



**KAMUYU AYDINLATMA PLATFORMU**

**AKBANK T.A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2021 - 2. 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) 30 Haziran 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 vakıf 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, 30 Haziran 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 30 Haziran 2021 tarihi itibarıyla finansal durumunun ve aynı tarihte

sona eren altı 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 Temmuz 2021

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2021			Previous Period 31.12.2020		
		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)		52.497.589	136.926.406	189.423.995	46.137.924	109.631.454	155.769.378
Cash and cash equivalents		6.116.901	78.201.791	84.318.692	4.894.531	60.632.924	65.527.455
Cash and Cash Balances at Central Bank	(I-a)	5.966.233	45.636.987	51.603.220	4.398.630	43.277.691	47.676.321
Banks	(I-d)	95.362	32.565.647	32.661.009	7.375	17.408.700	17.416.075
Receivables From Money Markets		55.390	0	55.390	488.547	0	488.547
Allowance for Expected Losses ( - )		-84	-843	-927	-21	-53.467	-53.488
Financial assets at fair value through profit or loss	(I-b)	1.395.260	7.965.118	9.360.378	1.266.896	7.912.516	9.179.412
Public Debt Securities		18.188	146.072	164.260	22.607	167.331	189.938
Equity instruments		177.831	198.498	376.329	146.997	158.714	305.711
Other Financial Assets		1.199.241	7.620.548	8.819.789	1.097.292	7.586.471	8.683.763
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	27.818.489	44.684.101	72.502.590	23.750.325	34.453.820	58.204.145
Public Debt Securities		27.030.313	28.720.484	55.750.797	23.067.781	21.352.442	44.420.223
Equity instruments		15.777	109	15.886	15.777	607	16.384
Other Financial Assets		772.399	15.963.508	16.735.907	666.767	13.100.771	13.767.538
Derivative financial assets	(I-c, I-l)	17.166.939	6.075.396	23.242.335	16.226.172	6.632.194	22.858.366
Derivative Financial Assets At Fair Value Through Profit Or Loss		10.696.420	6.075.396	16.771.816	11.487.693	6.632.194	18.119.887
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		6.470.519	0	6.470.519	4.738.479	0	4.738.479
FINANCIAL ASSETS AT AMORTISED COST (Net)		218.043.308	117.701.961	335.745.269	206.642.060	103.077.185	309.719.245
Loans	(I-f)	197.584.558	109.671.867	307.256.425	184.860.198	94.373.036	279.233.234
Receivables From Leasing Transactions	(I-k)	1.708.732	4.363.155	6.071.887	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)	33.560.397	6.971.818	40.532.215	34.523.108	7.361.951	41.885.059
Public Debt Securities		33.560.397	6.195.553	39.755.950	34.523.108	6.693.715	41.216.823
Other Financial Assets		0	776.265	776.265	0	668.236	668.236
Allowance for Expected Credit Losses ( - )		-14.810.379	-3.304.879	-18.115.258	-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)	277.930	0	277.930	250.778	0	250.778
Held for Sale		277.930	0	277.930	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 (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)		5.790.806	57.146	5.847.952	5.948.874	54.532	6.003.406
INTANGIBLE ASSETS AND GOODWILL (Net)		1.198.451	5.930	1.204.381	1.185.653	5.256	1.190.909
Goodwill		0	0	0	0	0	0
Other		1.198.451	5.930	1.204.381	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)	52.379	0	52.379	147.990	0	147.990
OTHER ASSETS (Net)	(I-p)	4.826.352	442.188	5.268.540	4.879.644	340.430	5.220.074
<b>TOTAL ASSETS</b>		<b>282.704.944</b>	<b>255.133.631</b>	<b>537.838.575</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)	122.692.514	204.212.455	326.904.969	108.361.772	184.157.235	292.519.007
LOANS RECEIVED	(II-c)	491.864	43.314.459	43.806.323	367.411	39.895.203	40.262.614
MONEY MARKET FUNDS		17.969.435	14.141.822	32.111.257	4.029.807	16.877.537	20.907.344
MARKETABLE SECURITIES (Net)	(II-d)	6.950.053	13.552.656	20.502.709	7.712.928	11.593.289	19.306.217
