



**KAMUYU AYDINLATMA PLATFORMU**

**AKBANK T.A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2021 - 1. 3 Monthly Notification**

**General Information About Financial Statements**



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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

### Giriş

Akbank T.A.Ş'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak 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 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.

### Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 31 Mart 2021 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, tamamı geçmiş dönemlerde ayrılmış olan 1.150.000 bin TL tutarında serbest karşılık yer almaktadır.

### Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2021 tarihi itibarıyla finansal durumunun ve aynı tarihte

sona eren üç aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

### ***Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor***

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Zeynep Uras, SMMM

Sorumlu Denetçi

İstanbul, 28 Nisan 2021

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		55.023.449	119.650.544	174.673.993	46.137.924	109.631.454	155.769.378
Cash and cash equivalents		7.554.676	68.735.479	76.290.155	4.894.531	60.632.924	65.527.455
Cash and Cash Balances at Central Bank	(I-a)	6.892.568	43.207.364	50.099.932	4.398.630	43.277.691	47.676.321
Banks	(I-d)	661.159	25.560.864	26.222.023	7.375	17.408.700	17.416.075
Receivables From Money Markets		1.160	0	1.160	488.547	0	488.547
Allowance for Expected Losses (-)		-211	-32.749	-32.960	-21	-53.467	-53.488
Financial assets at fair value through profit or loss	(I-b)	1.381.087	7.885.139	9.266.226	1.266.896	7.912.516	9.179.412
Public Debt Securities		16.870	116.572	133.442	22.607	167.331	189.938
Equity instruments		201.478	172.404	373.882	146.997	158.714	305.711
Other Financial Assets		1.162.739	7.596.163	8.758.902	1.097.292	7.586.471	8.683.763
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	24.707.863	36.993.153	61.701.016	23.750.325	34.453.820	58.204.145
Public Debt Securities		24.141.561	21.707.984	45.849.545	23.067.781	21.352.442	44.420.223
Equity instruments		15.777	607	16.384	15.777	607	16.384
Other Financial Assets		550.525	15.284.562	15.835.087	666.767	13.100.771	13.767.538
Derivative financial assets	(I-c, I-l)	21.379.823	6.036.773	27.416.596	16.226.172	6.632.194	22.858.366
Derivative Financial Assets At Fair Value Through Profit Or Loss		15.581.699	6.036.773	21.618.472	11.487.693	6.632.194	18.119.887
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		5.798.124	0	5.798.124	4.738.479	0	4.738.479
FINANCIAL ASSETS AT AMORTISED COST (Net)		214.020.213	116.397.020	330.417.233	206.642.060	103.077.185	309.719.245
Loans	(I-f)	190.764.406	108.359.726	299.124.132	184.860.198	94.373.036	279.233.234
Receivables From Leasing Transactions	(I-k)	1.548.755	4.182.476	5.731.231	1.569.491	4.013.358	5.582.849
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	36.247.545	6.971.658	43.219.203	34.523.108	7.361.951	41.885.059
Public Debt Securities		36.247.545	6.223.784	42.471.329	34.523.108	6.693.715	41.216.823
Other Financial Assets		0	747.874	747.874	0	668.236	668.236
Allowance for Expected Credit Losses (-)		-14.540.493	-3.116.840	-17.657.333	-14.310.737	-2.671.160	-16.981.897
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	277.008	0	277.008	250.778	0	250.778
Held for Sale		277.008	0	277.008	250.778	0	250.778
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		18.129	0	18.129	14.795	0	14.795
Investments in Associates (Net)	(I-h)	18.129	0	18.129	14.795	0	14.795

