



## KAMUYU AYDINLATMA PLATFORMU

# AKBANK T.A.Ş. Bank Financial Report Unconsolidated 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 FİNANSAL BİLGİLERE İLİŞKİN

### SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

#### Giriş

Akbank T.A.Ş'nin ("Banka") 30 Haziran 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar 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 konsolide olmayan 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 konsolide olmayan 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 olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 30 Haziran 2024 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte

sona eren altı aylık döneme ilişkin 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.

#### Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ile 30 Haziran 2023 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide olmayan 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, 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 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	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		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)		408.815.863	395.218.333	804.034.196	341.998.090	343.205.668	685.203.758
Cash and cash equivalents		165.938.701	246.865.149	412.803.850	132.743.819	209.562.848	342.306.667
Cash and Cash Balances at Central Bank	(I-a)	163.981.433	182.320.970	346.302.403	128.922.940	168.476.585	297.399.525
Banks	(I-d)	1.961.941	64.544.910	66.506.851	2.415.767	41.087.171	43.502.938
Receivables From Money Markets		0	0	0	1.409.959	0	1.409.959
Allowance for Expected Losses ( - )		-4.673	-731	-5.404	-4.847	-908	-5.755
Financial assets at fair value through profit or loss	(I-b)	7.718.637	3.049.191	10.767.828	4.648.351	2.053.235	6.701.586
Public Debt Securities		745.034	1.229.429	1.974.463	262.359	446.295	708.654
Equity instruments		3	1.232.934	1.232.937	0	1.096.752	1.096.752
Other Financial Assets		6.973.600	586.828	7.560.428	4.385.992	510.188	4.896.180
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	191.041.424	127.811.531	318.852.955	158.019.425	112.865.465	270.884.890
Public Debt Securities		158.670.460	102.660.852	261.331.312	127.142.989	84.233.584	211.376.573
Equity instruments		133.130	109	133.239	111.938	109	112.047
Other Financial Assets		32.237.834	25.150.570	57.388.404	30.764.498	28.631.772	59.396.270
Derivative financial assets	(I-c, I-l)	44.117.101	17.492.462	61.609.563	46.586.495	18.724.120	65.310.615
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.016.488	15.644.702	28.661.190	19.019.287	16.764.593	35.783.880
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)		923.338.869	327.470.259	1.250.809.128	774.517.600	228.397.149	1.002.914.749
Loans	(I-f)	783.463.976	316.662.243	1.100.126.219	654.144.867	215.960.770	870.105.637
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)	167.108.256	18.051.627	185.159.883	147.021.986	17.894.029	164.916.015
Public Debt Securities		167.108.256	16.451.733	183.559.989	147.021.986	16.284.267	163.306.253
Other Financial Assets		0	1.599.894	1.599.894	0	1.609.762	1.609.762
Allowance for Expected Credit Losses ( - )		-27.233.363	-7.243.611	-34.476.974	-26.649.253	-5.457.650	-32.106.903
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(I-o)	3.476.071	0	3.476.071	475.836	0	475.836
Held for Sale		3.476.071	0	3.476.071	475.836	0	475.836
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		12.384.954	41.427.769	53.812.723	9.892.099	36.779.103	46.671.202
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)	12.365.426	41.427.769	53.793.195	9.872.571	36.779.103	46.651.674
Unconsolidated Financial Subsidiaries		12.365.426	38.049.613	50.415.039	9.872.571	33.788.565	43.661.136
Unconsolidated Non-Financial Subsidiaries		0	3.378.156	3.378.156	0	2.990.538	2.990.538
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)		25.775.223	67.698	25.842.921	23.923.581	67.943	23.991.524
INTANGIBLE ASSETS AND GOODWILL (Net)		4.791.558	0	4.791.558	3.767.983	0	3.767.983
Goodwill		0	0	0	0	0	0
Other		4.791.558	0	4.791.558	3.767.983	0	3.767.983
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)	4.334.098	0	4.334.098	0	54.509	54.509
OTHER ASSETS (Net)	(I-p)	32.159.321	1.315.576	33.474.897	23.534.284	2.560.329	26.094.613
<b>TOTAL ASSETS</b>		<b>1.415.075.957</b>	<b>765.499.635</b>	<b>2.180.575.592</b>	<b>1.178.109.473</b>	<b>611.064.701</b>	<b>1.789.174.174</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	905.672.952	497.920.814	1.403.593.766	768.418.686	449.689.640	1.218.108.326
LOANS RECEIVED	(II-c)	120.913	95.346.063	95.466.976	152.127	94.676.379	94.828.506
MONEY MARKET FUNDS		118.339.811	107.593.777	225.933.588	1.723.365	88.108.017	89.831.382
MARKETABLE SECURITIES (Net)	(II-d)	1.576	62.735.409	62.736.985	886.663	38.574.096	39.460.759
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		1.576	62.735.409	62.736.985	886.663	38.574.096	39.460.759
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)	13.593.644	5.237.898	18.831.542	11.839.039	2.666.577	14.505.616
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		12.842.236	5.237.898	18.080.134	10.986.566	2.666.577	13.653.143
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)	1.982.186	0	1.982.186	1.385.912	0	1.385.912