Bills		4.719.299	0	4.719.299	5.313.725	0	5.313.725
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.230.754	13.552.656	15.783.410	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)	8.135.470	3.456.559	11.592.029	11.277.350	3.563.623	14.840.973
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.850.766	3.194.040	11.044.806	10.933.746	3.228.358	14.162.104
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		284.704	262.519	547.223	343.604	335.265	678.869
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	525.612	38.748	564.360	507.578	34.981	542.559
PROVISIONS	(II-h)	2.509.125	105.097	2.614.222	2.431.126	69.929	2.501.055
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		634.848	2.017	636.865	556.168	1.453	557.621
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.874.277	103.080	1.977.357	1.874.958	68.476	1.943.434
CURRENT TAX LIABILITIES	(II-i)	1.488.319	139.865	1.628.184	1.541.750	125.492	1.667.242
DEFERRED TAX LIABILITY	(II-i)	285.319	133.190	418.509	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	12.179.052	12.179.052	0	6.718.414	6.718.414
Loans		0	0	0	0	0	0

Other Debt Instruments		0	12.179.052	12.179.052	0	6.718.414	6.718.414
OTHER LIABILITIES	(II-e)	10.827.872	7.378.525	18.206.397	9.473.651	6.528.984	16.002.635
EQUITY	(II-k)	69.779.462	-2.468.898	67.310.564	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		2.718.815	16.699	2.735.514	2.772.942	16.699	2.789.641
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		6.033.100	-2.485.597	3.547.503	4.237.723	-1.593.263	2.644.460
Profit Reserves		45.953.298	0	45.953.298	40.117.963	0	40.117.963
Legal Reserves		1.933.583	0	1.933.583	1.882.950	0	1.882.950
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		43.869.490	0	43.869.490	37.956.649	0	37.956.649
Other Profit Reserves		150.225	0	150.225	278.364	0	278.364
Profit or Loss		4.553.440	0	4.553.440	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		4.134.409	0	4.134.409	6.259.625	0	6.259.625
Non-controlling Interests		196	0	196	182	0	182
<b>Total equity and liabilities</b>		<b>241.655.045</b>	<b>296.183.530</b>	<b>537.838.575</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 30.06.2021			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		228.119.066	555.208.837	783.327.903	220.743.425	495.624.636	716.368.061
GUARANTIES AND WARRANTIES	(III-3)	28.284.768	37.111.700	65.396.468	24.900.974	26.534.678	51.435.652
Letters of Guarantee		23.642.691	20.187.745	43.830.436	21.256.883	16.267.735	37.524.618
Guarantees Subject to State Tender Law		458.440	2.118.642	2.577.082	340.040	1.654.714	1.994.754
Guarantees Given for Foreign Trade Operations		0	2.004.110	2.004.110	0	1.913.491	1.913.491
Other Letters of Guarantee		23.184.251	16.064.993	39.249.244	20.916.843	12.699.530	33.616.373
Bank Acceptances		0	88.114	88.114	0	47.814	47.814
Import Letter of Acceptance		0	88.114	88.114	0	47.814	47.814
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		4.236	9.467.369	9.471.605	7.931	4.653.058	4.660.989
Documentary Letters of Credit		4.236	8.784.023	8.788.259	7.931	3.645.457	3.653.388
Other Letters of Credit		0	683.346	683.346	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	19.543	19.543	0	19.269	19.269
Other Guarantees		57.374	7.338.152	7.395.526	156.440	5.535.604	5.692.044
Other Collaterals		4.580.467	10.777	4.591.244	3.479.720	11.198	3.490.918
COMMITMENTS	(III-1)	57.942.462	9.092.370	67.034.832	51.463.917	6.392.539	57.856.456
Irrevocable Commitments		56.715.564	8.528.643	65.244.207	50.214.657	6.061.181	56.275.838
Forward Asset Purchase Commitments		1.024.470	6.575.550	7.600.020	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		12.505.555	1.949.355	14.454.910	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		3.233.962	0	3.233.962	2.730.978	0	2.730.978