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		18,129	0	18,129	14,795	0	14,795
Investments in Subsidiaries (Net)	(I-i)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (Joint Ventures) (Net)	(I-j)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		5,852,046	56,073	5,908,119	5,948,874	54,532	6,003,406
INTANGIBLE ASSETS AND GOODWILL (Net)		1,175,590	5,349	1,180,939	1,185,653	5,256	1,190,909
Goodwill		0	0	0	0	0	0
Other		1,175,590	5,349	1,180,939	1,185,653	5,256	1,190,909
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)	132,073	0	132,073	147,990	0	147,990
OTHER ASSETS (Net)	(I-p)	4,121,349	560,951	4,682,300	4,879,644	340,430	5,220,074
<b>TOTAL ASSETS</b>		<b>280,619,857</b>	<b>236,669,937</b>	<b>517,289,794</b>	<b>265,207,718</b>	<b>213,108,857</b>	<b>478,316,575</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	118,963,434	191,044,958	310,008,392	108,361,772	184,157,235	292,519,007
LOANS RECEIVED	(II-c)	564,772	43,467,474	44,032,246	367,411	39,895,203	40,262,614
MONEY MARKET FUNDS		19,376,879	17,652,519	37,029,398	4,029,807	16,877,537	20,907,344
MARKETABLE SECURITIES (Net)	(II-d)	6,473,957	12,933,875	19,407,832	7,712,928	11,593,289	19,306,217
Bills		4,019,095	0	4,019,095	5,313,725	0	5,313,725
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,454,862	12,933,875	15,388,737	2,399,203	11,593,289	13,992,492
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)	8,536,158	3,736,079	12,272,237	11,277,350	3,563,623	14,840,973
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		8,163,300	3,455,070	11,618,370	10,933,746	3,228,358	14,162,104
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		372,858	281,009	653,867	343,604	335,265	678,869
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	516,555	37,527	554,082	507,578	34,981	542,559
PROVISIONS	(II-h)	2,436,453	88,027	2,524,480	2,431,126	69,929	2,501,055
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		585,046	1,733	586,779	556,168	1,453	557,621
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1,851,407	86,294	1,937,701	1,874,958	68,476	1,943,434
CURRENT TAX LIABILITIES	(II-i)	753,008	135,632	888,640	1,541,750	125,492	1,667,242
DEFERRED TAX LIABILITY	(II-i)	382	80,316	80,698	370	124,088	124,458
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	7,521,772	7,521,772	0	6,718,414	6,718,414
Loans		0	0	0	0	0	0

