



**KAMUYU AYDINLATMA PLATFORMU**

**AKBANK T.A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**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") 30 Eylül 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 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 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 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, 26 Ekim 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 30.09.2021			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)		74.623.630	125.627.688	200.251.318	46.162.992	101.436.583	147.599.575
Cash and cash equivalents		26.191.225	72.779.317	98.970.542	4.892.544	57.958.870	62.851.414
Cash and Cash Balances at Central Bank	(I-a)	22.245.928	49.255.548	71.501.476	4.398.630	43.277.684	47.676.314
Banks	(I-d)	3.359.921	23.523.921	26.883.842	5.749	14.734.608	14.740.357
Receivables From Money Markets		585.403	0	585.403	488.179	0	488.179
Allowance for Expected Losses ( - )		-27	-152	-179	-14	-53.422	-53.436
Financial assets at fair value through profit or loss	(I-b)	1.150.615	7.927.229	9.077.844	1.108.586	7.912.516	9.021.102
Public Debt Securities		3.681	131.929	135.610	12.612	167.331	179.943
Equity instruments		0	193.418	193.418	0	158.714	158.714
Other Financial Assets		1.146.934	7.601.882	8.748.816	1.095.974	7.586.471	8.682.445
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	31.268.109	38.534.657	69.802.766	23.665.110	29.417.592	53.082.702
Public Debt Securities		30.541.457	28.548.199	59.089.656	23.067.781	21.352.442	44.420.223
Equity instruments		15.610	109	15.719	15.610	607	16.217
Other Financial Assets		711.042	9.986.349	10.697.391	581.719	8.064.543	8.646.262
Derivative financial assets	(I-c, I-l)	16.013.681	6.386.485	22.400.166	16.496.752	6.147.605	22.644.357
Derivative Financial Assets At Fair Value Through Profit Or Loss		9.494.554	6.352.594	15.847.148	11.758.273	6.147.605	17.905.878
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)		243.961.079	85.030.484	328.991.563	204.405.636	74.269.325	278.674.961
Loans	(I-f)	217.070.231	81.237.981	298.308.212	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)	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 ( - )		-14.474.297	-3.285.074	-17.759.371	-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)	241.070	0	241.070	173.416	0	173.416
Held for Sale		241.070	0	241.070	173.416	0	173.416
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.619.291	8.944.012	11.563.303	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)	2.601.162	8.944.012	11.545.174	2.080.201	7.525.427	9.605.628
Unconsolidated Financial Subsidiaries		2.601.162	8.944.012	11.545.174	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)		5.779.057	17.692	5.796.749	5.938.700	17.800	5.956.500
INTANGIBLE ASSETS AND GOODWILL (Net)		1.205.772	3	1.205.775	1.168.363	9	1.168.372
Goodwill		0	0	0	0	0	0
Other		1.205.772	3	1.205.775	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)	4.360.459	97.194	4.457.653	2.701.666	117.662	2.819.328
<b>TOTAL ASSETS</b>		<b>332.790.358</b>	<b>219.717.073</b>	<b>552.507.431</b>	<b>262.733.995</b>	<b>183.366.806</b>	<b>446.100.801</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	143.148.420	177.147.377	320.295.797	108.487.593	160.082.602	268.570.195
LOANS RECEIVED	(II-c)	286.068	35.695.241	35.981.309	257.770	36.006.231	36.264.001
MONEY MARKET FUNDS		42.800.126	14.399.956	57.200.082	3.600.713	15.407.153	19.007.866
MARKETABLE SECURITIES (Net)	(II-d)	8.226.662	13.802.386	22.029.048	7.564.687	11.593.289	19.157.976
Bills		5.849.075	0	5.849.075	5.125.237	0	5.125.237
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.377.587	13.802.386	16.179.973	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)	7.819.297	3.193.661	11.012.958	11.232.111	3.784.919	15.017.030
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.627.157	2.949.719	10.576.876	10.888.507	3.449.654	14.338.161
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)	511.265	0	511.265	505.660	0	505.660
PROVISIONS	(II-h)	2.506.759	80.504	2.587.263	2.361.273	55.589	2.416.862
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		603.154	0	603.154	535.221	0	535.221
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.903.605	80.504	1.984.109	1.826.052	55.589	1.881.641
CURRENT TAX LIABILITIES	(II-i)	1.982.301	108.589	2.090.890	1.477.891	93.789	1.571.680
DEFERRED TAX LIABILITY	(II-i)	27.321	0	27.321	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	12.523.395	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)	11.166.242	6.830.126	17.996.368	8.067.980	5.867.983	13.935.963
