



**KAMUYU AYDINLATMA PLATFORMU**

**AKBANK T.A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2021 - 3. 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 Eylül 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 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 Eylül 2021 tarihi itibarıyla finansal durumunun ve aynı tarihte

sona eren dokuz 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, 26 Ekim 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 30.09.2021			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)		74.793.459	135.514.760	210.308.219	46.137.924	109.631.454	155.769.378
Cash and cash equivalents		25.905.899	78.029.174	103.935.073	4.894.531	60.632.924	65.527.455
Cash and Cash Balances at Central Bank	(I-a)	22.245.928	49.255.585	71.501.513	4.398.630	43.277.691	47.676.321
Banks	(I-d)	3.050.371	28.774.034	31.824.405	7.375	17.408.700	17.416.075
Receivables From Money Markets		609.635	0	609.635	488.547	0	488.547
Allowance for Expected Losses ( - )		-35	-445	-480	-21	-53.467	-53.488
Financial assets at fair value through profit or loss	(I-b)	1.571.192	7.927.229	9.498.421	1.266.896	7.912.516	9.179.412
Public Debt Securities		31.478	131.929	163.407	22.607	167.331	189.938
Equity instruments		329.857	193.418	523.275	146.997	158.714	305.711
Other Financial Assets		1.209.857	7.601.882	8.811.739	1.097.292	7.586.471	8.683.763
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	31.302.739	43.193.669	74.496.408	23.750.325	34.453.820	58.204.145
Public Debt Securities		30.541.457	28.548.199	59.089.656	23.067.781	21.352.442	44.420.223
Equity instruments		15.777	109	15.886	15.777	607	16.384
Other Financial Assets		745.505	14.645.361	15.390.866	666.767	13.100.771	13.767.538
Derivative financial assets	(I-c, I-l)	16.013.629	6.364.688	22.378.317	16.226.172	6.632.194	22.858.366
Derivative Financial Assets At Fair Value Through Profit Or Loss		9.494.502	6.330.797	15.825.299	11.487.693	6.632.194	18.119.887
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		6.519.127	33.891	6.553.018	4.738.479	0	4.738.479
FINANCIAL ASSETS AT AMORTISED COST (Net)		246.081.016	120.040.175	366.121.191	206.642.060	103.077.185	309.719.245
Loans	(I-f)	217.613.135	112.173.054	329.786.189	184.860.198	94.373.036	279.233.234
Receivables From Leasing Transactions	(I-k)	1.808.470	4.236.566	6.045.036	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)	41.365.145	7.077.577	48.442.722	34.523.108	7.361.951	41.885.059
Public Debt Securities		41.365.145	6.331.790	47.696.935	34.523.108	6.693.715	41.216.823
Other Financial Assets		0	745.787	745.787	0	668.236	668.236
Allowance for Expected Credit Losses ( - )		-14.705.734	-3.447.022	-18.152.756	-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)	302.610	0	302.610	250.778	0	250.778
Held for Sale		302.610	0	302.610	250.778	0	250.778
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		18.129	0	18.129	14.795	0	14.795
Investments in Associates (Net)	(I-h)	18.129	0	18.129	14.795	0	14.795

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		18,129	0	18,129	14,795	0	14,795
Investments in Subsidiaries (Net)	(I-i)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (Joint Ventures) (Net)	(I-j)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		5,789,113	56,690	5,845,803	5,948,874	54,532	6,003,406
INTANGIBLE ASSETS AND GOODWILL (Net)		1,223,135	5,760	1,228,895	1,185,653	5,256	1,190,909
Goodwill		0	0	0	0	0	0
Other		1,223,135	5,760	1,228,895	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)	46,221	0	46,221	147,990	0	147,990
OTHER ASSETS (Net)	(I-p)	5,904,416	596,560	6,500,976	4,879,644	340,430	5,220,074
<b>TOTAL ASSETS</b>		<b>334,158,099</b>	<b>256,213,945</b>	<b>590,372,044</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)	142,832,394	206,714,266	349,546,660	108,361,772	184,157,235	292,519,007
