



## KAMUYU AYDINLATMA PLATFORMU

# AKBANK T.A.Ş. Bank Financial Report Consolidated 2024 - 3. 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 Eylül 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 2024 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz 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 Eylül 2023 tarihinde sona eren dokuz 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 Ekim 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, 24 Ekim 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 30.09.2024			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)		413.541.128	409.302.435	822.843.563	350.025.897	373.591.232	723.617.129
Cash and cash equivalents		136.699.470	237.050.715	373.750.185	131.196.111	225.695.449	356.891.560
Cash and Cash Balances at Central Bank	(I-a)	135.408.798	181.280.766	316.689.564	128.922.940	168.476.759	297.399.699
Banks	(I-d)	269.891	55.770.961	56.040.852	862.598	57.220.532	58.083.130
Receivables From Money Markets		1.024.992	0	1.024.992	1.415.550	0	1.415.550
Allowance for Expected Losses ( - )		-4.211	-1.012	-5.223	-4.977	-1.842	-6.819
Financial assets at fair value through profit or loss	(I-b)	18.406.522	3.688.473	22.094.995	14.200.881	2.053.235	16.254.116
Public Debt Securities		1.079.516	1.361.821	2.441.337	343.448	446.295	789.743
Equity instruments		659.789	1.585.485	2.245.274	2.425.372	1.096.752	3.522.124
Other Financial Assets		16.667.217	741.167	17.408.384	11.432.061	510.188	11.942.249
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	212.327.874	146.383.630	358.711.504	158.019.584	125.745.884	283.765.468
Public Debt Securities		177.456.372	112.367.384	289.823.756	127.142.989	90.781.116	217.924.105
Equity instruments		133.289	109	133.398	112.097	109	112.206
Other Financial Assets		34.738.213	34.016.137	68.754.350	30.764.498	34.964.659	65.729.157
Derivative financial assets	(I-c, I-l)	46.107.262	22.179.617	68.286.879	46.609.321	20.096.664	66.705.985
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.979.329	20.962.735	34.942.064	19.042.113	18.137.137	37.179.250
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		32.127.933	1.216.882	33.344.815	27.567.208	1.959.527	29.526.735
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.015.407.458	454.938.162	1.470.345.620	790.375.904	323.529.257	1.113.905.161
Loans	(I-f)	862.154.462	429.738.398	1.291.892.860	662.832.567	299.248.666	962.081.233
Receivables From Leasing Transactions	(I-k)	7.472.626	14.043.589	21.516.215	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)	179.635.224	16.402.580	196.037.804	147.032.731	17.894.029	164.926.760
Public Debt Securities		179.621.402	15.745.243	195.366.645	147.032.731	16.284.267	163.316.998
Other Financial Assets		13.822	657.337	671.159	0	1.609.762	1.609.762
Allowance for Expected Credit Losses ( - )		-33.854.854	-5.246.405	-39.101.259	-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)	3.438.584	0	3.438.584	501.671	0	501.671
Held for Sale		3.438.584	0	3.438.584	501.671	0	501.671
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		369.954	3.541.458	3.911.412	71.328	2.990.538	3.061.866
Investments in Associates (Net)	(I-h)	20.956	0	20.956	19.528	0	19.528

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		20.956	0	20.956	19.528	0	19.528
Investments in Subsidiaries (Net)	(I-i)	348.998	3.541.458	3.890.456	51.800	2.990.538	3.042.338
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		348.998	3.541.458	3.890.456	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)		27.848.664	379.356	28.228.020	25.151.884	165.505	25.317.389
INTANGIBLE ASSETS AND GOODWILL (Net)		5.460.186	27.454	5.487.640	3.969.747	33.686	4.003.433