Other Debt Instruments		0	7.521.772	7.521.772	0	6.718.414	6.718.414
OTHER LIABILITIES	(II-e)	9.719.140	10.213.331	19.932.471	9.473.651	6.528.984	16.002.635
EQUITY	(II-k)	66.478.166	-3.440.620	63.037.546	64.500.621	-1.576.564	62.924.057
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		2.774.870	16.699	2.791.569	2.772.942	16.699	2.789.641
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4.811.271	-3.457.319	1.353.952	4.237.723	-1.593.263	2.644.460
Profit Reserves		45.924.050	0	45.924.050	40.117.963	0	40.117.963
Legal Reserves		1.929.592	0	1.929.592	1.882.950	0	1.882.950
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		43.715.391	0	43.715.391	37.956.649	0	37.956.649
Other Profit Reserves		279.067	0	279.067	278.364	0	278.364
Profit or Loss		2.447.173	0	2.447.173	6.851.198	0	6.851.198
Prior Years' Profit or Loss		419.031	0	419.031	591.573	0	591.573
Current Period Net Profit Or Loss		2.028.142	0	2.028.142	6.259.625	0	6.259.625
Non-controlling Interests		189	0	189	182	0	182
<b>Total equity and liabilities</b>		<b>233.818.904</b>	<b>283.470.890</b>	<b>517.289.794</b>	<b>210.204.364</b>	<b>268.112.211</b>	<b>478.316.575</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		214.020.761	536.261.975	750.282.736	220.743.425	495.624.636	716.368.061
GUARANTIES AND WARRANTIES	(III)	26.663.987	32.955.732	59.619.719	24.900.974	26.534.678	51.435.652
Letters of Guarantee		22.401.912	18.858.448	41.260.360	21.256.883	16.267.735	37.524.618
Guarantees Subject to State Tender Law		393.382	1.692.832	2.086.214	340.040	1.654.714	1.994.754
Guarantees Given for Foreign Trade Operations		0	1.963.436	1.963.436	0	1.913.491	1.913.491
Other Letters of Guarantee		22.008.530	15.202.180	37.210.710	20.916.843	12.699.530	33.616.373
Bank Acceptances		0	79.839	79.839	0	47.814	47.814
Import Letter of Acceptance		0	79.839	79.839	0	47.814	47.814
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		30.100	5.963.940	5.994.040	7.931	4.653.058	4.660.989
Documentary Letters of Credit		30.100	5.260.691	5.290.791	7.931	3.645.457	3.653.388
Other Letters of Credit		0	703.249	703.249	0	1.007.601	1.007.601
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	15.874	15.874	0	19.269	19.269
Other Guarantees		155.883	8.028.575	8.184.458	156.440	5.535.604	5.692.044
Other Collaterals		4.076.092	9.056	4.085.148	3.479.720	11.198	3.490.918
COMMITMENTS	(III)	52.951.470	11.601.513	64.552.983	51.463.917	6.392.539	57.856.456
Irrevocable Commitments		51.720.443	11.182.827	62.903.270	50.214.657	6.061.181	56.275.838
Forward Asset Purchase Commitments		1.453.275	10.309.385	11.762.660	2.918.552	4.989.558	7.908.110
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		9.491.587	869.538	10.361.125	9.086.285	1.068.075	10.154.360
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.270.827	0	3.270.827	2.730.978	0	2.730.978
Tax and Fund Liabilities Arised from Export Commitments		7.308	0	7.308	4.702	0	4.702
Commitments for Credit Card Limits		31.035.224	0	31.035.224	29.118.196	0	29.118.196
Commitments for Credit Cards and Banking Services Promotions		128.447	0	128.447	130.470	0	130.470
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		6.333.775	3.904	6.337.679	6.225.474	3.548	6.229.022
Revocable Commitments		1.231.027	418.686	1.649.713	1.249.260	331.358	1.580.618
Revocable Loan Granting Commitments		801.188	0	801.188	817.508	0	817.508
Other Revocable Commitments		429.839	418.686	848.525	431.752	331.358	763.110
DERIVATIVE FINANCIAL INSTRUMENTS		134.405.304	491.704.730	626.110.034	144.378.534	462.697.419	607.075.953
Derivative Financial Instruments Held For Hedging		24.600.932	59.721.611	84.322.543	20.923.980	63.594.359	84.518.339
Fair Value Hedges		3.617.612	21.453.084	25.070.696	4.331.785	25.448.217	29.780.002
Cash Flow Hedges		20.983.320	38.268.527	59.251.847	16.592.195	38.146.142	54.738.337
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		109.804.372	431.983.119	541.787.491	123.454.554	399.103.060	522.557.614
Forward Foreign Currency Buy or Sell Transactions		6.148.389	11.896.016	18.044.405	7.440.107	13.005.673	20.445.780
Forward Foreign Currency Buying Transactions		5.430.859	3.684.304	9.115.163	6.721.463	3.767.041	10.488.504
Forward Foreign Currency Sale Transactions		717.530	8.211.712	8.929.242	718.644	9.238.632	9.957.276
Currency and Interest Rate Swaps		98.082.017	350.450.857	448.532.874	110.110.958	325.531.230	435.642.188
Currency Swap Buy Transactions		9.627.567	110.826.127	120.453.694	13.751.901	109.034.329	122.786.230
Currency Swap Sell Transactions		50.143.024	84.686.350	134.829.374	61.180.287	78.721.439	139.901.726
Interest Rate Swap Buy Transactions		19.155.713	77.469.190	96.624.903	17.589.385	68.887.731	86.477.116
Interest Rate Swap Sell Transactions		19.155.713	77.469.190	96.624.903	17.589.385	68.887.731	86.477.116
Currency, Interest Rate and Securities Options		3.319.573	27.670.807	30.990.380	2.945.911	23.477.844	26.423.755
Currency Options Buy Transactions		1.341.874	3.260.163	4.602.037	1.146.399	3.242.182	4.388.581
Currency Options Sell Transactions		1.796.102	3.134.162	4.930.264	1.772.821	2.481.696	4.254.517
Interest Rate Options Buy Transactions		0	10.638.241	10.638.241	0	8.876.983	8.876.983
Interest Rate Options Sell Transactions		0	10.638.241	10.638.241	0	8.876.983	8.876.983
Securities Options Buy Transactions		102.618	0	102.618	5.815	0	5.815
Securities Options Sell Transactions		78.979	0	78.979	20.876	0	20.876
Currency Futures		2.136.087	2.452.775	4.588.862	2.845.954	2.639.110	5.485.064
Currency Futures Buy Transactions		1.410.973	855.586	2.266.559	312.150	2.344.916	2.657.066
Currency Futures Sell Transactions		725.114	1.597.189	2.322.303	2.533.804	294.194	2.827.998
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		118.306	39.512.664	39.630.970	111.624	34.449.203	34.560.827
CUSTODY AND PLEDGES RECEIVED		980.814.977	499.789.369	1.480.604.346	946.736.961	446.524.338	1.393.261.299
ITEMS HELD IN CUSTODY		74.084.344	45.442.747	119.527.091	72.046.274	41.179.943	113.226.217
Customer Fund and Portfolio Balances		11.746.248	2.688.978	14.435.226	11.866.024	2.573.098	14.439.122
Securities Held in Custody		21.148.900	9.716.523	30.865.423	20.299.073	9.387.822	29.686.895
Cheques Received for Collection		34.066.780	4.807.260	38.874.040	32.938.939	4.497.006	37.435.945
Commercial Notes Received for Collection		6.785.711	5.343.100	12.128.811	6.634.533	4.697.709	11.332.242
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		336.705	22.886.886	23.223.591	307.705	20.024.308	20.332.013
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		251.049.887	155.406.260	406.456.147	239.703.675	134.185.437	373.889.112
Securities		339.745	2.373.625	2.713.370	430.796	2.246.129	2.676.925
Guarantee Notes		644.687	780.606	1.425.293	652.787	695.879	1.348.666
Commodity		179.400	190.959	370.359	178.400	170.170	348.570
Warrant		0	0	0	0	0	0
Real Estate		188.550.033	118.503.936	307.053.969	182.754.710	101.663.294	284.418.004
Other Pledged Items		61.336.022	33.557.134	94.893.156	55.686.982	29.409.965	85.096.947

