



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
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") 31 Mart 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak 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 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.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 31 Mart 2021 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 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 olmayan 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) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		54.637.612	111.634.097	166.271.709	46.162.992	101.436.583	147.599.575
Cash and cash equivalents		7.498.785	65.970.040	73.468.825	4.892.544	57.958.870	62.851.414
Cash and Cash Balances at Central Bank	(I-a)	6.892.567	43.207.339	50.099.906	4.398.630	43.277.684	47.676.314
Banks	(I-d)	606.224	22.794.604	23.400.828	5.749	14.734.608	14.740.357
Receivables From Money Markets		0	0	0	488.179	0	488.179
Allowance for Expected Losses (-)		-6	-31.903	-31.909	-14	-53.422	-53.436
Financial assets at fair value through profit or loss	(I-b)	1.122.241	7.885.139	9.007.380	1.108.586	7.912.516	9.021.102
Public Debt Securities		6.754	116.572	123.326	12.612	167.331	179.943
Equity instruments		0	172.404	172.404	0	158.714	158.714
Other Financial Assets		1.115.487	7.596.163	8.711.650	1.095.974	7.586.471	8.682.445
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	24.618.097	31.716.929	56.335.026	23.665.110	29.417.592	53.082.702
Public Debt Securities		24.141.561	21.707.984	45.849.545	23.067.781	21.352.442	44.420.223
Equity instruments		15.610	607	16.217	15.610	607	16.217
Other Financial Assets		460.926	10.008.338	10.469.264	581.719	8.064.543	8.646.262
Derivative financial assets	(I-c, I-l)	21.398.489	6.061.989	27.460.478	16.496.752	6.147.605	22.644.357
Derivative Financial Assets At Fair Value Through Profit Or Loss		15.600.365	6.061.989	21.662.354	11.758.273	6.147.605	17.905.878
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)		212.102.520	82.263.670	294.366.190	204.405.636	74.269.325	278.674.961
Loans	(I-f)	190.150.325	78.257.537	268.407.862	183.882.588	69.435.940	253.318.528
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)	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 (-)		-14.295.350	-2.965.525	-17.260.875	-14.000.060	-2.528.566	-16.528.626
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	192.837	0	192.837	173.416	0	173.416
Held for Sale		192.837	0	192.837	173.416	0	173.416
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.219.965	8.113.520	10.333.485	2.094.996	7.525.427	9.620.423
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)	2.201.836	8.113.520	10.315.356	2.080.201	7.525.427	9.605.628
Unconsolidated Financial Subsidiaries		2.201.836	8.113.520	10.315.356	2.080.201	7.525.427	9.605.628
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)		5.837.520	17.764	5.855.284	5.938.700	17.800	5.956.500
INTANGIBLE ASSETS AND GOODWILL (Net)		1.159.413	7	1.159.420	1.168.363	9	1.168.372
Goodwill		0	0	0	0	0	0
Other		1.159.413	7	1.159.420	1.168.363	9	1.168.372
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)	83.700	0	83.700	88.226	0	88.226
OTHER ASSETS (Net)	(I-p)	2.607.936	260.049	2.867.985	2.701.666	117.662	2.819.328
TOTAL ASSETS		278.841.503	202.289.107	481.130.610	262.733.995	183.366.806	446.100.801
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	119.215.052	164.445.771	283.660.823	108.487.593	160.082.602	268.570.195
LOANS RECEIVED	(II-c)	231.639	38.660.869	38.892.508	257.770	36.006.231	36.264.001
MONEY MARKET FUNDS		19.050.115	15.691.232	34.741.347	3.600.713	15.407.153	19.007.866
MARKETABLE SECURITIES (Net)	(II-d)	6.113.553	12.933.875	19.047.428	7.564.687	11.593.289	19.157.976
Bills		3.658.691	0	3.658.691	5.125.237	0	5.125.237
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.454.862	12.933.875	15.388.737	2.439.450	11.593.289	14.032.739
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)	8.543.922	3.688.416	12.232.338	11.232.111	3.784.919	15.017.030
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		8.171.064	3.407.407	11.578.471	10.888.507	3.449.654	14.338.161
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)	509.554	0	509.554	505.660	0	505.660
PROVISIONS	(II-h)	2.382.838	64.106	2.446.944	2.361.273	55.589	2.416.862
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		561.796	0	561.796	535.221	0	535.221
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.821.042	64.106	1.885.148	1.826.052	55.589	1.881.641
CURRENT TAX LIABILITIES	(II-i)	670.263	101.900	772.163	1.477.891	93.789	1.571.680
DEFERRED TAX LIABILITY		0	0	0	0	16.161	16.161
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)	8.524.571	9.747.853	18.272.424	8.067.980	5.867.983	13.935.963
EQUITY	(II-k)	65.762.769	-2.729.460	63.033.309	63.786.711	-867.718	62.918.993
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		3.472.699	777.591	4.250.290	3.470.625	852.351	4.322.976
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4.666.396	-3.507.051	1.159.345	4.093.628	-1.720.069	2.373.559
Profit Reserves		44.995.750	0	44.995.750	39.354.663	0	39.354.663
Legal Reserves		1.808.635	0	1.808.635	1.772.027	0	1.772.027
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		42.909.959	0	42.909.959	37.306.183	0	37.306.183
Other Profit Reserves		277.156	0	277.156	276.453	0	276.453
Profit or Loss		2.027.296	0	2.027.296	6.267.167	0	6.267.167
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.027.296	0	2.027.296	6.267.167	0	6.267.167
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		231.004.276	250.126.334	481.130.610	207.342.389	238.758.412	446.100.801