PROVISIONS	(II-h)	7.283.737	1.003.177	8.286.914	6.436.777	1.015.716	7.452.493
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.889.933	0	3.889.933	3.188.733	0	3.188.733
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.393.804	1.003.177	4.396.981	3.248.044	1.015.716	4.263.760
CURRENT TAX LIABILITIES	(II-i)	12.202.384	147.913	12.350.297	10.466.914	676.460	11.143.374
DEFERRED TAX LIABILITY	(II-i)	0	0	0	1.176.576	0	1.176.576
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)	49.126.818	35.070.004	84.196.822	40.780.050	35.569.528	76.349.578
EQUITY	(II-k)	235.111.715	-14.018.517	221.093.198	223.315.430	-12.120.003	211.195.427
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		13.290.100	627.079	13.917.179	13.087.125	732.263	13.819.388
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		23.454.117	-14.645.596	8.808.521	26.006.961	-12.852.266	13.154.695
Profit Reserves		163.658.747	0	163.658.747	107.141.776	0	107.141.776
Legal Reserves		3.748.495	0	3.748.495	2.777.395	0	2.777.395
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		143.718.430	0	143.718.430	92.840.620	0	92.840.620
Other Profit Reserves		16.191.822	0	16.191.822	11.523.761	0	11.523.761
Profit or Loss		24.108.123	0	24.108.123	66.478.940	0	66.478.940
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		24.108.123	0	24.108.123	66.478.940	0	66.478.940
Non-controlling Interests		0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>1.343.435.736</b>	<b>837.139.856</b>	<b>2.180.575.592</b>	<b>1.066.581.539</b>	<b>722.592.635</b>	<b>1.789.174.174</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		1.414.371.597	1.374.116.444	2.788.488.041	1.194.734.938	1.270.203.828	2.464.938.766
GUARANTIES AND WARRANTIES	(III)	174.878.933	102.858.723	277.737.656	138.583.846	98.558.038	237.141.884
Letters of Guarantee		146.564.895	75.709.795	222.274.690	113.289.751	69.361.626	182.651.377
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	5.962.768	5.962.768	0	4.176.045	4.176.045
Other Letters of Guarantee		144.912.098	61.070.054	205.982.152	111.631.314	56.147.551	167.778.865
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	22.355.741	22.446.333	2.878.946	24.718.638	27.597.584
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	3.835.653	3.835.653	0	3.466.739	3.466.739
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	3.986.419	13.434.594	6.046.843	3.707.261	9.754.104
Other Collaterals		18.775.271	3.652	18.778.923	16.368.306	4.168	16.372.474
COMMITMENTS	(III)	855.189.424	36.703.406	891.892.830	531.122.949	33.841.838	564.964.787
Irrevocable Commitments		837.542.769	36.703.406	874.246.175	520.235.045	33.841.838	554.076.883
Forward Asset Purchase Commitments		14.231.477	19.260.924	33.492.401	7.672.829	25.007.842	32.680.671
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
Other Irrevocable Commitments		125.937.205	11.238.007	137.175.212	73.926.380	3.278.291	77.204.671
Revocable Commitments		17.646.655	0	17.646.655	10.887.904	0	10.887.904
Revocable Loan Granting Commitments		17.646.655	0	17.646.655	10.887.904	0	10.887.904
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		384.303.240	1.234.554.315	1.618.857.555	525.028.143	1.137.803.952	1.662.832.095
Derivative Financial Instruments Held For Hedging		58.017.577	166.990.815	225.008.392	62.769.058	187.235.576	250.004.634
Fair Value Hedges		3.876.297	80.271.658	84.147.955	17.778	87.169.530	87.187.308
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		326.285.663	1.067.563.500	1.393.849.163	462.259.085	950.568.376	1.412.827.461
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		242.683.535	723.036.487	965.720.022	376.539.735	647.260.296	1.023.800.031
Currency Swap Buy Transactions		22.086.371	248.342.616	270.428.987	27.374.531	276.633.110	304.007.641
Currency Swap Sell Transactions		97.768.906	237.231.951	335.000.857	213.119.316	134.152.198	347.271.514
Interest Rate Swap Buy Transactions		61.414.129	118.730.960	180.145.089	68.022.944	118.237.494	186.260.438
Interest Rate Swap Sell Transactions		61.414.129	118.730.960	180.145.089	68.022.944	118.237.494	186.260.438
Currency, Interest Rate and Securities Options		15.374.126	134.074.718	149.448.844	7.067.971	103.625.116	110.693.087
Currency Options Buy Transactions		7.018.924	58.236.610	65.255.534	3.514.800	41.052.557	44.567.357
Currency Options Sell Transactions		8.355.202	56.433.150	64.788.352	3.553.171	41.157.531	44.710.702
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
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		3.172.498.529	1.985.385.388	5.157.883.917	2.510.019.354	1.755.491.535	4.265.510.889
ITEMS HELD IN CUSTODY		288.855.088	338.652.843	627.507.931	205.121.893	254.395.334	459.517.227
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		3.612.042	50.258.682	53.870.724	3.541.000	46.076.331	49.617.331
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		792.199.632	452.287.259	1.244.486.891	652.704.545	413.867.170	1.066.571.715
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		520.423.411	359.470.350	879.893.761	415.252.458	342.915.506	758.167.964
Other Pledged Items		267.447.101	76.728.744	344.175.845	233.822.749	57.303.091	291.125.840

