



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
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") 30 Haziran 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan 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 vakıf 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, 30 Haziran 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 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 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 Temmuz 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 30.06.2021			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)		52.093.257	123.107.781	175.201.038	46.162.992	101.436.583	147.599.575
Cash and cash equivalents		6.034.806	69.820.597	75.855.403	4.892.544	57.958.870	62.851.414
Cash and Cash Balances at Central Bank	(I-a)	5.966.233	45.636.950	51.603.183	4.398.630	43.277.684	47.676.314
Banks	(I-d)	13.557	24.183.845	24.197.402	5.749	14.734.608	14.740.357
Receivables From Money Markets		55.031	0	55.031	488.179	0	488.179
Allowance for Expected Losses (-)		-15	-198	-213	-14	-53.422	-53.436
Financial assets at fair value through profit or loss	(I-b)	1.143.158	7.965.118	9.108.276	1.108.586	7.912.516	9.021.102
Public Debt Securities		8.071	146.072	154.143	12.612	167.331	179.943
Equity instruments		0	198.498	198.498	0	158.714	158.714
Other Financial Assets		1.135.087	7.620.548	8.755.635	1.095.974	7.586.471	8.682.445
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	27.741.484	39.302.094	67.043.578	23.665.110	29.417.592	53.082.702
Public Debt Securities		27.030.313	28.720.484	55.750.797	23.067.781	21.352.442	44.420.223
Equity instruments		15.610	109	15.719	15.610	607	16.217
Other Financial Assets		695.561	10.581.501	11.277.062	581.719	8.064.543	8.646.262
Derivative financial assets	(I-c, I-l)	17.173.809	6.019.972	23.193.781	16.496.752	6.147.605	22.644.357
Derivative Financial Assets At Fair Value Through Profit Or Loss		10.703.290	6.019.972	16.723.262	11.758.273	6.147.605	17.905.878
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)		216.423.928	83.400.435	299.824.363	204.405.636	74.269.325	278.674.961
Loans	(I-f)	197.436.404	79.583.587	277.019.991	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)	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 (-)		-14.572.873	-3.154.970	-17.727.843	-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)	201.095	0	201.095	173.416	0	173.416
Held for Sale		201.095	0	201.095	173.416	0	173.416
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.459.165	8.841.759	11.300.924	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)	2.441.036	8.841.759	11.282.795	2.080.201	7.525.427	9.605.628
Unconsolidated Financial Subsidiaries		2.441.036	8.841.759	11.282.795	2.080.201	7.525.427	9.605.628
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)		5.778.675	17.728	5.796.403	5.938.700	17.800	5.956.500
INTANGIBLE ASSETS AND GOODWILL (Net)		1.180.719	5	1.180.724	1.168.363	9	1.168.372
Goodwill		0	0	0	0	0	0
Other		1.180.719	5	1.180.724	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)	0	0	0	88.226	0	88.226
OTHER ASSETS (Net)	(I-p)	3.545.514	95.141	3.640.655	2.701.666	117.662	2.819.328
TOTAL ASSETS		281.682.353	215.462.849	497.145.202	262.733.995	183.366.806	446.100.801
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	122.988.035	172.668.239	295.656.274	108.487.593	160.082.602	268.570.195
LOANS RECEIVED	(II-c)	258.423	38.670.104	38.928.527	257.770	36.006.231	36.264.001
MONEY MARKET FUNDS		17.255.538	12.403.075	29.658.613	3.600.713	15.407.153	19.007.866
MARKETABLE SECURITIES (Net)	(II-d)	6.427.153	13.552.656	19.979.809	7.564.687	11.593.289	19.157.976
Bills		4.196.399	0	4.196.399	5.125.237	0	5.125.237
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.230.754	13.552.656	15.783.410	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)	8.132.631	3.388.214	11.520.845	11.232.111	3.784.919	15.017.030
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.847.927	3.125.695	10.973.622	10.888.507	3.449.654	14.338.161
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)	520.343	0	520.343	505.660	0	505.660
PROVISIONS	(II-h)	2.440.654	81.470	2.522.124	2.361.273	55.589	2.416.862
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		610.350	0	610.350	535.221	0	535.221
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.830.304	81.470	1.911.774	1.826.052	55.589	1.881.641
CURRENT TAX LIABILITIES	(II-i)	1.392.651	106.168	1.498.819	1.477.891	93.789	1.571.680
DEFERRED TAX LIABILITY	(II-i)	284.978	0	284.978	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	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)	10.108.557	6.982.200	17.090.757	8.067.980	5.867.983	13.935.963