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		213.070.769	539.243.663	752.314.432	220.683.948	501.071.252	721.755.200
GUARANTIES AND WARRANTIES	(III)	26.666.156	33.736.673	60.402.829	24.904.256	27.330.766	52.235.022
Letters of Guarantee		22.404.081	18.648.700	41.052.781	21.260.165	16.215.511	37.475.676
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	1.958.751	1.958.751	0	1.908.879	1.908.879
Other Letters of Guarantee		22.010.699	14.997.117	37.007.816	20.920.125	12.651.918	33.572.043
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	5.903.318	5.933.418	7.931	4.597.968	4.605.899
Documentary Letters of Credit		30.100	5.192.742	5.222.842	7.931	3.583.529	3.591.460
Other Letters of Credit		0	710.576	710.576	0	1.014.439	1.014.439
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	9.079.886	9.235.769	156.440	6.439.006	6.595.446
Other Collaterals		4.076.092	9.056	4.085.148	3.479.720	11.198	3.490.918
COMMITMENTS	(III)	52.521.631	23.903.996	76.425.627	51.032.165	17.014.857	68.047.022
Irrevocable Commitments		51.720.443	23.903.996	75.624.439	50.214.657	17.014.857	67.229.514
Forward Asset Purchase Commitments		1.453.275	10.355.296	11.808.571	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	12.679.162	19.012.937	6.225.474	10.957.224	17.182.698
Revocable Commitments		801.188	0	801.188	817.508	0	817.508
Revocable Loan Granting Commitments		801.188	0	801.188	817.508	0	817.508
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		133.882.982	481.602.994	615.485.976	144.747.527	456.725.629	601.473.156
Derivative Financial Instruments Held For Hedging		24.600.932	59.686.574	84.287.506	20.931.023	63.575.943	84.506.966
Fair Value Hedges		3.617.612	21.418.047	25.035.659	4.338.828	25.429.801	29.768.629
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		109.282.050	421.916.420	531.198.470	123.816.504	393.149.686	516.966.190
Forward Foreign Currency Buy or Sell Transactions		6.148.389	11.699.405	17.847.794	7.430.425	12.905.210	20.335.635
Forward Foreign Currency Buying Transactions		5.430.859	3.585.434	9.016.293	6.721.463	3.713.210	10.434.673
Forward Foreign Currency Sale Transactions		717.530	8.113.971	8.831.501	708.962	9.192.000	9.900.962
Currency and Interest Rate Swaps		97.741.292	340.580.816	438.322.108	110.509.281	319.678.319	430.187.600
Currency Swap Buy Transactions		9.333.622	106.037.908	115.371.530	14.224.154	105.618.937	119.843.091
Currency Swap Sell Transactions		50.096.244	79.649.180	129.745.424	61.106.357	76.325.072	137.431.429
Interest Rate Swap Buy Transactions		19.155.713	77.446.864	96.602.577	17.589.385	68.867.155	86.456.540
Interest Rate Swap Sell Transactions		19.155.713	77.446.864	96.602.577	17.589.385	68.867.155	86.456.540
Currency, Interest Rate and Securities Options		3.137.976	27.670.760	30.808.736	2.919.220	23.477.844	26.397.064
Currency Options Buy Transactions		1.341.874	3.260.157	4.602.031	1.146.399	3.242.182	4.388.581
Currency Options Sell Transactions		1.796.102	3.134.121	4.930.223	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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
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		961.846.722	489.998.517	1.451.845.239	929.689.537	437.684.523	1.367.374.060
ITEMS HELD IN CUSTODY		55.815.463	45.442.747	101.258.210	55.727.406	41.179.943	96.907.349
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		2.880.019	9.716.523	12.596.542	3.980.205	9.387.822	13.368.027
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		250.350.513	145.615.408	395.965.921	238.975.119	125.345.622	364.320.741
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		188.277.853	113.849.164	302.127.017	182.485.731	97.605.054	280.090.785
Other Pledged Items		60.908.828	28.421.054	89.329.882	55.227.405	24.628.390	79.855.795