Goodwill		134.405	0	134.405	134.405	0	134.405
Other		5.325.781	27.454	5.353.235	3.835.342	33.686	3.869.028
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		4.047.975	0	4.047.975	112.084	0	112.084
DEFERRED TAX ASSET	(I-n)	177.297	0	177.297	117.755	54.509	172.264
OTHER ASSETS (Net)	(I-p)	59.914.857	5.894.961	65.809.818	29.710.001	4.368.490	34.078.491
<b>TOTAL ASSETS</b>		<b>1.530.206.103</b>	<b>874.083.826</b>	<b>2.404.289.929</b>	<b>1.200.036.271</b>	<b>704.733.217</b>	<b>1.904.769.488</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	991.752.583	583.488.709	1.575.241.292	766.343.721	526.570.743	1.292.914.464
LOANS RECEIVED	(II-c)	5.246.530	114.862.226	120.108.756	5.073.113	106.951.944	112.025.057
MONEY MARKET FUNDS		99.328.557	100.654.322	199.982.879	9.172.567	90.231.099	99.403.666
MARKETABLE SECURITIES (Net)	(II-d)	3.751.721	63.336.345	67.088.066	4.351.409	38.574.096	42.925.505
Bills		1.401.056	0	1.401.056	566.351	0	566.351
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.350.665	63.336.345	65.687.010	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)	13.509.159	3.673.758	17.182.917	11.839.039	3.131.595	14.970.634
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		12.970.275	3.673.758	16.644.033	10.986.566	3.131.595	14.118.161
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		538.884	0	538.884	852.473	0	852.473
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	2.154.854	291.526	2.446.380	1.412.070	92.585	1.504.655
PROVISIONS	(II-h)	6.985.636	1.401.880	8.387.516	6.826.417	1.237.692	8.064.109
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.436.574	25.375	4.461.949	3.297.406	18.722	3.316.128
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.549.062	1.376.505	3.925.567	3.529.011	1.218.970	4.747.981
CURRENT TAX LIABILITIES	(II-i)	7.544.470	1.219.887	8.764.357	10.972.354	1.621.896	12.594.250
DEFERRED TAX LIABILITY	(II-i)	360.602	844.704	1.205.306	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	49.107.398	49.107.398	0	23.736.225	23.736.225
Loans		0	0	0	0	0	0

Other Debt Instruments		0	49.107.398	49.107.398	0	23.736.225	23.736.225
OTHER LIABILITIES	(II-e)	81.245.045	42.565.267	123.810.312	45.231.944	38.226.414	83.458.358
EQUITY	(II-k)	246.676.223	-15.711.473	230.964.750	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		12.710.278	67.307	12.777.585	12.388.603	67.307	12.455.910
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		25.284.008	-15.778.780	9.505.228	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		33.313.140	0	33.313.140	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		33.135.045	0	33.135.045	66.496.235	0	66.496.235
Non-controlling Interests		0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>1.458.555.380</b>	<b>945.734.549</b>	<b>2.404.289.929</b>	<b>1.087.154.594</b>	<b>817.614.894</b>	<b>1.904.769.488</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2024			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		1.520.593.433	1.575.762.334	3.096.355.767	1.200.586.115	1.336.587.534	2.537.173.649
GUARANTIES AND WARRANTIES	(III)	184.242.766	114.500.342	298.743.108	138.582.824	99.969.581	238.552.405
Letters of Guarantee		153.309.286	83.724.658	237.033.944	113.288.749	71.160.669	184.449.418
Guarantees Subject to State Tender Law		1.558.093	9.228.109	10.786.202	1.658.437	9.038.030	10.696.467
Guarantees Given for Foreign Trade Operations		0	7.351.028	7.351.028	0	4.203.676	4.203.676
Other Letters of Guarantee		151.751.193	67.145.521	218.896.714	111.630.312	57.918.963	169.549.275
Bank Acceptances		0	909.245	909.245	0	745.358	745.358
Import Letter of Acceptance		0	909.245	909.245	0	745.358	745.358
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		4.435	25.950.318	25.954.753	2.878.946	24.643.608	27.522.554