LOANS RECEIVED	(II-c)	530,615	39,986,714	40,517,329	367,411	39,895,203	40,262,614
MONEY MARKET FUNDS		43,274,852	15,726,996	59,001,848	4,029,807	16,877,537	20,907,344
MARKETABLE SECURITIES (Net)	(II-d)	8,739,814	13,802,386	22,542,200	7,712,928	11,593,289	19,306,217
Bills		6,362,227	0	6,362,227	5,313,725	0	5,313,725
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,377,587	13,802,386	16,179,973	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)	7,818,877	3,298,062	11,116,939	11,277,350	3,563,623	14,840,973
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7,626,737	3,054,120	10,680,857	10,933,746	3,228,358	14,162,104
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		192,140	243,942	436,082	343,604	335,265	678,869
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	515,017	37,714	552,731	507,578	34,981	542,559
PROVISIONS	(II-h)	2,586,492	108,501	2,694,993	2,431,126	69,929	2,501,055
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		626,962	2,196	629,158	556,168	1,453	557,621
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1,959,530	106,305	2,065,835	1,874,958	68,476	1,943,434
CURRENT TAX LIABILITIES	(II-i)	2,058,993	148,242	2,207,235	1,541,750	125,492	1,667,242
DEFERRED TAX LIABILITY	(II-i)	27,626	111,256	138,882	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	12,523,395	12,523,395	0	6,718,414	6,718,414
Loans		0	0	0	0	0	0

Other Debt Instruments		0	12.523.395	12.523.395	0	6.718.414	6.718.414
OTHER LIABILITIES	(II-e)	12.100.366	7.173.655	19.274.021	9.473.651	6.528.984	16.002.635
EQUITY	(II-k)	73.025.357	-2.769.546	70.255.811	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		2.719.658	16.699	2.736.357	2.772.942	16.699	2.789.641
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		6.069.030	-2.786.245	3.282.785	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		7.762.553	0	7.762.553	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		7.343.522	0	7.343.522	6.259.625	0	6.259.625
Non-controlling Interests		205	0	205	182	0	182
<b>Total equity and liabilities</b>		<b>293.510.403</b>	<b>296.861.641</b>	<b>590.372.044</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 30.09.2021			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		251.784.287	603.453.686	855.237.973	220.743.425	495.624.636	716.368.061
GUARANTIES AND WARRANTIES	(III-3)	30.157.505	40.098.075	70.255.580	24.900.974	26.534.678	51.435.652
Letters of Guarantee		25.428.614	20.813.564	46.242.178	21.256.883	16.267.735	37.524.618
Guarantees Subject to State Tender Law		1.029.449	2.162.609	3.192.058	340.040	1.654.714	1.994.754
Guarantees Given for Foreign Trade Operations		0	1.761.091	1.761.091	0	1.913.491	1.913.491
Other Letters of Guarantee		24.399.165	16.889.864	41.289.029	20.916.843	12.699.530	33.616.373
Bank Acceptances		0	124.378	124.378	0	47.814	47.814
Import Letter of Acceptance		0	124.378	124.378	0	47.814	47.814
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		13.402	11.202.599	11.216.001	7.931	4.653.058	4.660.989
Documentary Letters of Credit		13.402	10.473.530	10.486.932	7.931	3.645.457	3.653.388
Other Letters of Credit		0	729.069	729.069	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	16.227	16.227	0	19.269	19.269
Other Guarantees		45.569	7.933.948	7.979.517	156.440	5.535.604	5.692.044
Other Collaterals		4.669.920	7.359	4.677.279	3.479.720	11.198	3.490.918
COMMITMENTS	(III-1)	60.844.569	14.140.756	74.985.325	51.463.917	6.392.539	57.856.456
Irrevocable Commitments		59.548.515	13.245.290	72.793.805	50.214.657	6.061.181	56.275.838
Forward Asset Purchase Commitments		1.620.134	11.642.666	13.262.800	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		13.293.528	1.598.983	14.892.511	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		3.216.992	0	3.216.992	2.730.978	0	2.730.978
Tax and Fund Liabilities Arised from Export Commitments		7.239	0	7.239	4.702	0	4.702