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
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.174.917.491	1.029.242.180	2.204.159.671	1.150.373.485	938.755.775	2.089.129.260

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(IV-a)	9.287.693	8.072.797
Interest Income on Loans	(IV-a-1)	6.806.661	5.854.750
Interest Income on Reserve Deposits		129.025	13.689
Interest Income on Banks	(IV-a-2)	30.559	102.097
Interest Income on Money Market Placements		67.476	46.663
Interest Income on Marketable Securities Portfolio	(IV-a-3)	2.227.541	2.048.556
Financial Assets At Fair Value Through Profit Loss		3.502	5.590
Financial Assets At Fair Value Through Other Comprehensive Income		1.148.849	1.497.448
Financial Assets Measured at Amortised Cost		1.075.190	545.518
Finance Leasing Interest Income		0	0
Other Interest Income		26.431	7.042
INTEREST EXPENSES (-)	(IV-b)	-5.438.046	-3.093.984
Interest Expenses on Deposits	(IV-b-4)	-3.669.225	-2.201.020
Interest Expenses on Funds Borrowed	(IV-b-1)	-222.187	-301.107
Interest Expenses on Money Market Funds		-996.019	-153.980
Interest Expenses on Securities Issued	(IV-b-3)	-524.149	-329.593
Lease Interest Expenses		-20.998	-23.216
Other Interest Expense		-5.468	-85.068
NET INTEREST INCOME OR EXPENSE		3.849.647	4.978.813
NET FEE AND COMMISSION INCOME OR EXPENSES		1.227.840	1.125.870
Fees and Commissions Received		1.522.219	1.362.133
From Noncash Loans		141.923	112.622
Other		1.380.296	1.249.511
Fees and Commissions Paid (-)		-294.379	-236.263
Paid for Noncash Loans		-1.018	-1.036
Other		-293.361	-235.227
DIVIDEND INCOME		3.808	235
TRADING INCOME OR LOSS (Net)	(IV-c)	620.404	-433.651
Gains (Losses) Arising from Capital Markets Transactions		145.653	-17.943
Gains (Losses) Arising From Derivative Financial Transactions		5.781.195	401.928
Foreign Exchange Gains or Losses		-5.306.444	-817.636
OTHER OPERATING INCOME	(IV-d)	752.895	381.821
GROSS PROFIT FROM OPERATING ACTIVITIES		6.454.594	6.053.088
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-1.181.014	-1.438.492
OTHER ALLOWANCE EXPENSES (-)		-1.203.165	-1.124.049
PERSONNEL EXPENSES (-)		-750.912	-760.224
OTHER OPERATING EXPENSES (-)	(IV-f)	-1.214.084	-1.191.951
NET OPERATING INCOME (LOSS)		2.105.419	1.538.372
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		344.050	174.485
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.449.469	1.712.857
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-422.173	-402.810
Current Tax Provision		0	-214.029
Expense Effect of Deferred Tax		-840.580	-604.354
Income Effect of Deferred Tax		418.407	415.573
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	2.027.296	1.310.047
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		2.027.296	1.310.047
Profit (Loss) Attributable to Group		2.027.296	1.310.047
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,00390000	0,00252000