Tax and Fund Liabilities Arised from Export Commitments		6.525	0	6.525	4.702	0	4.702
Commitments for Credit Card Limits		32.553.465	0	32.553.465	29.118.196	0	29.118.196
Commitments for Credit Cards and Banking Services Promotions		128.199	0	128.199	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		7,263,388	3,738	7,267,126	6,225,474	3,548	6,229,022
Revocable Commitments		1,226,898	563,727	1,790,625	1,249,260	331,358	1,580,618
Revocable Loan Granting Commitments		824,086	0	824,086	817,508	0	817,508
Other Revocable Commitments		402,812	563,727	966,539	431,752	331,358	763,110
DERIVATIVE FINANCIAL INSTRUMENTS		141,891,836	509,004,767	650,896,603	144,378,534	462,697,419	607,075,953
Derivative Financial Instruments Held For Hedging		23,263,641	73,982,171	97,245,812	20,923,980	63,594,359	84,518,339
Fair Value Hedges		2,966,796	40,334,278	43,301,074	4,331,785	25,448,217	29,780,002
Cash Flow Hedges		20,296,845	33,647,893	53,944,738	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		118,628,195	435,022,596	553,650,791	123,454,554	399,103,060	522,557,614
Forward Foreign Currency Buy or Sell Transactions		7,153,862	12,744,179	19,898,041	7,440,107	13,005,673	20,445,780
Forward Foreign Currency Buying Transactions		6,608,371	3,497,182	10,105,553	6,721,463	3,767,041	10,488,504
Forward Foreign Currency Sale Transactions		545,491	9,246,997	9,792,488	718,644	9,238,632	9,957,276
Currency and Interest Rate Swaps		102,689,467	355,899,664	458,589,131	110,110,958	325,531,230	435,642,188
Currency Swap Buy Transactions		11,113,027	122,838,996	133,952,023	13,751,901	109,034,329	122,786,230
Currency Swap Sell Transactions		56,643,584	93,325,490	149,969,074	61,180,287	78,721,439	139,901,726
Interest Rate Swap Buy Transactions		17,466,428	69,867,589	87,334,017	17,589,385	68,887,731	86,477,116
Interest Rate Swap Sell Transactions		17,466,428	69,867,589	87,334,017	17,589,385	68,887,731	86,477,116
Currency, Interest Rate and Securities Options		6,171,430	27,770,523	33,941,953	2,945,911	23,477,844	26,423,755
Currency Options Buy Transactions		3,527,060	2,981,324	6,508,384	1,146,399	3,242,182	4,388,581
Currency Options Sell Transactions		2,624,291	3,955,281	6,579,572	1,772,821	2,481,696	4,254,517
Interest Rate Options Buy Transactions		0	10,416,959	10,416,959	0	8,876,983	8,876,983
Interest Rate Options Sell Transactions		0	10,416,959	10,416,959	0	8,876,983	8,876,983
Securities Options Buy Transactions		8,478	0	8,478	5,815	0	5,815
Securities Options Sell Transactions		11,601	0	11,601	20,876	0	20,876
Currency Futures		2,497,940	2,460,208	4,958,148	2,845,954	2,639,110	5,485,064
Currency Futures Buy Transactions		2,494,859	10,331	2,505,190	312,150	2,344,916	2,657,066
Currency Futures Sell Transactions		3,081	2,449,877	2,452,958	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		115,496	36,148,022	36,263,518	111,624	34,449,203	34,560,827
CUSTODY AND PLEDGES RECEIVED		988,170,253	532,776,121	1,520,946,374	946,736,961	446,524,338	1,393,261,299
ITEMS HELD IN CUSTODY		79,271,290	49,588,200	128,859,490	72,046,274	41,179,943	113,226,217
Customer Fund and Portfolio Balances		12,182,189	2,699,766	14,881,955	11,866,024	2,573,098	14,439,122
Securities Held in Custody		23,397,942	9,338,511	32,736,453	20,299,073	9,387,822	29,686,895
Cheques Received for Collection		36,327,245	4,955,895	41,283,140	32,938,939	4,497,006	37,435,945
Commercial Notes Received for Collection		7,027,209	5,999,684	13,026,893	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	26,594,344	26,931,049	307,705	20,024,308	20,332,013
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		234,841,920	162,096,325	396,938,245	239,703,675	134,185,437	373,889,112
Securities		374,191	2,617,649	2,991,840	430,796	2,246,129	2,676,925
Guarantee Notes		705,151	829,354	1,534,505	652,787	695,879	1,348,666