Commitments for Credit Card Limits		33.466.419	0	33.466.419	29.118.196	0	29.118.196
Commitments for Credit Cards and Banking Services Promotions		134.041	0	134.041	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		7,810.162	3,641	7,813.803	6,225.474	3,548	6,229.022
Revocable Commitments		1,296.054	895.466	2,191.520	1,249.260	331.358	1,580.618
Revocable Loan Granting Commitments		978.893	0	978.893	817.508	0	817.508
Other Revocable Commitments		317.161	895.466	1,212.627	431.752	331.358	763.110
DERIVATIVE FINANCIAL INSTRUMENTS		160,782.213	549,214.855	709,997.068	144,378.534	462,697.419	607,075.953
Derivative Financial Instruments Held For Hedging		27,518.225	84,561.680	112,079.905	20,923.980	63,594.359	84,518.339
Fair Value Hedges		2,731.780	37,848.345	40,580.125	4,331.785	25,448.217	29,780.002
Cash Flow Hedges		24,786.445	46,713.335	71,499.780	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		133,263.988	464,653.175	597,917.163	123,454.554	399,103.060	522,557.614
Forward Foreign Currency Buy or Sell Transactions		9,303.145	22,264.544	31,567.689	7,440.107	13,005.673	20,445.780
Forward Foreign Currency Buying Transactions		8,625.525	7,358.861	15,984.386	6,721.463	3,767.041	10,488.504
Forward Foreign Currency Sale Transactions		677.620	14,905.683	15,583.303	718.644	9,238.632	9,957.276
Currency and Interest Rate Swaps		108,811.723	364,704.613	473,516.336	110,110.958	325,531.230	435,642.188
Currency Swap Buy Transactions		7,746.288	130,343.150	138,089.438	13,751.901	109,034.329	122,786.230
Currency Swap Sell Transactions		60,095.915	96,176.797	156,272.712	61,180.287	78,721.439	139,901.726
Interest Rate Swap Buy Transactions		20,484.760	69,092.333	89,577.093	17,589.385	68,887.731	86,477.116
Interest Rate Swap Sell Transactions		20,484.760	69,092.333	89,577.093	17,589.385	68,887.731	86,477.116
Currency, Interest Rate and Securities Options		9,103.652	30,826.590	39,930.242	2,945.911	23,477.844	26,423.755
Currency Options Buy Transactions		5,469.323	4,199.784	9,669.107	1,146.399	3,242.182	4,388.581
Currency Options Sell Transactions		3,576.655	6,309.448	9,886.103	1,772.821	2,481.696	4,254.517
Interest Rate Options Buy Transactions		0	10,158.679	10,158.679	0	8,876.983	8,876.983
Interest Rate Options Sell Transactions		0	10,158.679	10,158.679	0	8,876.983	8,876.983
Securities Options Buy Transactions		29.366	0	29.366	5.815	0	5.815
Securities Options Sell Transactions		28.308	0	28.308	20.876	0	20.876
Currency Futures		5,925.184	5,889.897	11,815.081	2,845.954	2,639.110	5,485.064
Currency Futures Buy Transactions		5,924.491	7,779	5,932.270	312.150	2,344.916	2,657.066
Currency Futures Sell Transactions		693	5,882.118	5,882.811	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		120.284	40,967.531	41,087.815	111.624	34,449.203	34,560.827
CUSTODY AND PLEDGES RECEIVED		1,033,408.291	531,110.151	1,564,518.442	946,736.961	446,524.338	1,393,261.299
ITEMS HELD IN CUSTODY		82,202.546	56,098.099	138,300.645	72,046.274	41,179.943	113,226.217
Customer Fund and Portfolio Balances		12,751.141	3,583.283	16,334.424	11,866.024	2,573.098	14,439.122
Securities Held in Custody		23,737.579	11,036.198	34,773.777	20,299.073	9,387.822	29,686.895
Cheques Received for Collection		38,179.376	5,282.232	43,461.608	32,938.939	4,497.006	37,435.945
Commercial Notes Received for Collection		7,200.424	6,040.656	13,241.080	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		334.026	30,155.730	30,489.756	307.705	20,024.308	20,332.013
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		244,967.918	147,159.843	392,127.761	239,703.675	134,185.437	373,889.112
Securities		883.419	2,852.680	3,736.099	430.796	2,246.129	2,676.925
Guarantee Notes		755.811	849.902	1,605.713	652.787	695.879	1,348.666
Commodity		337.908	203.636	541.544	178.400	170.170	348.570