EQUITY	(II-k)	69.063.313	-1.758.252	67.305.061	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		3.417.298	879.503	4.296.801	3.470.625	852.351	4.322.976
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		5.888.223	-2.637.755	3.250.468	4.093.628	-1.720.069	2.373.559
Profit Reserves		45.024.998	0	45.024.998	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		43.068.048	0	43.068.048	37.306.183	0	37.306.183
Other Profit Reserves		148.315	0	148.315	276.453	0	276.453
Profit or Loss		4.132.166	0	4.132.166	6.267.167	0	6.267.167
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		4.132.166	0	4.132.166	6.267.167	0	6.267.167
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		238.872.276	258.272.926	497.145.202	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 30.06.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		226.640.154	558.307.139	784.947.293	220.683.948	501.071.252	721.755.200
GUARANTIES AND WARRANTIES	(III-3)	28.286.937	37.015.661	65.302.598	24.904.256	27.330.766	52.235.022
Letters of Guarantee		23.644.860	19.965.548	43.610.408	21.260.165	16.215.511	37.475.676
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	1.999.771	1.999.771	0	1.908.879	1.908.879
Other Letters of Guarantee		23.186.420	15.847.135	39.033.555	20.920.125	12.651.918	33.572.043
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	9.397.506	9.401.742	7.931	4.597.968	4.605.899
Documentary Letters of Credit		4.236	8.706.416	8.710.652	7.931	3.583.529	3.591.460
Other Letters of Credit		0	691.090	691.090	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	19.543	19.543	0	19.269	19.269
Other Guarantees		57.374	7.534.173	7.591.547	156.440	6.439.006	6.595.446
Other Collaterals		4.580.467	10.777	4.591.244	3.479.720	11.198	3.490.918
COMMITMENTS	(III-1)	57.539.650	25.446.596	82.986.246	51.032.165	17.014.857	68.047.022
Irrevocable Commitments		56.715.564	25.446.596	82.162.160	50.214.657	17.014.857	67.229.514
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	16,921,691	24,185,079	6,225,474	10,957,224	17,182,698
Revocable Commitments		824,086	0	824,086	817,508	0	817,508
Revocable Loan Granting Commitments		824,086	0	824,086	817,508	0	817,508
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		140,813,567	495,844,882	636,658,449	144,747,527	456,725,629	601,473,156
Derivative Financial Instruments Held For Hedging		23,263,641	73,957,604	97,221,245	20,931,023	63,575,943	84,506,966
Fair Value Hedges		2,966,796	40,309,711	43,276,507	4,338,828	25,429,801	29,768,629
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		117,549,926	421,887,278	539,437,204	123,816,504	393,149,686	516,966,190
Forward Foreign Currency Buy or Sell Transactions		7,153,862	12,536,672	19,690,534	7,430,425	12,905,210	20,335,635
Forward Foreign Currency Buying Transactions		6,608,371	3,393,320	10,001,691	6,721,463	3,713,210	10,434,673
Forward Foreign Currency Sale Transactions		545,491	9,143,352	9,688,843	708,962	9,192,000	9,900,962
Currency and Interest Rate Swaps		101,631,277	342,971,870	444,603,147	110,509,281	319,678,319	430,187,600
Currency Swap Buy Transactions		10,111,765	116,826,138	126,937,903	14,224,154	105,618,937	119,843,091
Currency Swap Sell Transactions		56,586,656	86,446,066	143,032,722	61,106,357	76,325,072	137,431,429
Interest Rate Swap Buy Transactions		17,466,428	69,849,833	87,316,261	17,589,385	68,867,155	86,456,540
Interest Rate Swap Sell Transactions		17,466,428	69,849,833	87,316,261	17,589,385	68,867,155	86,456,540
Currency, Interest Rate and Securities Options		6,151,351	27,770,506	33,921,857	2,919,220	23,477,844	26,397,064
Currency Options Buy Transactions		3,527,060	2,981,311	6,508,371	1,146,399	3,242,182	4,388,581
Currency Options Sell Transactions		2,624,291	3,955,277	6,579,568	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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
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		967,191,621	522,474,525	1,489,666,146	929,689,537	437,684,523	1,367,374,060
ITEMS HELD IN CUSTODY		58,959,139	49,588,200	108,547,339	55,727,406	41,179,943	96,907,349
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		3,085,791	9,338,511	12,424,302	3,980,205	9,387,822	13,368,027
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		234,175,439	151,794,729	385,970,168	238,975,119	125,345,622	364,320,741
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		165,959,506	119,022,386	284,981,892	182,485,731	97,605,054	280,090,785
Other Pledged Items		66,911,183	29,126,250	96,037,433	55,227,405	24,628,390	79,855,795