Documentary Letters of Credit		4.435	22.024.811	22.029.246	2.878.946	21.251.899	24.130.845
Other Letters of Credit		0	3.925.507	3.925.507	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	31.834	31.834	0	20.987	20.987
Other Guarantees		10.586.881	3.876.830	14.463.711	6.046.843	3.394.791	9.441.634
Other Collaterals		20.342.164	7.457	20.349.621	16.368.286	4.168	16.372.454
COMMITMENTS	(III)	952.459.829	52.316.118	1.004.775.947	532.282.671	31.843.606	564.126.277
Irrevocable Commitments		930.546.136	49.682.725	980.228.861	520.235.045	30.762.048	550.997.093
Forward Asset Purchase Commitments		5.878.809	43.064.364	48.943.173	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		55.554.262	6.587.168	62.141.430	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		11.750.795	0	11.750.795	7.436.908	0	7.436.908
Tax and Fund Liabilities Arised from Export Commitments		9.781	0	9.781	4.748	0	4.748
Commitments for Credit Card Limits		711.690.028	0	711.690.028	395.206.857	0	395.206.857
Commitments for Credit Cards and Banking Services Promotions		498.859	0	498.859	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		145,163.602	31,193	145,194.795	73,926.380	126,751	74,053.131
Revocable Commitments		21,913.693	2,633.393	24,547.086	12,047.626	1,081.558	13,129.184
Revocable Loan Granting Commitments		19,510.856	0	19,510.856	10,887.904	0	10,887.904
Other Revocable Commitments		2,402.837	2,633.393	5,036.230	1,159.722	1,081.558	2,241.280
DERIVATIVE FINANCIAL INSTRUMENTS		383,890.838	1,408,945.874	1,792,836.712	529,720.620	1,204,774.347	1,734,494.967
Derivative Financial Instruments Held For Hedging		58,328.606	209,955.061	268,283.667	62,769.058	218,230.196	280,999.254
Fair Value Hedges		1,015.556	117,544.389	118,559.945	17,778	118,164.150	118,181.928
Cash Flow Hedges		57,313.050	92,410.672	149,723.722	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		325,562.232	1,198,990.813	1,524,553.045	466,951.562	986,544.151	1,453,495.713
Forward Foreign Currency Buy or Sell Transactions		18,346.617	39,717.993	58,064.610	63,297.449	83,064.394	146,361.843
Forward Foreign Currency Buying Transactions		13,614.731	16,041.090	29,655.821	60,576.350	14,549.396	75,125.746
Forward Foreign Currency Sale Transactions		4,731.886	23,676.903	28,408.789	2,721.099	68,514.998	71,236.097
Currency and Interest Rate Swaps		258,217.012	872,324.821	1,130,541.833	380,430.614	683,196.897	1,063,627.511
Currency Swap Buy Transactions		32,029.165	291,597.467	323,626.632	27,618.831	291,782.803	319,401.634
Currency Swap Sell Transactions		91,912.595	303,666.054	395,578.649	216,765.895	146,516.098	363,281.993
Interest Rate Swap Buy Transactions		67,137.626	138,530.650	205,668.276	68,022.944	122,448.998	190,471.942
Interest Rate Swap Sell Transactions		67,137.626	138,530.650	205,668.276	68,022.944	122,448.998	190,471.942
Currency, Interest Rate and Securities Options		18,285.874	131,853.520	150,139.394	7,869.569	103,664.290	111,533.859
Currency Options Buy Transactions		9,044.751	57,778.946	66,823.697	3,514.800	41,072.144	44,586.944
Currency Options Sell Transactions		7,889.366	57,798.854	65,688.220	3,553.171	41,177.118	44,730.289
Interest Rate Options Buy Transactions		0	8,137.860	8,137.860	0	10,707.514	10,707.514
Interest Rate Options Sell Transactions		0	8,137.860	8,137.860	0	10,707.514	10,707.514
Securities Options Buy Transactions		52.122	0	52.122	99.931	0	99.931
Securities Options Sell Transactions		1,299.635	0	1,299.635	701.667	0	701.667
Currency Futures		29,199.609	26,654.934	55,854.543	13,826.069	13,153.072	26,979.141
Currency Futures Buy Transactions		115.866	26,545.768	26,661.634	12,608.317	965.958	13,574.275