Warrant		0	0	0	0	0	0
Real Estate		171,172.884	109,306.386	280,479.270	182,754.710	101,663.294	284,418.004
Other Pledged Items		71,817.896	33,947.239	105,765.135	55,686.982	29,409.965	85,096.947

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		706.237.827	327.852.209	1.034.090.036	634.987.012	271.158.958	906.145.970
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>1.285.192.578</b>	<b>1.134.563.837</b>	<b>2.419.756.415</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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(IV-a)	34.901.644	25.047.001	13.473.819	8.337.927
Interest Income on Loans	(IV-a-1)	24.331.798	17.759.078	9.128.350	5.854.757
Interest Income on Reserve Deposits		594.499	33.344	254.671	19.655
Interest Income on Banks	(IV-a-2)	101.309	186.757	13.317	65.820
Interest Income on Money Market Placements		97.784	96.485	3.692	42.548
Interest Income on Marketable Securities Portfolio	(IV-a-3)	9.269.424	6.611.322	3.895.812	2.230.145
Financial Assets At Fair Value Through Profit Loss		17.047	12.513	4.764	2.939
Financial Assets At Fair Value Through Other Comprehensive Income		4.756.951	4.094.789	1.969.841	1.173.363
Financial Assets Measured at Amortised Cost		4.495.426	2.504.020	1.921.207	1.053.843
Finance Leasing Interest Income		390.946	319.555	134.865	110.343
Other Interest Income		115.884	40.460	43.112	14.659
INTEREST EXPENSES (-)	(IV-b)	-18.708.059	-9.913.432	-6.810.233	-3.438.187
Interest Expenses on Deposits	(IV-b-4)	-12.758.634	-6.202.107	-4.756.878	-2.042.058
Interest Expenses on Funds Borrowed	(IV-b-1)	-836.113	-897.176	-278.793	-273.534
Interest Expenses on Money Market Funds		-3.160.180	-1.086.144	-1.018.632	-430.915
Interest Expenses on Securities Issued	(IV-b-3)	-1.865.355	-1.365.521	-725.944	-571.043
Lease Interest Expenses		-64.576	-69.209	-21.539	-22.237
Other Interest Expense		-23.201	-293.275	-8.447	-98.400
NET INTEREST INCOME OR EXPENSE		16.193.585	15.133.569	6.663.586	4.899.740
NET FEE AND COMMISSION INCOME OR EXPENSES		4.333.830	3.475.304	1.524.206	1.213.000
Fees and Commissions Received		5.483.169	4.209.368	1.992.677	1.469.308
From Noncash Loans		415.081	330.795	129.255	103.772
Other		5.068.088	3.878.573	1.863.422	1.365.536
Fees and Commissions Paid (-)		-1.149.339	-734.064	-468.471	-256.308
Paid for Noncash Loans		-3.832	-3.099	-2.568	-1.037
Other		-1.145.507	-730.965	-465.903	-255.271
DIVIDEND INCOME		9.970	3.827	388	14
TRADING INCOME OR LOSS (Net)	(IV-c)	-1.161.856	897.879	-1.307.644	1.080.649
Gains (Losses) Arising from Capital Markets Transactions		561.580	290.908	204.329	-1.493
Gains (Losses) Arising From Derivative Financial Transactions		-2.959.535	3.223.822	-2.450.502	3.293.113
Foreign Exchange Gains or Losses		1.236.099	-2.616.851	938.529	-2.210.971
OTHER OPERATING INCOME	(IV-d)	1.617.694	921.289	371.201	295.772
GROSS PROFIT FROM OPERATING ACTIVITIES		20.993.223	20.431.868	7.251.737	7.489.175
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(IV-e)	-2.369.015	-5.696.471	-312.233	-2.202.552
OTHER ALLOWANCE EXPENSES ( - )	(IV-e)	-2.025.503	-2.888.374	-268.127	-1.198.843
PERSONNEL EXPENSES (-)		-2.602.901	-2.276.035	-907.219	-729.965
OTHER OPERATING EXPENSES (-)	(IV-f)	-4.088.267	-3.664.100	-1.456.705	-1.311.735
NET OPERATING INCOME (LOSS)		9.907.537	5.906.888	4.307.453	2.046.080
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		9.907.537	5.906.888	4.307.453	2.046.080
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-2.563.992	-1.498.037	-1.098.331	-522.541
Current Tax Provision		-2.361.747	-871.668	-1.293.591	356.161
Expense Effect of Deferred Tax		-987.626	-2.017.580	-76.374	-1.349.415
Income Effect of Deferred Tax		785.381	1.391.211	271.634	470.713
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		7.343.545	4.408.851	3.209.122	1.523.539
