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AKBANK T.A.Ş.
Bank Financial Report
Consolidated
2022 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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 2022 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme 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 Saklanmasına 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 2022 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, tamamı geçmiş dönemlerde ayrılmış olan 1.400.000 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 2022 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 Yükümlülüklere 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 2022

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 30.09.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		134.333.820	270.173.452	404.507.272	93.693.309	215.419.445	309.112.754
Cash and cash equivalents		24.478.779	164.800.340	189.279.119	14.832.928	133.372.157	148.205.085
Cash and Cash Balances at Central Bank	(I-a)	23.489.397	120.106.277	143.595.674	11.895.572	79.991.200	91.886.772
Banks	(I-d)	159.959	44.694.730	44.854.689	88.953	53.381.733	53.470.686
Receivables From Money Markets		829.572	0	829.572	2.848.612	0	2.848.612
Allowance for Expected Losses (-)		-149	-667	-816	-209	-776	-985
Financial assets at fair value through profit or loss	(I-b)	4.701.848	1.074.032	5.775.880	2.449.329	8.360.046	10.809.375
Public Debt Securities		580.625	412.957	993.582	241.562	337.168	578.730
Equity instruments		1.372.574	470.777	1.843.351	791.398	282.498	1.073.896
Other Financial Assets		2.748.649	190.298	2.938.947	1.416.369	7.740.380	9.156.749
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	66.788.086	85.851.303	152.639.389	35.882.021	64.429.401	100.311.422
Public Debt Securities		63.871.094	62.224.435	126.095.529	34.746.069	43.909.234	78.655.303
Equity instruments		96.586	109	96.695	15.770	109	15.879
Other Financial Assets		2.820.406	23.626.759	26.447.165	1.120.182	20.520.058	21.640.240
Derivative financial assets	(I-c, l-l)	38.365.107	18.447.777	56.812.884	40.529.031	9.257.841	49.786.872
Derivative Financial Assets At Fair Value Through Profit Or Loss		18.055.804	16.385.070	34.440.874	27.285.795	9.068.516	36.354.311
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		20.309.303	2.062.707	22.372.010	13.243.236	189.325	13.432.561
FINANCIAL ASSETS AT AMORTISED COST (Net)		413.208.177	215.705.366	628.913.543	265.854.861	172.485.499	438.340.360
Loans	(I-f)	359.455.288	201.432.608	560.887.896	236.628.155	160.122.040	396.750.195
Receivables From Leasing Transactions	(I-k)	2.245.308	7.114.376	9.359.684	1.921.249	6.116.852	8.038.101
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	68.772.575	11.851.632	80.624.207	42.169.862	10.415.698	52.585.560
Public Debt Securities		68.772.575	10.556.597	79.329.172	42.169.862	9.446.135	51.615.997
Other Financial Assets		0	1.295.035	1.295.035	0	969.563	969.563
Allowance for Expected Credit Losses (-)		-17.264.994	-4.693.250	-21.958.244	-14.864.405	-4.169.091	-19.033.496
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	272.619	0	272.619	232.296	0	232.296
Held for Sale		272.619	0	272.619	232.296	0	232.296
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		18.957	0	18.957	18.129	0	18.129
Investments in Associates (Net)	(I-h)	18.957	0	18.957	18.129	0	18.129

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		18.957	0	18.957	18.129	0	18.129
Investments in Subsidiaries (Net)	(I-i)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(I-j)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		11.299.220	81.044	11.380.264	5.821.035	73.801	5.894.836
INTANGIBLE ASSETS AND GOODWILL (Net)		2.103.015	18.517	2.121.532	1.485.784	13.818	1.499.602
Goodwill		0	0	0	0	0	0
Other		2.103.015	18.517	2.121.532	1.485.784	13.818	1.499.602
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	225.797	225.797	0	124.001	124.001
DEFERRED TAX ASSET	(I-n)	10.456	0	10.456	78.560	73.610	152.170
OTHER ASSETS (Net)	(I-p)	19.157.653	2.389.607	21.547.260	6.225.787	1.198.395	7.424.182
TOTAL ASSETS		**580.403.917**	**488.593.783**	**1.068.997.700**	**373.409.761**	**389.388.569**	**762.798.330**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	282.266.637	386.690.994	668.957.631	151.449.396	302.101.183	453.550.579