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 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		2.027.296	1.310.047
OTHER COMPREHENSIVE INCOME		-1.288.801	-1.791.024
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-74.587	-35.780
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		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-74.587	-35.780
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.214.214	-1.755.244
Exchange Differences on Translation		541.111	239.142
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.343.965	-2.466.633
Income (Loss) Related with Cash Flow Hedges		661.580	82.048
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		440.491	562.519
TOTAL COMPREHENSIVE INCOME (LOSS)		738.495	-480.977

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		2.729.936	3.512.455
Interest Received		8.496.555	7.365.996
Interest Paid		-5.256.563	-3.125.723
Dividends received		3.808	235
Fees and Commissions Received		1.520.052	1.331.128
Other Gains		-599.075	-644.491
Collections from Previously Written Off Loans and Other Receivables		690.704	550.786
Cash Payments to Personnel and Service Suppliers		-805.254	-818.347
Taxes Paid		-915.770	-518.913
Other		-404.521	-628.216
Changes in Operating Assets and Liabilities Subject to Banking Operations		13.732.511	5.232.792
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.047.639	-675.045
Net (Increase) Decrease in Due From Banks		-2.503.348	-1.796.334
Net (Increase) Decrease in Loans		-14.515.833	-6.249.023
Net (Increase) Decrease in Other Assets		857.378	-16.398.599
Net Increase (Decrease) in Bank Deposits		-1.764.337	-1.163.446
Net Increase (Decrease) in Other Deposits		16.755.300	25.610.003
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.609.749	939.546
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		13.341.241	4.965.690
Net Cash Provided From Banking Operations		16.462.447	8.745.247
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-6.415.725	-5.786.034
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		-87.426	-309.321
Cash Obtained from Tangible and Intangible Asset Sales		36.419	34.194
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-8.363.553	-7.630.687
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.731.799	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		-2.633.754	-2.064.374
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		54.969	-1.307.457
Cash Obtained from Loans and Securities Issued		8.807.064	6.362.387
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		-70.885	-68.463
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		791.142	1.661.040
Net Increase (Decrease) in Cash and Cash Equivalents		10.892.833	3.312.796
Cash and Cash Equivalents at Beginning of the Period		10.531.131	15.835.984
Cash and Cash Equivalents at End of the Period		21.423.964	19.148.780

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)						
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		5.200.000	3.505.742		0 1.894.886	2.207.594	-178.102		1.685.677	1.879.830	85.691	-1.240.673	33.924.314	0 5.417.468	54.382.427		0 54.382.427
		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 1.894.886	2.207.594	-178.102		1.685.677	1.879.830	85.691	-1.240.673	33.924.314	0 5.417.468	54.382.427		0 54.382.427
		0	0	0	0	0	0		-35.780	239.142	-1.923.974	-70.412	0	0 1.310.047	-480.977		0 -480.977
		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	0	0	0	0	0	0	0	0
		0	0	0	0	-12.708	0		0	0	0	0	12.881	0	0	173	0 173
		0	0	0	0	0	0		0	0	0	0	5.417.468	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	5.417.468	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 1.894.886	2.194.886	-178.102		1.649.897	2.118.972	-1.838.283	-1.311.085	39.354.663	0 1.310.047	53.901.623		0 53.901.623
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		5.200.000	3.505.742		0 1.894.886	3.016.534	-232.567		1.539.009	4.036.160	342.100	-2.004.701	39.354.663	0 6.267.167	62.918.993		0 62.918.993
		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 1.894.886	3.016.534	-232.567		1.539.009	4.036.160	342.100	-2.004.701	39.354.663	0 6.267.167	62.918.993		0 62.918.993
		0	0	0	0	0	0		-74.587	541.111	-1.873.843	118.518	0	0 2.027.296	738.495		0 738.495
		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	0	0	0	0	0	0	0	0
		0	0	0	0	1.901	0		0	0	0	0	0	0	0	1.901	0 1.901
		0	0	0	0	0	0		0	0	0	0	5.641.087	0	-	-626.080	0 -626.080
		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	5.641.087	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 1.894.886	3.018.435	-232.567		1.464.422	4.577.271	-1.531.743	-1.886.183	44.995.750	0 2.027.296	63.033.309		0 63.033.309

Previous Period
01.01.2020 - 31.03.2020

Current Period
01.01.2021 - 31.03.2021