EQUITY	(II-k)	72.310.689	-2.058.954	70.251.735	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		3.418.195	830.326	4.248.521	3.470.625	852.351	4.322.976
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		5.924.154	-2.889.280	3.034.874	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		7.342.714	0	7.342.714	6.267.167	0	6.267.167
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		7.342.714	0	7.342.714	6.267.167	0	6.267.167
Non-controlling Interests		0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>290.785.150</b>	<b>261.722.281</b>	<b>552.507.431</b>	<b>207.342.389</b>	<b>238.758.412</b>	<b>446.100.801</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		250.709.788	601.030.736	851.740.524	220.683.948	501.071.252	721.755.200
GUARANTIES AND WARRANTIES	(III-3)	30.158.867	39.913.987	70.072.854	24.904.256	27.330.766	52.235.022
Letters of Guarantee		25.429.976	20.510.775	45.940.751	21.260.165	16.215.511	37.475.676
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	1.756.765	1.756.765	0	1.908.879	1.908.879
Other Letters of Guarantee		24.400.527	16.591.401	40.991.928	20.920.125	12.651.918	33.572.043
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	11.145.627	11.159.029	7.931	4.597.968	4.605.899
Documentary Letters of Credit		13.402	10.408.838	10.422.240	7.931	3.583.529	3.591.460
Other Letters of Credit		0	736.789	736.789	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	16.227	16.227	0	19.269	19.269
Other Guarantees		45.569	8.109.621	8.155.190	156.440	6.439.006	6.595.446
Other Collaterals		4.669.920	7.359	4.677.279	3.479.720	11.198	3.490.918
COMMITMENTS	(III-1)	60.527.408	27.653.440	88.180.848	51.032.165	17.014.857	68.047.022
Irrevocable Commitments		59.548.515	27.653.440	87.201.955	50.214.657	17.014.857	67.229.514
Forward Asset Purchase Commitments		1.620.134	11.647.135	13.267.269	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	14,407,322	22,217,484	6,225,474	10,957,224	17,182,698
Revocable Commitments		978,893	0	978,893	817,508	0	817,508
Revocable Loan Granting Commitments		978,893	0	978,893	817,508	0	817,508
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		160,023,513	533,463,309	693,486,822	144,747,527	456,725,629	601,473,156
Derivative Financial Instruments Held For Hedging		27,518,225	84,549,127	112,067,352	20,931,023	63,575,943	84,506,966
Fair Value Hedges		2,731,780	37,835,792	40,567,572	4,338,828	25,429,801	29,768,629
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		132,505,288	448,914,182	581,419,470	123,816,504	393,149,686	516,966,190
Forward Foreign Currency Buy or Sell Transactions		9,303,145	22,015,977	31,319,122	7,430,425	12,905,210	20,335,635
Forward Foreign Currency Buying Transactions		8,625,525	7,234,056	15,859,581	6,721,463	3,713,210	10,434,673
Forward Foreign Currency Sale Transactions		677,620	14,781,921	15,459,541	708,962	9,192,000	9,900,962
Currency and Interest Rate Swaps		108,110,697	349,214,207	457,324,904	110,509,281	319,678,319	430,187,600
Currency Swap Buy Transactions		7,093,927	126,267,613	133,361,540	14,224,154	105,618,937	119,843,091
Currency Swap Sell Transactions		60,047,250	91,464,486	151,511,736	61,106,357	76,325,072	137,431,429
Interest Rate Swap Buy Transactions		20,484,760	65,741,054	86,225,814	17,589,385	68,867,155	86,456,540
Interest Rate Swap Sell Transactions		20,484,760	65,741,054	86,225,814	17,589,385	68,867,155	86,456,540
Currency, Interest Rate and Securities Options		9,045,978	30,826,570	39,872,548	2,919,220	23,477,844	26,397,064
Currency Options Buy Transactions		5,469,323	4,199,779	9,669,102	1,146,399	3,242,182	4,388,581
Currency Options Sell Transactions		3,576,655	6,309,433	9,886,088	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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
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		1,011,744,569	520,915,047	1,532,659,616	929,689,537	437,684,523	1,367,374,060
ITEMS HELD IN CUSTODY		62,047,963	56,098,099	118,146,062	55,727,406	41,179,943	96,907,349
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		3,582,996	11,036,198	14,619,194	3,980,205	9,387,822	13,368,027
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		243,458,779	136,964,739	380,423,518	238,975,119	125,345,622	364,320,741
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		170,939,414	104,873,032	275,812,446	182,485,731	97,605,054	280,090,785
Other Pledged Items		70,542,227	28,185,489	98,727,716	55,227,405	24,628,390	79,855,795

