	126.751	74.053.131	
Revocable Commitments	19.296.061	3.297.518	22.593.579	12.047.626	1.081.558	13.129.184	
Revocable Loan Granting Commitments	17.646.655	0	17.646.655	10.887.904	0	10.887.904	
Other Revocable Commitments	1.649.406	3.297.518	4.946.924	1.159.722	1.081.558	2.241.280	
DERIVATIVE FINANCIAL INSTRUMENTS	386.898.909	1.310.235.728	1.697.134.637	529.720.620	1.204.774.347	1.734.494.967	
Derivative Financial Instruments Held For Hedging	58.017.577	193.329.960	251.347.537	62.769.058	218.230.196	280.999.254	
Fair Value Hedges	3.876.297	106.610.803	110.487.100	17.778	118.164.150	118.181.928	
Cash Flow Hedges	54.141.280	86.719.157	140.860.437	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	328.881.332	1.116.905.768	1.445.787.100	466.951.562	986.544.151	1.453.495.713	
Forward Foreign Currency Buy or Sell Transactions	40.522.822	69.276.289	109.799.111	63.297.449	83.064.394	146.361.843	
Forward Foreign Currency Buying Transactions	34.843.361	22.235.921	57.079.282	60.576.350	14.549.396	75.125.746	
Forward Foreign Currency Sale Transactions	5.679.461	47.040.368	52.719.829	2.721.099	68.514.998	71.236.097	
Currency and Interest Rate Swaps	244.383.037	772.378.755	1.016.761.792	380.430.614	683.196.897	1.063.627.511	
Currency Swap Buy Transactions	22.086.371	259.396.200	281.482.571	27.618.831	291.782.803	319.401.634	
Currency Swap Sell Transactions	98.068.408	248.396.677	346.465.085	216.765.895	146.516.098	363.281.993	
Interest Rate Swap Buy Transactions	62.114.129	132.292.939	194.407.068	68.022.944	122.448.998	190.471.942	
Interest Rate Swap Sell Transactions	62.114.129	132.292.939	194.407.068	68.022.944	122.448.998	190.471.942	
Currency, Interest Rate and Securities Options	16.270.293	134.074.718	150.345.011	7.869.569	103.664.290	111.533.859	
Currency Options Buy Transactions	7.018.924	58.236.610	65.255.534	3.514.800	41.072.144	44.586.944	
Currency Options Sell Transactions	8.355.202	56.433.150	64.788.352	3.553.171	41.177.118	44.730.289	
Interest Rate Options Buy Transactions	0	9.702.479	9.702.479	0	10.707.514	10.707.514	
Interest Rate Options Sell Transactions	0	9.702.479	9.702.479	0	10.707.514	10.707.514	
Securities Options Buy Transactions	87.802	0	87.802	99.931	0	99.931	
Securities Options Sell Transactions	808.365	0	808.365	701.667	0	701.667	
Currency Futures	26.335.664	23.931.657	50.267.321	13.826.069	13.153.072	26.979.141	
Currency Futures Buy Transactions	1.842	23.647.141	23.648.983	12.608.317	965.958	13.574.275	
Currency Futures Sell Transactions	26.333.822	284.516	26.618.338	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	1.369.516	117.244.349	118.613.865	1.527.861	103.465.498	104.993.359	
CUSTODY AND PLEDGES RECEIVED	3.205.181.101	2.023.652.740	5.228.833.841	2.542.449.459	1.788.421.242	4.330.870.701	
ITEMS HELD IN CUSTODY	319.525.075	338.652.843	658.177.918	235.791.880	254.395.334	490.187.214	
Customer Fund and Portfolio Balances	152.705.451	101.071.314	253.776.765	92.793.271	50.169.719	142.962.990	
Securities Held in Custody	34.282.029	50.258.682	84.540.711	34.210.987	46.076.331	80.287.318	
Cheques Received for Collection	115.750.475	17.101.951	132.852.426	93.932.362	14.871.043	108.803.405	
Commercial Notes Received for Collection	16.053.768	27.361.398	43.415.166	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	733.352	142.859.498	143.592.850	987.836	121.316.700	122.304.536	
Custodians	0	0	0	0	0	0	
PLEDGED ITEMS	794.212.217	490.554.611	1.284.766.828	654.464.663	446.796.877	1.101.261.540	
Securities	711.182	11.670.352	12.381.534	491.163	9.914.264	10.405.427	
Guarantee Notes	2.347.938	3.664.917	6.012.855	1.796.175	3.034.689	4.830.864	
Commodity	1.270.000	752.896	2.022.896	1.342.000	699.620	2.041.620	
Warrant	0	0	0	0	0	0	
Real Estate	520.899.950	375.616.491	896.516.441	415.629.542	356.406.108	772.035.650	
Other Pledged Items	268.983.147	98.849.955	367.833.102	235.205.783	76.742.196	311.947.979	