LOANS RECEIVED	(II-c)	1.831.558	80.009.558	81.841.116	676.304	59.296.736	59.973.040
MONEY MARKET FUNDS		24.723.807	24.515.566	49.239.373	35.756.717	28.880.744	64.637.461
MARKETABLE SECURITIES (Net)	(II-d)	11.065.610	27.959.769	39.025.379	9.452.458	20.830.603	30.283.061
Bills		8.307.899	0	8.307.899	7.058.313	0	7.058.313
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.757.711	27.959.769	30.717.480	2.394.145	20.830.603	23.224.748
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)	15.080.014	6.523.886	21.603.900	22.005.962	3.676.720	25.682.682
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		14.636.227	6.523.885	21.160.112	21.729.706	3.463.705	25.193.411
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		443.787	1	443.788	276.256	213.015	489.271
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	700.627	59.849	760.476	537.500	52.860	590.360
PROVISIONS	(II-h)	4.634.432	456.831	5.091.263	3.183.878	173.415	3.357.293
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.370.060	4.909	1.374.969	773.481	3.268	776.749
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.264.372	451.922	3.716.294	2.410.397	170.147	2.580.544
CURRENT TAX LIABILITIES	(II-i)	3.689.235	137.903	3.827.138	2.143.416	261.075	2.404.491
DEFERRED TAX LIABILITY	(II-i)	3.338.384	211.207	3.549.591	171.474	282.831	454.305
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	16.921.746	16.921.746	0	18.725.534	18.725.534
Loans		0	0	0	0	0	0

Other Debt Instruments		0	16.921.746	16.921.746	0	18.725.534	18.725.534
OTHER LIABILITIES	(II-e)	21.253.999	30.723.880	51.977.879	12.692.318	14.487.893	27.180.211
EQUITY	(II-k)	139.278.779	-13.076.571	126.202.208	84.846.514	-8.887.201	75.959.313
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		6.012.244	16.699	6.028.943	2.627.256	16.699	2.643.955
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		27.104.034	-13.093.270	14.010.764	13.199.125	-8.903.900	4.295.225
Profit Reserves		57.238.547	0	57.238.547	45.953.298	0	45.953.298
Legal Reserves		2.058.326	0	2.058.326	1.933.583	0	1.933.583
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		55.003.132	0	55.003.132	43.869.490	0	43.869.490
Other Profit Reserves		177.089	0	177.089	150.225	0	150.225
Profit or Loss		38.403.341	0	38.403.341	12.546.222	0	12.546.222
Prior Years' Profit or Loss		180.472	0	180.472	419.031	0	419.031
Current Period Net Profit Or Loss		38.222.869	0	38.222.869	12.127.191	0	12.127.191
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**507.863.082**	**561.134.618**	**1.068.997.700**	**322.915.937**	**439.882.393**	**762.798.330**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2022			Previous Period 31.12.2021		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		479.197.418	1.078.782.589	1.557.980.007	335.848.176	890.327.061	1.226.175.237
GUARANTIES AND WARRANTIES	(III-3)	59.495.312	69.935.328	129.430.640	32.763.085	55.573.031	88.336.116
Letters of Guarantee		46.397.834	41.423.240	87.821.074	26.591.294	31.957.346	58.548.640
Guarantees Subject to State Tender Law		1.338.327	5.688.227	7.026.554	1.155.719	3.175.131	4.330.850
Guarantees Given for Foreign Trade Operations		0	2.688.462	2.688.462	0	2.607.611	2.607.611
Other Letters of Guarantee		45.059.507	33.046.551	78.106.058	25.435.575	26.174.604	51.610.179
Bank Acceptances		0	129.148	129.148	0	159.525	159.525
Import Letter of Acceptance		0	129.148	129.148	0	159.525	159.525
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		171.313	20.459.045	20.630.358	49.289	15.121.137	15.170.426
Documentary Letters of Credit		171.313	18.435.773	18.607.086	49.289	13.538.638	13.587.927
Other Letters of Credit		0	2.023.272	2.023.272	0	1.582.499	1.582.499
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	13.149	13.149	0	23.003	23.003
Other Guarantees		3.788.011	7.898.274	11.686.285	100.457	8.295.370	8.395.827
Other Collaterals		9.138.154	12.472	9.150.626	6.022.045	16.650	6.038.695
COMMITMENTS	(III-1)	110.033.537	22.495.674	132.529.211	68.584.861	21.771.973	90.356.834
Irrevocable Commitments		107.811.167	21.149.387	128.960.554	66.901.506	20.434.428	87.335.934