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		655.680.746	298.940.362	954.621.108	634.987.012	271.158.958	906.145.970
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>1.194.835.738</b>	<b>1.036.051.344</b>	<b>2.230.887.082</b>	<b>1.167.480.386</b>	<b>942.148.974</b>	<b>2.109.629.360</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	(IV-a)	9.762.643	8.460.481
Interest Income on Loans	(IV-a-1)	7.075.320	6.099.429
Interest Income on Reserve Deposits		129.025	13.689
Interest Income on Banks	(IV-a-2)	48.191	98.403
Interest Income on Money Market Placements		68.051	48.775
Interest Income on Marketable Securities Portfolio	(IV-a-3)	2.283.777	2.081.498
Financial Assets At Fair Value Through Profit Loss		4.962	5.864
Financial Assets At Fair Value Through Other Comprehensive Income		1.203.625	1.530.116
Financial Assets Measured at Amortised Cost		1.075.190	545.518
Finance Leasing Interest Income		120.020	105.532
Other Interest Income		38.259	13.155
INTEREST EXPENSES (-)	(IV-b)	-5.569.920	-3.219.355
Interest Expenses on Deposits	(IV-b-4)	-3.732.097	-2.281.394
Interest Expenses on Funds Borrowed	(IV-b-1)	-260.369	-340.071
Interest Expenses on Money Market Funds		-1.016.564	-158.109
Interest Expenses on Securities Issued	(IV-b-3)	-533.954	-331.098
Lease Interest Expenses		-21.468	-23.615
Other Interest Expense		-5.468	-85.068
NET INTEREST INCOME OR EXPENSE		4.192.723	5.241.126
NET FEE AND COMMISSION INCOME OR EXPENSES		1.461.662	1.263.983
Fees and Commissions Received		1.764.602	1.509.001
From Noncash Loans		144.022	113.226
Other		1.620.580	1.395.775
Fees and Commissions Paid (-)		-302.940	-245.018
Paid for Noncash Loans		-1.018	-1.036
Other		-301.922	-243.982
DIVIDEND INCOME		5.394	235
TRADING INCOME OR LOSS (Net)	(IV-c)	620.353	-485.684
Gains (Losses) Arising from Capital Markets Transactions		167.342	-21.846
Gains (Losses) Arising From Derivative Financial Transactions		5.811.492	367.047
Foreign Exchange Gains or Losses		-5.358.481	-830.885
OTHER OPERATING INCOME	(IV-d)	762.526	393.246
GROSS PROFIT FROM OPERATING ACTIVITIES		7.042.658	6.412.906
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-1.195.058	-1.455.271
OTHER ALLOWANCE EXPENSES (-)		-1.203.665	-1.128.704
PERSONNEL EXPENSES (-)		-809.877	-807.898
OTHER OPERATING EXPENSES (-)	(IV-f)	-1.277.195	-1.247.109
NET OPERATING INCOME (LOSS)		2.556.863	1.773.924
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.556.863	1.773.924
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-528.714	-471.253
Current Tax Provision		-99.093	-275.314
Expense Effect of Deferred Tax		-851.533	-614.074
Income Effect of Deferred Tax		421.912	418.135
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		2.028.149	1.302.671
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD		2.028.149	1.302.671
Profit (Loss) Attributable to Group		2.028.142	1.302.666
Profit (loss), attributable to non-controlling interests	(IV-g)	7	5
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,00390000	0,00251000