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>1.262.454.357</b>	<b>1.121.945.783</b>	<b>2.384.400.140</b>	<b>1.150.373.485</b>	<b>938.755.775</b>	<b>2.089.129.260</b>

## 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 - 30.09.2021	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)	33.383.669	23.837.453	12.975.147	7.912.093
Interest Income on Loans	(IV-a-1)	23.475.882	17.035.814	8.844.399	5.611.787
Interest Income on Reserve Deposits		594.499	33.344	254.671	19.655
Interest Income on Banks	(IV-a-2)	55.752	183.852	9.710	59.066
Interest Income on Money Market Placements		96.054	94.066	3.035	42.340
Interest Income on Marketable Securities Portfolio	(IV-a-3)	9.095.225	6.470.053	3.840.218	2.171.361
Financial Assets At Fair Value Through Profit Loss		12.265	11.792	4.574	2.684
Financial Assets At Fair Value Through Other Comprehensive Income		4.587.534	3.954.241	1.914.437	1.114.617
Financial Assets Measured at Amortised Cost		4.495.426	2.504.020	1.921.207	1.054.060
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		66.257	20.324	23.114	7.884
INTEREST EXPENSES (-)	(IV-b)	-18.256.991	-9.535.479	-6.659.068	-3.303.779
Interest Expenses on Deposits	(IV-b-4)	-12.555.614	-5.966.382	-4.688.292	-1.962.383
Interest Expenses on Funds Borrowed	(IV-b-1)	-708.893	-785.970	-236.465	-236.418
Interest Expenses on Money Market Funds		-3.093.064	-1.069.671	-1.002.047	-423.863
Interest Expenses on Securities Issued	(IV-b-3)	-1.812.836	-1.352.272	-702.585	-560.862
Lease Interest Expenses		-63.382	-67.906	-21.231	-21.593
Other Interest Expense		-23.202	-293.278	-8.448	-98.660
NET INTEREST INCOME OR EXPENSE		15.126.678	14.301.974	6.316.079	4.608.314
NET FEE AND COMMISSION INCOME OR EXPENSES		3.742.400	2.999.102	1.344.727	1.035.167
Fees and Commissions Received		4.862.864	3.720.072	1.803.582	1.286.364
From Noncash Loans		409.881	328.837	127.291	103.072
Other		4.452.983	3.391.235	1.676.291	1.183.292
Fees and Commissions Paid (-)		-1.120.464	-720.970	-458.855	-251.197
Paid for Noncash Loans		-3.832	-3.099	-1.561	-1.037
Other		-1.116.632	-717.871	-457.294	-250.160
DIVIDEND INCOME		4.550	3.724	373	0
TRADING INCOME OR LOSS (Net)	(IV-c)	-1.275.695	979.664	-1.372.813	1.066.576
Gains (Losses) Arising from Capital Markets Transactions		429.095	317.792	131.517	34.936
Gains (Losses) Arising From Derivative Financial Transactions		-2.972.132	3.369.979	-2.444.947	3.320.379
Foreign Exchange Gains or Losses		1.267.342	-2.708.107	940.617	-2.288.739
OTHER OPERATING INCOME	(IV-d)	1.594.277	895.996	366.112	306.367
GROSS PROFIT FROM OPERATING ACTIVITIES		19.192.210	19.180.460	6.654.478	7.016.424
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(IV-e)	-2.348.985	-5.624.533	-304.752	-2.183.956
OTHER ALLOWANCE EXPENSES ( - )	(IV-e)	-2.015.082	-2.883.694	-264.296	-1.199.114
PERSONNEL EXPENSES (-)		-2.414.269	-2.136.615	-844.010	-684.451
OTHER OPERATING EXPENSES (-)	(IV-f)	-3.889.026	-3.503.525	-1.389.984	-1.250.954
NET OPERATING INCOME (LOSS)		8.524.848	5.032.093	3.851.436	1.697.949
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.013.888	646.595	333.701	259.975
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		9.538.736	5.678.688	4.185.137	1.957.924
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-2.196.022	-1.259.594	-974.589	-435.125
Current Tax Provision		-2.009.089	-643.346	-1.172.721	454.308
Expense Effect of Deferred Tax		-973.607	-2.007.083	-69.922	-1.360.081
Income Effect of Deferred Tax		786.674	1.390.835	268.054	470.648
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	7.342.714	4.419.094	3.210.548	1.522.799
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		7.342.714	4.419.094	3.210.548	1.522.799
Profit (Loss) Attributable to Group		7.342.714	4.419.094	3.210.548	1.522.799
Profit (loss), attributable to non-controlling interests		0	0	0	0
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,01412000	0,00850000	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	Unconsolidated