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
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>4.586.870.126</b>	<b>3.359.501.832</b>	<b>7.946.371.958</b>	<b>3.704.754.292</b>	<b>3.025.695.363</b>	<b>6.730.449.655</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 01.01.2024 - 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(IV-a)	211.170.727	76.780.941	115.351.569	41.281.535
Interest Income on Loans	(IV-a-1)	130.278.691	44.498.890	70.303.354	23.401.723
Interest Income on Reserve Deposits		8.601.696	0	6.726.887	0
Interest Income on Banks	(IV-a-2)	1.730.239	1.074.086	869.845	659.685
Interest Income on Money Market Placements		876.744	654.295	327.138	505.135
Interest Income on Marketable Securities Portfolio	(IV-a-3)	68.802.508	30.456.042	36.528.897	16.666.268
Financial Assets At Fair Value Through Profit Loss		127.859	45.499	69.238	27.967
Financial Assets At Fair Value Through Other Comprehensive Income		38.747.432	13.686.826	20.850.228	7.504.981
Financial Assets Measured at Amortised Cost		29.927.217	16.723.717	15.609.431	9.133.320
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		880.849	97.628	595.448	48.724
INTEREST EXPENSES (-)	(IV-b)	-175.305.258	-53.824.551	-98.215.290	-31.269.752
Interest Expenses on Deposits	(IV-b-4)	-156.822.271	-46.894.932	-86.857.751	-27.743.757
Interest Expenses on Funds Borrowed	(IV-b-1)	-3.748.524	-2.303.612	-1.764.825	-1.241.877
Interest Expenses on Money Market Funds		-10.140.212	-2.520.852	-7.310.228	-1.444.424
Interest Expenses on Securities Issued	(IV-b-3)	-3.094.607	-1.673.871	-1.750.325	-794.812
Lease Interest Expenses		-140.762	-76.405	-76.560	-41.326
Other Interest Expense		-1.358.882	-354.879	-455.601	-3.556
NET INTEREST INCOME OR EXPENSE		35.865.469	22.956.390	17.136.279	10.011.783
NET FEE AND COMMISSION INCOME OR EXPENSES		29.859.235	10.396.753	16.000.796	6.018.661
Fees and Commissions Received		38.112.327	12.686.547	20.541.506	7.314.695
From Noncash Loans		1.256.991	757.386	654.948	448.621
Other		36.855.336	11.929.161	19.886.558	6.866.074
Fees and Commissions Paid (-)		-8.253.092	-2.289.794	-4.540.710	-1.296.034
Paid for Noncash Loans		-2.374	-2.184	-1.337	-948
Other		-8.250.718	-2.287.610	-4.539.373	-1.295.086
DIVIDEND INCOME		25.437	2.603	22.931	1.469
TRADING INCOME OR LOSS (Net)	(IV-c)	-3.323.709	25.859.017	-3.016.942	20.211.038
Gains (Losses) Arising from Capital Markets Transactions		5.211.173	2.975.857	2.941.323	1.145.253
Gains (Losses) Arising From Derivative Financial Transactions		-28.749.777	24.288.178	-25.998.267	22.648.545
Foreign Exchange Gains or Losses		20.214.895	-1.405.018	20.040.002	-3.582.760
OTHER OPERATING INCOME	(IV-d)	6.396.387	2.291.195	2.255.481	862.910
GROSS PROFIT FROM OPERATING ACTIVITIES		68.822.819	61.505.958	32.398.545	37.105.861
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(IV-e)	-8.224.582	-7.409.476	-3.954.296	-4.241.018
OTHER ALLOWANCE EXPENSES ( - )		-17.528	-327.917	-15.312	-173.537
PERSONNEL EXPENSES (-)		-13.879.948	-5.913.522	-6.664.026	-2.857.350
OTHER OPERATING EXPENSES (-)	(IV-f)	-23.472.545	-13.299.940	-12.353.428	-6.600.135
NET OPERATING INCOME (LOSS)		23.228.216	34.555.103	9.411.483	23.233.821
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		4.567.283	3.208.762	2.428.531	1.869.231
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		27.795.499	37.763.865	11.840.014	25.103.052
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-3.687.376	-6.750.889	-916.184	-4.801.376
Current Tax Provision		-5.438.646	0	-5.438.646	2.838.517
Expense Effect of Deferred Tax		-2.284.462	-14.222.435	0	-13.525.787
Income Effect of Deferred Tax		4.035.732	7.471.546	4.522.462	5.885.894
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	24.108.123	31.012.976	10.923.830	20.301.676
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		24.108.123	31.012.976	10.923.830	20.301.676
Profit (Loss) Attributable to Group		24.108.123	31.012.976	10.923.830	20.301.676
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>		0,04636000	0,05964000	0,02101000	0,03904000