Forward Asset Purchase Commitments		7.837.663	12.782.167	20.619.830	7.164.528	14.387.946	21.552.474
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		20.249.224	8.363.424	28.612.648	13.266.649	6.041.228	19.307.877
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		4.323.155	0	4.323.155	3.394.242	0	3.394.242
Tax and Fund Liabilities Arised from Export Commitments		6.347	0	6.347	5.934	0	5.934
Commitments for Credit Card Limits		61.715.856	0	61.715.856	34.314.098	0	34.314.098
Commitments for Credit Cards and Banking Services Promotions		100.149	0	100.149	130.112	0	130.112
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		13.578.773	3.796	13.582.569	8.625.943	5.254	8.631.197
Revocable Commitments		2.222.370	1.346.287	3.568.657	1.683.355	1.337.545	3.020.900
Revocable Loan Granting Commitments		1.785.387	0	1.785.387	1.364.856	0	1.364.856
Other Revocable Commitments		436.983	1.346.287	1.783.270	318.499	1.337.545	1.656.044
DERIVATIVE FINANCIAL INSTRUMENTS		309.668.569	986.351.587	1.296.020.156	234.500.230	812.982.057	1.047.482.287
Derivative Financial Instruments Held For Hedging		43.092.275	157.110.855	200.203.130	38.163.770	122.991.616	161.155.386
Fair Value Hedges		21.482	74.248.513	74.269.995	2.471.040	56.739.869	59.210.909
Cash Flow Hedges		43.070.793	82.862.342	125.933.135	35.692.730	66.251.747	101.944.477
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		266.576.294	829.240.732	1.095.817.026	196.336.460	689.990.441	886.326.901
Forward Foreign Currency Buy or Sell Transactions		38.032.327	59.087.640	97.119.967	15.801.559	38.750.364	54.551.923
Forward Foreign Currency Buying Transactions		37.689.480	11.464.025	49.153.505	15.557.894	10.535.813	26.093.707
Forward Foreign Currency Sale Transactions		342.847	47.623.615	47.966.462	243.665	28.214.551	28.458.216
Currency and Interest Rate Swaps		200.328.388	628.605.729	828.934.117	161.801.483	543.959.385	705.760.868
Currency Swap Buy Transactions		11.565.676	245.947.541	257.513.217	15.706.203	196.139.083	211.845.286
Currency Swap Sell Transactions		136.782.044	147.826.162	284.608.206	87.850.694	138.975.680	226.826.374
Interest Rate Swap Buy Transactions		25.990.334	117.416.013	143.406.347	29.122.293	104.422.311	133.544.604
Interest Rate Swap Sell Transactions		25.990.334	117.416.013	143.406.347	29.122.293	104.422.311	133.544.604
Currency, Interest Rate and Securities Options		12.056.969	49.297.848	61.354.817	10.342.841	43.949.193	54.292.034
Currency Options Buy Transactions		9.352.685	9.394.398	18.747.083	6.157.981	6.456.188	12.614.169
Currency Options Sell Transactions		1.826.297	17.210.828	19.037.125	3.577.964	10.137.361	13.715.325
Interest Rate Options Buy Transactions		0	11.346.311	11.346.311	0	13.677.822	13.677.822
Interest Rate Options Sell Transactions		0	11.346.311	11.346.311	0	13.677.822	13.677.822
Securities Options Buy Transactions		86.418	0	86.418	19.962	0	19.962
Securities Options Sell Transactions		791.569	0	791.569	586.934	0	586.934
Currency Futures		15.836.859	15.123.370	30.960.229	8.206.775	8.114.789	16.321.564
Currency Futures Buy Transactions		15.722.957	92.575	15.815.532	8.206.775	0	8.206.775
Currency Futures Sell Transactions		113.902	15.030.795	15.144.697	0	8.114.789	8.114.789
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		321.751	77.126.145	77.447.896	183.802	55.216.710	55.400.512
CUSTODY AND PLEDGES RECEIVED		1.497.468.908	1.090.509.319	2.587.978.227	1.097.960.080	807.574.292	1.905.534.372
ITEMS HELD IN CUSTODY		118.381.489	135.481.511	253.863.000	91.801.403	87.054.819	178.856.222
Customer Fund and Portfolio Balances		32.347.642	12.986.318	45.333.960	17.288.136	6.693.055	23.981.191
Securities Held in Custody		23.570.624	27.497.245	51.067.869	24.979.275	19.165.189	44.144.464
Cheques Received for Collection		52.643.150	9.813.471	62.456.621	41.556.021	8.993.088	50.549.109
Commercial Notes Received for Collection		9.334.886	12.290.362	21.625.248	7.595.783	10.212.171	17.807.954
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		485.187	72.894.115	73.379.302	382.188	41.991.316	42.373.504
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		380.161.227	297.899.078	678.060.305	262.975.066	227.759.703	490.734.769
Securities		337.310	7.911.661	8.248.971	449.676	4.510.927	4.960.603