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
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.193.831.775	1.080.781.664	2.274.613.439	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 - 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
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	20.408.522	15.925.360	11.120.829	7.852.563
Interest Income on Loans	(IV-a-1)	14.631.483	11.424.027	7.824.822	5.569.277
Interest Income on Reserve Deposits		339.828	13.689	210.803	0
Interest Income on Banks	(IV-a-2)	46.042	124.786	15.483	22.689
Interest Income on Money Market Placements		93.019	51.726	25.543	5.063
Interest Income on Marketable Securities Portfolio	(IV-a-3)	5.255.007	4.298.692	3.027.466	2.250.136
Financial Assets At Fair Value Through Profit Loss		7.691	9.108	4.189	3.518
Financial Assets At Fair Value Through Other Comprehensive Income		2.673.097	2.839.624	1.524.248	1.342.176
Financial Assets Measured at Amortised Cost		2.574.219	1.449.960	1.499.029	904.442
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		43.143	12.440	16.712	5.398
INTEREST EXPENSES (-)	(IV-b)	-11.597.923	-6.231.700	-6.159.877	-3.137.716
Interest Expenses on Deposits	(IV-b-4)	-7.867.322	-4.003.999	-4.198.097	-1.802.979
Interest Expenses on Funds Borrowed	(IV-b-1)	-472.428	-549.552	-250.241	-248.445
Interest Expenses on Money Market Funds		-2.091.017	-645.808	-1.094.998	-491.828
Interest Expenses on Securities Issued	(IV-b-3)	-1.110.251	-791.410	-586.102	-461.817
Lease Interest Expenses		-42.151	-46.313	-21.153	-23.097
Other Interest Expense		-14.754	-194.618	-9.286	-109.550
NET INTEREST INCOME OR EXPENSE		8.810.599	9.693.660	4.960.952	4.714.847
NET FEE AND COMMISSION INCOME OR EXPENSES		2.397.673	1.963.935	1.169.833	838.065
Fees and Commissions Received		3.059.282	2.433.708	1.537.063	1.071.575
From Noncash Loans		282.590	225.765	140.667	113.143
Other		2.776.692	2.207.943	1.396.396	958.432
Fees and Commissions Paid (-)		-661.609	-469.773	-367.230	-233.510
Paid for Noncash Loans		-2.271	-2.062	-1.253	-1.026
Other		-659.338	-467.711	-365.977	-232.484
DIVIDEND INCOME		4.177	3.724	369	3.489
TRADING INCOME OR LOSS (Net)	(IV-c)	97.118	-86.912	-523.286	346.739
Gains (Losses) Arising from Capital Markets Transactions		297.578	282.856	151.925	300.799
Gains (Losses) Arising From Derivative Financial Transactions		-527.185	49.600	-6.308.380	-352.328
Foreign Exchange Gains or Losses		326.725	-419.368	5.633.169	398.268
OTHER OPERATING INCOME	(IV-d)	1.228.165	589.629	475.270	207.808
GROSS PROFIT FROM OPERATING ACTIVITIES		12.537.732	12.164.036	6.083.138	6.110.948
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-2.044.233	-3.440.577	-863.219	-2.002.085
OTHER ALLOWANCE EXPENSES (-)	(IV-e)	-1.750.786	-1.684.580	-547.621	-560.531
PERSONNEL EXPENSES (-)		-1.570.259	-1.452.164	-819.347	-691.940
OTHER OPERATING EXPENSES (-)	(IV-f)	-2.499.042	-2.252.571	-1.284.958	-1.060.620
NET OPERATING INCOME (LOSS)		4.673.412	3.334.144	2.567.993	1.795.772
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		680.187	386.620	336.137	212.135
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.353.599	3.720.764	2.904.130	2.007.907
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-1.221.433	-824.469	-799.260	-421.659
Current Tax Provision		-836.368	-1.097.654	-836.368	-883.625
Expense Effect of Deferred Tax		-903.685	-647.002	-63.105	-42.648
Income Effect of Deferred Tax		518.620	920.187	100.213	504.614
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	4.132.166	2.896.295	2.104.870	1.586.248
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		4.132.166	2.896.295	2.104.870	1.586.248
Profit (Loss) Attributable to Group		4.132.166	2.896.295	2.104.870	1.586.248
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00795000	0,00557000	0,00405000	0,00305000