Commodity		225,408	199,090	424,498	178,400	170,170	348,570
Warrant		0	0	0	0	0	0
Real Estate		166,192,041	123,927,350	290,119,391	182,754,710	101,663,294	284,418,004
Other Pledged Items		67,345,129	34,522,882	101,868,011	55,686,982	29,409,965	85,096,947

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		674.057.043	321.091.596	995.148.639	634.987.012	271.158.958	906.145.970
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>1.216.289.319</b>	<b>1.087.984.958</b>	<b>2.304.274.277</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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(IV-a)	21.427.825	16.709.074	11.665.182	8.248.593
Interest Income on Loans	(IV-a-1)	15.203.448	11.904.321	8.128.128	5.804.892
Interest Income on Reserve Deposits		339.828	13.689	210.803	0
Interest Income on Banks	(IV-a-2)	87.992	120.937	39.801	22.534
Interest Income on Money Market Placements		94.092	53.937	26.041	5.162
Interest Income on Marketable Securities Portfolio	(IV-a-3)	5.373.612	4.381.177	3.089.835	2.299.679
Financial Assets At Fair Value Through Profit Loss		12.283	9.574	7.321	3.710
Financial Assets At Fair Value Through Other Comprehensive Income		2.787.110	2.921.426	1.583.485	1.391.310
Financial Assets Measured at Amortised Cost		2.574.219	1.450.177	1.499.029	904.659
Finance Leasing Interest Income		256.081	209.212	136.061	103.680
Other Interest Income		72.772	25.801	34.513	12.646
INTEREST EXPENSES (-)	(IV-b)	-11.897.826	-6.475.245	-6.327.906	-3.255.890
Interest Expenses on Deposits	(IV-b-4)	-8.001.756	-4.160.049	-4.269.659	-1.878.655
Interest Expenses on Funds Borrowed	(IV-b-1)	-557.320	-623.642	-296.951	-283.571
Interest Expenses on Money Market Funds		-2.141.548	-655.229	-1.124.984	-497.120
Interest Expenses on Securities Issued	(IV-b-3)	-1.139.411	-794.478	-605.457	-463.380
Lease Interest Expenses		-43.037	-46.972	-21.569	-23.357
Other Interest Expense		-14.754	-194.875	-9.286	-109.807
NET INTEREST INCOME OR EXPENSE		9.529.999	10.233.829	5.337.276	4.992.703
NET FEE AND COMMISSION INCOME OR EXPENSES		2.809.624	2.262.304	1.347.962	998.321
Fees and Commissions Received		3.490.492	2.740.060	1.725.890	1.231.059
From Noncash Loans		285.826	227.023	141.804	113.797
Other		3.204.666	2.513.037	1.584.086	1.117.262
Fees and Commissions Paid (-)		-680.868	-477.756	-377.928	-232.738
Paid for Noncash Loans		-1.264	-2.062	-246	-1.026
Other		-679.604	-475.694	-377.682	-231.712
DIVIDEND INCOME		9.582	3.813	4.188	3.578
TRADING INCOME OR LOSS (Net)	(IV-c)	145.788	-182.770	-474.565	302.914
Gains (Losses) Arising from Capital Markets Transactions		357.251	292.401	189.909	314.247
Gains (Losses) Arising From Derivative Financial Transactions		-509.033	-69.291	-6.320.525	-436.338
Foreign Exchange Gains or Losses		297.570	-405.880	5.656.051	425.005
OTHER OPERATING INCOME	(IV-d)	1.246.493	625.517	483.967	232.271
GROSS PROFIT FROM OPERATING ACTIVITIES		13.741.486	12.942.693	6.698.828	6.529.787
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-2.056.782	-3.493.919	-861.724	-2.038.648
OTHER ALLOWANCE EXPENSES (-)	(IV-e)	-1.757.376	-1.689.531	-553.711	-560.827
PERSONNEL EXPENSES (-)		-1.695.682	-1.546.070	-885.805	-738.172
OTHER OPERATING EXPENSES (-)	(IV-f)	-2.631.562	-2.352.365	-1.354.367	-1.105.256
NET OPERATING INCOME (LOSS)		5.600.084	3.860.808	3.043.221	2.086.884
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.600.084	3.860.808	3.043.221	2.086.884
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-1.465.661	-975.496	-936.947	-504.243
Current Tax Provision		-1.068.156	-1.227.829	-969.063	-952.515
Expense Effect of Deferred Tax		-911.252	-668.165	-59.719	-54.091
Income Effect of Deferred Tax		513.747	920.498	91.835	502.363
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		4.134.423	2.885.312	2.106.274	1.582.641
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		4.134.423	2.885.312	2.106.274	1.582.641