Currency Futures Sell Transactions		29,083.743	109.166	29,192.909	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		1,513.120	128,439.545	129,952.665	1,527.861	103,465.498	104,993.359
CUSTODY AND PLEDGES RECEIVED		3,581,887.998	2,194,401.484	5,776,289.482	2,542,449.459	1,788,421.242	4,330,870.701
ITEMS HELD IN CUSTODY		420,075.301	386,687.704	806,763.005	235,791.880	254,395.334	490,187.214
Customer Fund and Portfolio Balances		218,848.985	137,159.765	356,008.750	92,793.271	50,169.719	142,962.990
Securities Held in Custody		58,019.133	51,784.730	109,803.863	34,210.987	46,076.331	80,287.318
Cheques Received for Collection		125,341.487	17,557.136	142,898.623	93,932.362	14,871.043	108,803.405
Commercial Notes Received for Collection		17,137.348	28,353.014	45,490.362	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		728.348	151,833.059	152,561.407	987.836	121,316.700	122,304.536
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		853,011.975	544,624.651	1,397,636.626	654,464.663	446,796.877	1,101,261.540
Securities		1,782.335	14,031.602	15,813.937	491.163	9,914.264	10,405.427
Guarantee Notes		2,489.193	3,836.653	6,325.846	1,796.175	3,034.689	4,830.864
Commodity		2,435.000	782.594	3,217.594	1,342.000	699.620	2,041.620
Warrant		0	0	0	0	0	0
Real Estate		576,358.757	409,292.011	985,650.768	415,629.542	356,406.108	772,035.650
Other Pledged Items		269,946.690	116,681.791	386,628.481	235,205.783	76,742.196	311,947.979

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.308.800.722	1.263.089.129	3.571.889.851	1.652.192.916	1.087.229.031	2.739.421.947
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>5.102.481.431</b>	<b>3.770.163.818</b>	<b>8.872.645.249</b>	<b>3.743.035.574</b>	<b>3.125.008.776</b>	<b>6.868.044.350</b>

## Statement of Profit or Loss (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
<b>Statement of Profit or Loss (IFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(IV-a)	351.131.473	149.517.362	131.336.770	68.678.500
Interest Income on Loans	(IV-a-1)	216.755.992	81.710.616	81.094.063	34.659.588
Interest Income on Reserve Deposits		17.043.931	0	8.442.235	0
Interest Income on Banks	(IV-a-2)	2.391.830	1.685.636	792.934	687.965
Interest Income on Money Market Placements		1.199.824	1.475.741	259.751	807.531
Interest Income on Marketable Securities Portfolio	(IV-a-3)	107.855.481	62.075.864	38.720.446	31.410.824
Financial Assets At Fair Value Through Profit Loss		226.803	109.948	92.901	0
Financial Assets At Fair Value Through Other Comprehensive Income		60.736.373	26.479.620	21.663.387	12.649.130
Financial Assets Measured at Amortised Cost		46.892.305	35.486.296	16.964.158	18.761.694
Finance Leasing Interest Income		3.521.233	2.168.367	1.222.054	867.303
Other Interest Income		2.363.182	401.138	805.287	245.289
INTEREST EXPENSES (-)	(IV-b)	-298.606.293	-99.671.307	-117.287.354	-43.947.510
Interest Expenses on Deposits	(IV-b-4)	-250.135.477	-85.375.702	-92.590.681	-38.049.773
Interest Expenses on Funds Borrowed	(IV-b-1)	-8.281.446	-5.075.921	-2.932.986	-2.176.917
Interest Expenses on Money Market Funds		-31.592.252	-5.382.795	-18.745.174	-2.398.746
Interest Expenses on Securities Issued	(IV-b-3)	-6.616.852	-3.344.708	-2.555.647	-1.265.934
Lease Interest Expenses		-254.746	-131.862	-96.238	-50.936
Other Interest Expense		-1.725.520	-360.319	-366.628	-5.204
NET INTEREST INCOME OR EXPENSE		52.525.180	49.846.055	14.049.416	24.730.990
NET FEE AND COMMISSION INCOME OR EXPENSES		51.820.227	21.979.905	19.762.992	10.208.644
Fees and Commissions Received		65.715.341	26.801.236	25.164.564	12.601.971
From Noncash Loans		1.961.383	1.282.838	683.645	512.304
Other		63.753.958	25.518.398	24.480.919	12.089.667