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 - 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
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		4.132.166	2.896.295		
OTHER COMPREHENSIVE INCOME		879.982	237.791		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.073	392.575		
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		-33.627	-17.412		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		27.799	267.163		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		6.182	-15.105		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		876.909	-154.784		
Exchange Differences on Translation		1.005.027	486.169		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-699.827	-389.906		
Income (Loss) Related with Cash Flow Hedges		1.499.674	-101.492		
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		23.111	180.781		
TOTAL COMPREHENSIVE INCOME (LOSS)		5.012.148	3.134.086		

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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020
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		6.817.866	7.092.570
Interest Received		18.744.164	14.055.380
Interest Paid		-11.032.908	-6.354.444
Dividends received		4.177	3.724
Fees and Commissions Received		3.062.872	2.443.512
Other Gains		-2.016.098	-396.472
Collections from Previously Written Off Loans and Other Receivables		1.398.805	897.479
Cash Payments to Personnel and Service Suppliers		-1.678.699	-1.558.356
Taxes Paid		-984.594	-850.163
Other		-679.853	-1.148.090
Changes in Operating Assets and Liabilities Subject to Banking Operations		7.691.168	-8.442.686
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.616.018	-1.009.529
Net (Increase) Decrease in Due From Banks		-5.847.630	-406.866
Net (Increase) Decrease in Loans		-23.405.677	-27.569.198
Net (Increase) Decrease in Other Assets		-1.535.493	-19.387.754
Net Increase (Decrease) in Bank Deposits		-1.123.289	4.323.553
Net Increase (Decrease) in Other Deposits		27.718.243	9.075.438
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.636.723	2.720.846
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		10.864.309	23.810.824
Net Cash Provided From Banking Operations		14.509.034	-1.350.116
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-12.717.039	-10.735.773
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-10.000	-15.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-237.769	-607.144
Cash Obtained from Tangible and Intangible Asset Sales		63.530	2.493
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-23.602.303	-39.336.504
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		9.586.854	52.016.220
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		-1.387.269	-846.669
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		5.499.500	5.902.947
Cash Obtained from Loans and Securities Issued		18.317.029	26.604.752
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		-143.807	-146.883
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.657.854	1.920.213
Net Increase (Decrease) in Cash and Cash Equivalents		8.949.349	-4.262.729
Cash and Cash Equivalents at Beginning of the Period		10.531.131	15.835.984
Cash and Cash Equivalents at End of the Period		19.480.480	11.573.255

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	138.993	-13.581	267.163	486.169	-304.127	-336.826	0	0	2.896.295	3.134.086	0	3.134.086
		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
		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	5.417.468	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	5.417.468	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	2.333.879	-191.683	1.952.840	2.365.999	-218.436	-1.577.499	39.354.663	0	2.896.295	57.516.686	0	57.516.686
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	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	2.175	-26.901	27.799	1.005.027	-558.542	430.424	0	4.132.166	5.012.148	0	5.012.148	
		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
		0	0	0	0	-29.248	0	0	0	0	0	29.248	0	0	0	0	0
		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	6.267.167	-626.080	0	-626.080
		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	5.641.087	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	2.989.461	-259.468	1.566.808	5.041.187	-216.442	-1.574.277	45.024.998	0	4.132.166	67.305.061	0	67.305.061

Previous Period
01.01.2020 - 30.06.2020

Current Period
01.01.2021 - 30.06.2021