## 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 01.01.2024 - 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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		24.108.123	31.012.976		
OTHER COMPREHENSIVE INCOME		-4.260.544	-6.116.109		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		85.630	623.775		
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		-434.024	-298.837		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-107.348	-112.996		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		631.719	1.035.608		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-4.346.174	-6.739.884		
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		-8.271.015	-13.312.149		
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		3.073.175	5.031.678		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>19.847.579</b>	<b>24.896.867</b>		

## Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023
<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		25.758.259	12.343.543
Interest Received		185.255.083	64.560.683
Interest Paid		-154.599.143	-44.297.855
Dividends received		25.437	2.603
Fees and Commissions Received		40.499.823	13.208.038
Other Gains		9.121.245	1.805.403
Collections from Previously Written Off Loans and Other Receivables		7.986.862	2.510.892
Cash Payments to Personnel and Service Suppliers		-15.128.951	-6.530.072
Taxes Paid		-8.524.683	-11.337.597
Other		-38.877.414	-7.578.552
Changes in Operating Assets and Liabilities Subject to Banking Operations		43.058.103	127.520.857
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.016.299	-1.281.758
Net (Increase) Decrease in Due From Banks		692.037	-1.510.651
Net (Increase) Decrease in Loans		-234.147.957	-143.513.312
Net (Increase) Decrease in Other Assets		-53.601.370	-36.765.608
Net Increase (Decrease) in Bank Deposits		28.830.785	10.114.098
Net Increase (Decrease) in Other Deposits		137.569.724	248.519.680
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.354.246	12.059.623
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		165.376.937	39.898.785
Net Cash Provided From Banking Operations		68.816.362	139.864.400
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-90.313.231	-95.235.894
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		-3.703.643	-1.706.324
Cash Obtained from Tangible and Intangible Asset Sales		31.051	9.610
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-151.224.831	-100.673.613
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		83.175.397	38.976.199
Cash Paid for Purchase of Financial Assets At Amortised Cost		-4.045	-9.770.592
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.764.626	5.241.789
Other		-21.231.786	-26.547.106
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		35.104.277	-1.321.426
Cash Obtained from Loans and Securities Issued		52.395.080	30.934.996
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		-627.594	-292.732
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		5.070.609	10.038.656
Net Increase (Decrease) in Cash and Cash Equivalents		18.678.017	53.345.736
Cash and Cash Equivalents at Beginning of the Period		54.575.928	35.180.102
Cash and Cash Equivalents at End of the Period		73.253.945	88.525.838