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.091.443.809	1.194.445.286	3.285.889.095	1.652.192.916	1.087.229.031	2.739.421.947
TOTAL OFF-BALANCE SHEET ACCOUNTS		4.623.795.896	3.466.915.338	8.090.711.234	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 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	219.794.703	80.838.862	119.912.554	43.662.506
Interest Income on Loans	(IV-a-1)	135.661.929	47.051.028	73.125.043	24.880.126
Interest Income on Reserve Deposits		8.601.696	0	6.726.887	0
Interest Income on Banks	(IV-a-2)	1.598.896	997.671	806.018	612.452
Interest Income on Money Market Placements		940.073	668.210	380.417	518.534
Interest Income on Marketable Securities Portfolio	(IV-a-3)	69.135.035	30.665.040	36.711.149	16.784.162
Financial Assets At Fair Value Through Profit Loss		133.902	109.948	74.201	68.955
Financial Assets At Fair Value Through Other Comprehensive Income		39.072.986	13.830.490	21.027.148	7.581.420
Financial Assets Measured at Amortised Cost		29.928.147	16.724.602	15.609.800	9.133.787
Finance Leasing Interest Income		2.299.179	1.301.064	1.177.377	769.098
Other Interest Income		1.557.895	155.849	985.663	98.134
INTEREST EXPENSES (-)	(IV-b)	-181.318.939	-55.723.797	-101.541.696	-32.287.251
Interest Expenses on Deposits	(IV-b-4)	-157.544.796	-47.325.929	-87.125.433	-27.964.231
Interest Expenses on Funds Borrowed	(IV-b-1)	-5.348.460	-2.899.004	-2.601.215	-1.590.604
Interest Expenses on Money Market Funds		-12.847.078	-2.984.049	-9.008.773	-1.704.355
Interest Expenses on Securities Issued	(IV-b-3)	-4.061.205	-2.078.774	-2.265.013	-979.393
Lease Interest Expenses		-158.508	-80.926	-85.660	-45.113
Other Interest Expense		-1.358.892	-355.115	-455.602	-3.555
NET INTEREST INCOME OR EXPENSE		38.475.764	25.115.065	18.370.858	11.375.255
NET FEE AND COMMISSION INCOME OR EXPENSES		32.057.235	11.771.261	17.220.929	6.737.883
Fees and Commissions Received		40.550.777	14.199.265	21.887.529	8.111.619
From Noncash Loans		1.277.738	770.534	664.740	455.511
Other		39.273.039	13.428.731	21.222.789	7.656.108
Fees and Commissions Paid (-)		-8.493.542	-2.428.004	-4.666.600	-1.373.736
Paid for Noncash Loans		-2.374	-2.184	-1.337	-948
Other		-8.491.168	-2.425.820	-4.665.263	-1.372.788
DIVIDEND INCOME		116.580	61.343	111.827	22.185
TRADING INCOME OR LOSS (Net)	(IV-c)	-376.226	27.659.112	-1.472.137	21.178.179
Gains (Losses) Arising from Capital Markets Transactions		8.894.761	4.141.336	4.778.333	2.080.901
Gains (Losses) Arising From Derivative Financial Transactions		-29.428.837	24.462.242	-26.269.267	22.245.810
Foreign Exchange Gains or Losses		20.157.850	-944.466	20.018.797	-3.148.532
OTHER OPERATING INCOME	(IV-d)	6.442.909	2.312.319	2.314.389	897.371
GROSS PROFIT FROM OPERATING ACTIVITIES		76.716.262	66.919.100	36.545.866	40.210.873
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-8.052.426	-7.480.057	-3.805.149	-4.283.993
OTHER ALLOWANCE EXPENSES (-)		-17.952	-339.951	-15.736	-180.513
PERSONNEL EXPENSES (-)		-15.089.113	-6.450.484	-7.316.548	-3.135.221
OTHER OPERATING EXPENSES (-)	(IV-f)	-24.665.348	-13.843.174	-13.023.755	-6.891.792
NET OPERATING INCOME (LOSS)		28.891.423	38.805.434	12.384.678	25.719.354
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		2.472	3.791	9.976	3.791
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		28.893.895	38.809.225	12.394.654	25.723.145
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-4.789.453	-7.790.873	-1.474.990	-5.415.932
Current Tax Provision		-6.449.387	-1.174.868	-6.017.319	2.222.443
Expense Effect of Deferred Tax		-2.457.140	-14.204.317	0	-13.582.200
Income Effect of Deferred Tax		4.117.074	7.588.312	4.542.329	5.943.825
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		24.104.442	31.018.352	10.919.664	20.307.213
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		24.104.442	31.018.352	10.919.664	20.307.213
Profit (Loss) Attributable to Group		24.104.442	31.018.352	10.919.664	20.307.213
Profit (loss), attributable to non-controlling interests	(IV-g)	0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,04635000	0,05965000	0,02100000	0,03905000