	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)		7.342.714	4.419.094		
OTHER COMPREHENSIVE INCOME		616.108	171.036		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-45.207	-160.478		
Gains (Losses) on Revaluation of Property, Plant and Equipment		3.641	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		-21.219	-285.889		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		5.998	-15.106		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		661.315	331.514		
Exchange Differences on Translation		982.721	2.133.349		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.225.171	-1.300.221		
Income (Loss) Related with Cash Flow Hedges		1.751.149	428.824		
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		78.823	508.210		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>7.958.822</b>	<b>4.590.130</b>		

## 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 - 30.09.2021	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		8.900.652	10.383.547
Interest Received		28.902.820	21.382.564
Interest Paid		-17.576.687	-9.515.113
Dividends received		4.550	3.724
Fees and Commissions Received		4.873.008	3.733.758
Other Gains		-3.606.661	-789.616
Collections from Previously Written Off Loans and Other Receivables		1.996.321	1.395.578
Cash Payments to Personnel and Service Suppliers		-2.593.480	-2.297.813
Taxes Paid		-1.689.826	-1.773.170
Other		-1.409.393	-1.756.365
Changes in Operating Assets and Liabilities Subject to Banking Operations		15.480.902	-6.543.034
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.694.558	-2.152.715
Net (Increase) Decrease in Due From Banks		-5.728.334	-1.504.533
Net (Increase) Decrease in Loans		-44.774.566	-46.408.787
Net (Increase) Decrease in Other Assets		-22.549.978	-21.664.616
Net Increase (Decrease) in Bank Deposits		-1.472.414	2.508.824
Net Increase (Decrease) in Other Deposits		52.618.961	42.690.747
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-290.287	8.197.504
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		39.372.078	11.790.542
Net Cash Provided From Banking Operations		24.381.554	3.840.513
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-21.915.100	-10.885.960
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-10.000	-35.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-484.012	-872.237
Cash Obtained from Tangible and Intangible Asset Sales		97.358	2.672
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-28.846.506	-12.599.176
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		12.664.292	25.862.919
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		-1.916.735	-2.269.434
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		7.885.315	10.411.853
Cash Obtained from Loans and Securities Issued		24.723.354	33.463.618
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		-217.662	-276.602
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.945.935	3.460.123
Net Increase (Decrease) in Cash and Cash Equivalents		12.297.704	6.826.529
Cash and Cash Equivalents at Beginning of the Period		10.531.131	15.835.984
Cash and Cash Equivalents at End of the Period		22.828.835	22.662.513



# 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)						
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.894.886</b>	<b>2.207.594</b>	<b>-178.102</b>	<b>1.685.677</b>	<b>1.879.830</b>	<b>85.691</b>	<b>-1.240.673</b>	<b>33.924.314</b>	<b>0</b>	<b>5.417.468</b>	<b>54.382.427</b>	<b>0</b>	<b>54.382.427</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	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	138.992	-13.581	-285.889	2.133.349	-1.014.172	-787.663	0	0	4.419.094	4.590.130	0	4.590.130
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	-12.707	0	0	0	0	0	12.881	0	0	174	0	174
		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
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.894.886</b>	<b>2.333.879</b>	<b>-191.683</b>	<b>1.399.788</b>	<b>4.013.179</b>	<b>-928.481</b>	<b>-2.028.336</b>	<b>39.354.663</b>	<b>0</b>	<b>4.419.094</b>	<b>58.972.731</b>	<b>0</b>	<b>58.972.731</b>
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.894.886</b>	<b>3.016.534</b>	<b>-232.567</b>	<b>1.539.009</b>	<b>4.036.160</b>	<b>342.100</b>	<b>-2.004.701</b>	<b>39.354.663</b>	<b>0</b>	<b>6.267.167</b>	<b>62.918.993</b>	<b>0</b>	<b>62.918.993</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	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	2.913	-26.901	-21.219	982.721	-979.952	658.546	0	0	7.342.714	7.958.822	0	7.958.822
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	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
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.894.886</b>	<b>2.990.199</b>	<b>-259.468</b>	<b>1.517.790</b>	<b>5.018.881</b>	<b>-637.852</b>	<b>-1.346.155</b>	<b>45.024.998</b>	<b>0</b>	<b>7.342.714</b>	<b>70.251.735</b>	<b>0</b>	<b>70.251.735</b>

Previous Period  
01.01.2020 - 30.09.2020

Current Period  
01.01.2021 - 30.09.2021