Fees and Commissions Paid (-)		-13.895.114	-4.821.331	-5.401.572	-2.393.327
Paid for Noncash Loans		-3.791	-3.095	-1.417	-911
Other		-13.891.323	-4.818.236	-5.400.155	-2.392.416
DIVIDEND INCOME		125.734	76.267	9.154	14.924
TRADING INCOME OR LOSS (Net)	(IV-c)	1.922.591	38.079.566	2.298.817	10.420.454
Gains (Losses) Arising from Capital Markets Transactions		11.776.552	5.654.249	2.881.791	1.512.913
Gains (Losses) Arising From Derivative Financial Transactions		-25.136.985	5.789.765	4.291.852	-18.672.477
Foreign Exchange Gains or Losses		15.283.024	26.635.552	-4.874.826	27.580.018
OTHER OPERATING INCOME	(IV-d)	9.909.711	3.098.388	3.466.802	786.069
GROSS PROFIT FROM OPERATING ACTIVITIES		116.303.443	113.080.181	39.587.181	46.161.081
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-14.839.054	-10.316.009	-6.786.628	-2.835.952
OTHER ALLOWANCE EXPENSES (-)		-23.495	-496.618	-5.543	-156.667
PERSONNEL EXPENSES (-)		-22.817.062	-11.523.194	-7.727.949	-5.072.710
OTHER OPERATING EXPENSES (-)	(IV-f)	-38.747.555	-21.164.705	-14.082.207	-7.321.531
NET OPERATING INCOME (LOSS)		39.876.277	69.579.655	10.984.854	30.774.221
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		42.406	8.796	39.934	5.005
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		39.918.683	69.588.451	11.024.788	30.779.226
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-6.783.638	-18.119.110	-1.994.185	-10.328.237
Current Tax Provision		-2.701.258	-7.737.298	3.748.129	-6.562.430
Expense Effect of Deferred Tax		-6.233.589	-15.580.213	-3.776.449	-1.375.896
Income Effect of Deferred Tax		2.151.209	5.198.401	-1.965.865	-2.389.911
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		33.135.045	51.469.341	9.030.603	20.450.989
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		33.135.045	51.469.341	9.030.603	20.450.989
Profit (Loss) Attributable to Group		33.135.045	51.469.341	9.030.603	20.450.989
Profit (loss), attributable to non-controlling interests	(IV-g)	0	0	0	0
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,06372000	0,09898000	0,01737000	0,03933000



## 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 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		33.135.045	51.469.341		
OTHER COMPREHENSIVE INCOME		-3.440.622	-6.055.942		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		308.086	1.067.866		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-10.263	-3.123		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-436.898	-303.376		
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		755.247	1.374.365		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3.748.708	-7.123.808		
Exchange Differences on Translation		6.509.671	9.255.255		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-9.285.275	-16.011.376		
Income (Loss) Related with Cash Flow Hedges		-389.403	427.131		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-4.873.448	-7.494.627		
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		4.289.747	6.699.809		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>29.694.423</b>	<b>45.413.399</b>		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
<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		19.004.336	17.685.117
Interest Received		297.255.547	113.677.971
Interest Paid		-275.347.852	-83.453.396
Dividends received		125.734	76.267
Fees and Commissions Received		69.593.565	28.086.483
Other Gains		4.309.392	1.932.982
Collections from Previously Written Off Loans and Other Receivables		14.672.683	3.875.064
Cash Payments to Personnel and Service Suppliers		-24.843.343	-12.639.409
Taxes Paid		-17.787.610	-12.689.244
Other		-48.973.780	-21.181.601
Changes in Operating Assets and Liabilities Subject to Banking Operations		30.286.028	123.363.157