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		7.343.545	4.408.851	3.209.122	1.523.539
Profit (Loss) Attributable to Group		7.343.522	4.408.836	3.209.113	1.523.533
Profit (loss), attributable to non-controlling interests	(IV-g)	23	15	9	6
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,01412000	0,00848000	0,00617000	0,00293000



## 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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		7.343.545	4.408.851		
OTHER COMPREHENSIVE INCOME		614.289	203.453		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-24.037	129.912		
Gains (Losses) on Revaluation of Property, Plant and Equipment		3.641	157.929		
Gains (Losses) on Revaluation of Intangible Assets		0			
Gains (Losses) on Remeasurements of Defined Benefit Plans		-33.688	-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		6.010	-14.772		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		638.326	73.541		
Exchange Differences on Translation		982.721	1.934.467		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.255.497	-1.377.156		
Income (Loss) Related with Cash Flow Hedges		1.749.943	430.002		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-926.207	-1.438.648		
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		87.366	524.876		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>7.957.834</b>	<b>4.612.304</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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020
<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		9.243.110	10.702.920
Interest Received		30.427.204	22.588.151
Interest Paid		-17.996.791	-9.825.417
Dividends received		9.970	3.827
Fees and Commissions Received		5.493.313	4.223.054
Other Gains		-3.474.176	-816.500
Collections from Previously Written Off Loans and Other Receivables		2.124.897	1.464.511
Cash Payments to Personnel and Service Suppliers		-2.784.826	-2.438.914
Taxes Paid		-1.974.633	-1.969.649
Other		-2.581.848	-2.526.143
Changes in Operating Assets and Liabilities Subject to Banking Operations		14.144.757	-6.791.564
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.956.606	-2.408.039
Net (Increase) Decrease in Due From Banks		-5.722.160	-2.942.115
Net (Increase) Decrease in Loans		-50.489.929	-48.678.592
Net (Increase) Decrease in Other Assets		-22.935.583	-22.481.050
Net Increase (Decrease) in Bank Deposits		-1.604.864	2.900.231
Net Increase (Decrease) in Other Deposits		58.034.959	46.730.200
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		260.868	9.046.623
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		38.558.072	11.041.178
Net Cash Provided From Banking Operations		23.387.867	3.911.356
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-19.594.547	-11.222.132
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		-491.719	-880.136
Cash Obtained from Tangible and Intangible Asset Sales		97.364	2.682
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-29.729.101	-15.377.391
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		13.937.416	25.877.320
Cash Paid for Purchase of Financial Assets At Amortised Cost		-17.190.851	-24.199.869
Cash Obtained from Sale of Financial Assets At Amortised Cost		13.771.354	3.224.165
Other		10.990	131.097
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		8.210.418	10.691.019
Cash Obtained from Loans and Securities Issued		25.061.696	33.746.239
Cash Outflow Arised From Loans and Securities Issued		-15.994.297	-22.775.163
Equity Instruments Issued		0	0
Dividends paid		-626.080	0
Payments of lease liabilities		-230.901	-280.057
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.300.683	4.142.771
Net Increase (Decrease) in Cash and Cash Equivalents		14.304.421	7.523.014
Cash and Cash Equivalents at Beginning of the Period		13.495.306	18.691.977
Cash and Cash Equivalents at End of the Period		27.799.727	26.214.991