Profit (Loss) Attributable to Group		4.134.409	2.885.303	2.106.267	1.582.637
Profit (loss), attributable to non-controlling interests	(IV-g)	14	9	7	4
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00795000	0,00555000	0,00405000	0,00304000



## 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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		4.134.423	2.885.312		
OTHER COMPREHENSIVE INCOME		878.164	270.068		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-24.880	129.913		
Gains (Losses) on Revaluation of Property, Plant and Equipment		2.719	157.929		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-33.819	-18.932		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	5.687		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		6.220	-14.771		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		903.044	140.155		
Exchange Differences on Translation		1.005.027	816.505		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-662.439	-436.096		
Income (Loss) Related with Cash Flow Hedges		1.498.401	-100.683		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-951.076	-330.336		
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		13.131	190.765		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>5.012.587</b>	<b>3.155.380</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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020
<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		7.102.606	7.373.550
Interest Received		19.758.594	15.000.429
Interest Paid		-11.332.456	-6.584.023
Dividends received		9.582	3.813
Fees and Commissions Received		3.494.082	2.749.864
Other Gains		-1.956.425	-386.927
Collections from Previously Written Off Loans and Other Receivables		1.516.970	930.756
Cash Payments to Personnel and Service Suppliers		-1.805.840	-1.653.234
Taxes Paid		-1.118.412	-951.431
Other		-1.463.489	-1.735.697
Changes in Operating Assets and Liabilities Subject to Banking Operations		10.847.742	-9.083.668
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.708.304	-1.469.296
Net (Increase) Decrease in Due From Banks		-5.816.742	-1.844.445
Net (Increase) Decrease in Loans		-27.860.018	-26.782.275
Net (Increase) Decrease in Other Assets		-1.626.338	-20.342.741
Net Increase (Decrease) in Bank Deposits		-1.164.995	4.749.084
Net Increase (Decrease) in Other Deposits		35.051.361	9.940.183
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		3.802.802	2.943.084
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		10.169.976	23.722.738
Net Cash Provided From Banking Operations		17.950.348	-1.710.118
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-11.347.164	-11.710.940
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		-242.868	-611.888
Cash Obtained from Tangible and Intangible Asset Sales		63.531	2.259
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-24.383.430	-41.609.739
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		10.067.606	52.257.983
Cash Paid for Purchase of Financial Assets At Amortised Cost		-10.055.158	-23.934.207
Cash Obtained from Sale of Financial Assets At Amortised Cost		12.925.076	1.985.038
Other		278.079	199.614
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		5.853.493	6.247.577
Cash Obtained from Loans and Securities Issued		18.679.743	26.952.093
Cash Outflow Arised From Loans and Securities Issued		-12.047.642	-20.554.922
Equity Instruments Issued		0	0
Dividends paid		-626.080	0
Payments of lease liabilities		-152.528	-149.594
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.022.025	2.178.962
Net Increase (Decrease) in Cash and Cash Equivalents		14.478.702	-4.994.519
Cash and Cash Equivalents at Beginning of the Period		13.495.306	18.691.977
Cash and Cash Equivalents at End of the Period		27.974.008	13.697.458