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.805.078	-1.903.332
Net (Increase) Decrease in Due From Banks		768.234	4.074.522
Net (Increase) Decrease in Loans		-339.922.119	-254.641.534
Net (Increase) Decrease in Other Assets		-44.451.637	-119.453.899
Net Increase (Decrease) in Bank Deposits		31.053.099	16.792.777
Net Increase (Decrease) in Other Deposits		232.585.531	380.507.698
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		9.898.480	22.634.482
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		144.159.518	75.352.443
Net Cash Provided From Banking Operations		49.290.364	141.048.274
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-103.994.514	-138.343.892
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-120.000	-2.589.175
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-5.785.079	-3.269.209
Cash Obtained from Tangible and Intangible Asset Sales		75.092	141.471
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-194.413.933	-136.580.297
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		104.269.744	43.704.820
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.077	-29.739.244
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.101.197	5.245.797
Other		-14.118.458	-15.258.055
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		38.796.212	10.499.042
Cash Obtained from Loans and Securities Issued		60.240.355	44.380.456
Cash Outflow Arised From Loans and Securities Issued		-10.390.126	-24.355.476
Equity Instruments Issued		0	0
Dividends paid		-9.971.000	-8.996.000
Payments of lease liabilities		-1.083.017	-529.938
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		11.532.138	16.162.480
Net Increase (Decrease) in Cash and Cash Equivalents		-4.375.800	29.365.904
Cash and Cash Equivalents at Beginning of the Period		69.350.690	42.120.003
Cash and Cash Equivalents at End of the Period		64.974.890	71.485.907



# 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)						
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>9.019.728</b>	<b>-1.690.567</b>	<b>10.946</b>	<b>14.330.784</b>	<b>8.495.893</b>	<b>-4.526.253</b>	<b>57.238.547</b>	<b>180.472</b>	<b>60.025.707</b>	<b>153.605.870</b>	<b>0</b>	<b>153.605.870</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	9.019.728	-1.690.567	10.946	14.330.784	8.495.893	-4.526.253	57.238.547	180.472	60.025.707	153.605.870	0	153.605.870
		0	0	0	0	1.169.118	-101.252	0	9.255.255	-11.696.247	-4.682.816	0	0	51.469.341	45.413.399	0	45.413.399
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	15.547	0	0	0	0	0	0	15.547	0	15.547
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	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	10.145.559	-1.791.819	26.493	23.586.039	-3.200.354	-9.209.069	108.313.918	178.095	51.469.341	190.038.816	0	190.038.816
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>14.488.485</b>	<b>-2.059.068</b>	<b>26.493</b>	<b>27.446.301</b>	<b>-1.908.961</b>	<b>-12.283.404</b>	<b>108.313.918</b>	<b>178.095</b>	<b>66.496.235</b>	<b>211.218.707</b>	<b>0</b>	<b>211.218.707</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	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	613.915	-305.829	0	6.509.671	-6.574.384	-3.683.995	0	0	33.135.045	29.694.423	0	29.694.423
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	22.620	0	0	0	0	0	0	22.620	0	22.620
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	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	15.093.369	-2.364.897	49.113	33.955.972	-8.483.345	-15.967.399	164.848.184	178.095	33.135.045	230.964.750	0	230.964.750

Previous Period  
01.01.2023 - 30.09.2023

Current Period  
01.01.2024 - 30.09.2024