## 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 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>			
PROFIT (LOSS)		2.028.149	1.302.671
OTHER COMPREHENSIVE INCOME		-1.290.481	-1.758.889
Other Comprehensive Income that will not be Reclassified to Profit or Loss		26	-1.042
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		33	-1.336
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		-7	294
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.290.507	-1.757.847
Exchange Differences on Translation		541.111	411.459
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.446.905	-2.691.568
Income (Loss) Related with Cash Flow Hedges		659.664	82.726
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-513.431	-172.320
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		469.054	611.856
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>737.668</b>	<b>-456.218</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
<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		2.909.696	3.728.918
Interest Received		8.964.507	7.917.920
Interest Paid		-5.341.362	-3.210.857
Dividends received		5.394	235
Fees and Commissions Received		1.762.435	1.477.996
Other Gains		-577.386	-648.394
Collections from Previously Written Off Loans and Other Receivables		788.367	555.462
Cash Payments to Personnel and Service Suppliers		-865.043	-866.507
Taxes Paid		-1.024.471	-591.631
Other		-802.745	-905.306
Changes in Operating Assets and Liabilities Subject to Banking Operations		12.651.100	5.689.269
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.147.486	-675.852
Net (Increase) Decrease in Due From Banks		-2.489.614	-2.576.147
Net (Increase) Decrease in Loans		-19.413.347	-5.986.595
Net (Increase) Decrease in Other Assets		1.062.492	-16.121.087
Net Increase (Decrease) in Bank Deposits		-1.762.799	-1.196.028
Net Increase (Decrease) in Other Deposits		19.141.027	27.272.756
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		3.613.256	884.902
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		13.647.571	4.087.320
Net Cash Provided From Banking Operations		15.560.796	9.418.187
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-6.064.447	-6.680.199
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-88.242	-312.615
Cash Obtained from Tangible and Intangible Asset Sales		36.420	33.960
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-9.080.724	-8.675.951
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		5.093.013	9.269.222
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.695.965	-5.798.089
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.596.755	713.021
Other		-1.925.704	-1.909.747
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		259.968	-1.324.893
Cash Obtained from Loans and Securities Issued		9.016.203	6.343.642
Cash Outflow Arised From Loans and Securities Issued		-8.055.130	-7.601.381
Equity Instruments Issued		0	0
Dividends paid		-626.080	0
Payments of lease liabilities		-75.025	-67.154
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.007.748	1.881.579
Net Increase (Decrease) in Cash and Cash Equivalents		10.764.065	3.294.674
Cash and Cash Equivalents at Beginning of the Period		13.495.306	18.691.977
Cash and Cash Equivalents at End of the Period		24.259.371	21.986.651