# 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>Equity at beginning of period</b>		<b>5.200.000</b>	<b>3.505.742</b>		<b>0 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 60.024.084</b>	<b>153.599.884</b>		<b>0 153.599.884</b>
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		5.200.000	3.505.742		0 1.894.886	9.019.730	-1.666.660		1.326.108	13.626.116	8.565.935	-3.966.462	56.070.405	0 60.024.084	153.599.884		0 153.599.884
Total Comprehensive Income (Loss)		0	0	0	0	960.899	-224.128		-112.996	8.250.470	-9.957.942	-5.032.412	0	0 31.012.976	24.896.867		0 24.896.867
Capital Increase in Cash		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0		34.976	0	0	0	0	0	34.976		0 34.976
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0		0	0	0	0	0	0	0		0 0
Convertible Bonds		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
Increase (decrease) through other changes, equity		0	0	0	0	-43.287	0		0	0	0	0	43.287	0	0		0 0
Profit Distributions		0	0	0	0	0	0		0	0	0	0	51.028.084	0	-8.996.000		0 -8.996.000
Dividends Paid		0	0	0	0	0	0		0	0	0	0	0	0 -8.996.000	-8.996.000		0 -8.996.000
Transfers To Reserves		0	0	0	0	0	0		0	0	0	0	51.028.084	0	0		0 0
Other		0	0	0	0	0	0		0	0	0	0	0	0	0		0 0
<b>Equity at end of period</b>		<b>5.200.000</b>	<b>3.505.742</b>		<b>0 1.894.886</b>	<b>9.937.342</b>	<b>-1.890.788</b>		<b>1.248.088</b>	<b>21.876.586</b>	<b>-1.392.007</b>	<b>-8.998.874</b>	<b>107.141.776</b>	<b>0 31.012.976</b>	<b>169.535.727</b>		<b>0 169.535.727</b>
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
<b>Equity at beginning of period</b>		<b>5.200.000</b>	<b>3.505.742</b>		<b>0 1.894.886</b>	<b>14.488.487</b>	<b>-2.028.273</b>		<b>1.359.174</b>	<b>26.741.633</b>	<b>-1.863.324</b>	<b>-11.723.614</b>	<b>107.141.776</b>	<b>0 66.478.940</b>	<b>211.195.427</b>		<b>0 211.195.427</b>
Adjustments Related to TMS 8		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
Effect Of Changes In Accounting Policy		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		5.200.000	3.505.742		0 1.894.886	14.488.487	-2.028.273		1.359.174	26.741.633	-1.863.324	-11.723.614	107.141.776	0 66.478.940	211.195.427		0 211.195.427
Total Comprehensive Income (Loss)		0	0	0	0	496.795	-303.817		-107.348	3.045.462	-5.855.979	-1.535.657	0	0 24.108.123	19.847.579		0 19.847.579
Capital Increase in Cash		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		21.192	0	0	0	0	0	21.192		0 21.192
Issued Capital Inflation Adjustment Difference		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
Subordinated Debt		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	-9.031	0		0	0	0	0	9.031	0	0		0 0
Profit Distributions		0	0	0	0	0	0		0	0	0	0	56.507.940	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	56.507.940	0	0		0 0
Other		0	0	0	0	0	0		0	0	0	0	0	0	0		0 0
<b>Equity at end of period</b>		<b>5.200.000</b>	<b>3.505.742</b>		<b>0 1.894.886</b>	<b>14.976.251</b>	<b>-2.332.090</b>		<b>1.273.018</b>	<b>29.787.095</b>	<b>-7.719.303</b>	<b>-13.259.271</b>	<b>163.658.747</b>	<b>0 24.108.123</b>	<b>221.093.198</b>		<b>0 221.093.198</b>

Previous Period  
01.01.2023 - 30.06.2023

Current Period  
01.01.2024 - 30.06.2024