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 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		24.104.442	31.018.352		
OTHER COMPREHENSIVE INCOME		-4.260.545	-6.096.110		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		190.813	733.434		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-4.717	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-437.117	-303.286		
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		632.647	1.036.720		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-4.451.358	-6.829.544		
Exchange Differences on Translation		3.045.462	8.250.470		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-8.415.847	-13.435.605		
Income (Loss) Related with Cash Flow Hedges		155.366	-44.710		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.349.162	-6.665.173		
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		3.112.823	5.065.474		
TOTAL COMPREHENSIVE INCOME (LOSS)		19.843.897	24.922.242		

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 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023
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		27.066.140	12.357.893
Interest Received		193.743.871	68.173.975
Interest Paid		-160.183.104	-45.963.583
Dividends received		116.580	61.343
Fees and Commissions Received		42.938.273	14.720.756
Other Gains		9.800.305	2.970.882
Collections from Previously Written Off Loans and Other Receivables		8.004.524	2.529.246
Cash Payments to Personnel and Service Suppliers		-16.387.505	-7.088.653
Taxes Paid		-9.499.841	-12.041.195
Other		-41.466.963	-11.004.878
Changes in Operating Assets and Liabilities Subject to Banking Operations		39.816.611	114.233.328
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.314.609	2.330.794
Net (Increase) Decrease in Due From Banks		728.157	-1.471.727
Net (Increase) Decrease in Loans		-223.894.574	-168.635.950
Net (Increase) Decrease in Other Assets		-58.598.217	-44.396.221
Net Increase (Decrease) in Bank Deposits		25.252.263	4.575.673
Net Increase (Decrease) in Other Deposits		125.511.515	270.848.747
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		8.093.700	14.416.920
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		167.038.376	36.565.092
Net Cash Provided From Banking Operations		66.882.751	126.591.221
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-88.559.106	-87.252.586
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-120.000	-765.857
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-3.911.207	-2.050.259
Cash Obtained from Tangible and Intangible Asset Sales		32.796	9.962
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-157.742.432	-104.395.097
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		85.190.264	39.643.349
Cash Paid for Purchase of Financial Assets At Amortised Cost		-6.243	-9.781.591
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.764.626	5.241.789
Other		-14.766.910	-15.154.882
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		35.533.557	-1.602.696
Cash Obtained from Loans and Securities Issued		52.871.075	30.674.853
Cash Outflow Arised From Loans and Securities Issued		-6.692.209	-22.967.690
Equity Instruments Issued		0	0
Dividends paid		-9.971.000	-8.996.000
Payments of lease liabilities		-674.309	-313.859
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		6.422.284	13.940.988
Net Increase (Decrease) in Cash and Cash Equivalents		20.279.486	51.676.927
Cash and Cash Equivalents at Beginning of the Period		69.350.690	42.120.003
Cash and Cash Equivalents at End of the Period		89.630.176	93.796.930



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																	
		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	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	960.899	-227.465	0	8.250.470	-10.047.602	-5.032.412	0	0	31.018.352	24.922.242	0	24.922.242
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	14.976	0	0	0	0	0	0	14.976	0	14.976
		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	45.664	-2.377	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	51.029.707	0	-	-8.996.000	0	-8.996.000
		0	0	0	0	0	0	0	0	0	0	0	0	60.025.707	-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
		5.200.000	3.505.742	0	1.814.871	9.937.340	-1.918.032	25.922	22.581.254	-1.551.709	-9.558.665	108.313.918	178.095	31.018.352	169.547.088	0	169.547.088
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		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
		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	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
			0	0	0	496.795	-305.982	0	3.045.462	-5.961.163	-1.535.657	0	0	24.104.442	19.843.897	0	19.843.897
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	21.192	0	0	0	0	0	0	21.192	0	21.192
		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	-9.031	0	0	0	0	0	9.031	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	56.525.235	0	-	-9.971.000	0	-9.971.000
		0	0	0	0	0	0	0	0	0	0	0	0	66.496.235	-9.971.000	0	-9.971.000
		0	0	0	0	0	0	0	0	0	0	56.525.235	0	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	56.525.235	0	0	0
		5.200.000	3.505.742	0	1.814.871	14.976.249	-2.365.050	47.685	30.491.763	-7.870.124	-13.819.061	164.848.184	178.095	24.104.442	221.112.796	0	221.112.796

Previous Period
01.01.2023 - 30.06.2023

Current Period
01.01.2024 - 30.06.2024