## Statement of changes in equity (TFRS 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 (TFRS 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>2.207.594</b>	<b>-180.262</b>	<b>3.895</b>	<b>2.783.378</b>	<b>131.159</b>	<b>-1.800.740</b>	<b>34.576.406</b>	<b>767.926</b>	<b>5.352.325</b>	<b>54.362.294</b>	<b>159</b>	<b>54.362.453</b>
Equity at beginning of period																	
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		5.200.000	3.505.742	0	1.814.871	2.207.594	-180.262	3.895	2.783.378	131.159	-1.800.740	34.576.406	767.926	5.352.325	54.362.294	159	54.362.453
Total Comprehensive Income (Loss)		0	0	0	0	0	-1.042	0	411.459	-2.099.423	-69.883	0	0	1.302.666	-456.223	5	-456.218
Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity		0	0	0	0	-12.707	0	0	0	0	0	189.232	176.353	0	172	0	172
Profit Distributions		0	0	0	0	0	0	0	0	0	0	5.352.325	0	5.352.325	0	0	0
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	5.352.325	0	5.352.325	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		5.200.000	3.505.742	0	1.814.871	2.194.887	-181.304	3.895	3.194.837	-1.968.264	-1.870.623	40.117.963	591.573	1.302.666	53.906.243	164	53.906.407
<b>Statement of changes in equity (TFRS 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>3.016.534</b>	<b>-236.474</b>	<b>9.582</b>	<b>4.740.828</b>	<b>467.159</b>	<b>-2.563.528</b>	<b>40.117.963</b>	<b>591.573</b>	<b>6.259.625</b>	<b>62.923.875</b>	<b>182</b>	<b>62.924.057</b>
Equity at beginning of period																	
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		5.200.000	3.505.742	0	1.814.871	3.016.534	-236.474	9.582	4.740.828	467.159	-2.563.528	40.117.963	591.573	6.259.625	62.923.875	182	62.924.057
Total Comprehensive Income (Loss)		0	0	0	0	0	26	0	541.111	-1.948.603	116.985	0	0	2.028.142	737.661	7	737.668
Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity		0	0	0	0	1.901	0	0	0	0	0	0	0	0	1.901	0	1.901
Profit Distributions		0	0	0	0	0	0	0	0	0	0	5.806.087	172.542	6.259.625	-626.080	0	-626.080
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-626.080	-626.080	0	-626.080
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	5.806.087	172.542	5.633.545	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		5.200.000	3.505.742	0	1.814.871	3.018.435	-236.448	9.582	5.281.939	-1.481.444	-2.446.543	45.924.050	419.031	2.028.142	63.037.357	189	63.037.546

Previous Period  
01.01.2020 - 31.03.2020

Current Period  
01.01.2021 - 31.03.2021