Guarantee Notes		911.262	1.976.005	2.887.267	797.853	1.391.005	2.188.858
Commodity		770.408	644.356	1.414.764	347.908	305.712	653.620
Warrant		0	0	0	0	0	0
Real Estate		245.421.889	226.633.651	472.055.540	182.144.809	170.646.985	352.791.794
Other Pledged Items		132.720.358	60.733.405	193.453.763	79.234.820	50.905.074	130.139.894

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		998.926.192	657.128.730	1.656.054.922	743.183.611	492.759.770	1.235.943.381
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.976.666.326**	**2.169.291.908**	**4.145.958.234**	**1.433.808.256**	**1.697.901.353**	**3.131.709.609**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021	Current Period 3 Months 01.07.2022 - 30.09.2022	Previous Period 3 Months 01.07.2021 - 30.09.2021
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	85.539.153	34.901.644	37.336.808	13.473.819
Interest Income on Loans	(IV-a-1)	48.170.763	24.331.798	19.822.666	9.128.350
Interest Income on Reserve Deposits		282.414	594.499	0	254.671
Interest Income on Banks	(IV-a-2)	236.753	101.309	160.000	13.317
Interest Income on Money Market Placements		161.046	97.784	53.245	3.692
Interest Income on Marketable Securities Portfolio	(IV-a-3)	35.674.724	9.269.424	16.862.741	3.895.812
Financial Assets At Fair Value Through Profit Loss		39.758	17.047	1.119	4.764
Financial Assets At Fair Value Through Other Comprehensive Income		13.402.647	4.756.951	6.026.038	1.969.841
Financial Assets Measured at Amortised Cost		22.232.319	4.495.426	10.835.584	1.921.207
Finance Leasing Interest Income		754.410	390.946	297.127	134.865
Other Interest Income		259.043	115.884	141.029	43.112
INTEREST EXPENSES (-)	(IV-b)	-35.355.841	-18.708.059	-15.459.492	-6.810.233
Interest Expenses on Deposits	(IV-b-4)	-25.567.071	-12.758.634	-11.602.309	-4.756.878
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.957.041	-836.113	-890.697	-278.793
Interest Expenses on Money Market Funds		-3.420.608	-3.160.180	-872.217	-1.018.632
Interest Expenses on Securities Issued	(IV-b-3)	-2.995.741	-1.865.355	-1.200.990	-725.944
Lease Interest Expenses		-78.699	-64.576	-28.839	-21.539
Other Interest Expense		-1.336.681	-23.201	-864.440	-8.447
NET INTEREST INCOME OR EXPENSE		50.183.312	16.193.585	21.877.316	6.663.586
NET FEE AND COMMISSION INCOME OR EXPENSES		7.732.332	4.333.830	3.104.989	1.524.206
Fees and Commissions Received		10.146.785	5.483.169	4.136.175	1.992.677
From Noncash Loans		699.674	415.081	275.731	129.255
Other		9.447.111	5.068.088	3.860.444	1.863.422
Fees and Commissions Paid (-)		-2.414.453	-1.149.339	-1.031.186	-468.471
Paid for Noncash Loans		-3.457	-3.832	-1.118	-2.568
Other		-2.410.996	-1.145.507	-1.030.068	-465.903
DIVIDEND INCOME		63.398	9.970	10.864	388
TRADING INCOME OR LOSS (Net)	(IV-c)	12.771.103	-1.161.856	3.766.336	-1.307.644
Gains (Losses) Arising from Capital Markets Transactions		1.534.431	561.580	463.833	204.329
Gains (Losses) Arising From Derivative Financial Transactions		-9.660.988	-2.959.535	-3.548.276	-2.450.502
Foreign Exchange Gains or Losses		20.897.660	1.236.099	6.850.779	938.529
OTHER OPERATING INCOME	(IV-d)	2.816.355	1.617.694	754.111	371.201
GROSS PROFIT FROM OPERATING ACTIVITIES		73.566.500	20.993.223	29.513.616	7.251.737
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-4.747.837	-2.369.015	-1.194.803	-312.233
OTHER ALLOWANCE EXPENSES (-)	(IV-e)	-4.655.307	-2.025.503	-428.652	-268.127
PERSONNEL EXPENSES (-)		-4.600.236	-2.602.901	-1.881.714	-907.219
OTHER OPERATING EXPENSES (-)	(IV-f)	-8.215.065	-4.088.267	-3.274.961	-1.456.705
NET OPERATING INCOME (LOSS)		51.348.055	9.907.537	22.733.486	4.307.453
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		51.348.055	9.907.537	22.733.486	4.307.453
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-13.125.186	-2.563.992	-5.667.151	-1.098.331
Current Tax Provision		-12.307.117	-2.361.747	-8.442.257	-1.293.591
Expense Effect of Deferred Tax		-5.845.395	-987.626	-199.748	-76.374
Income Effect of Deferred Tax		5.027.326	785.381	2.974.854	271.634
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		38.222.869	7.343.545	17.066.335	3.209.122
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		38.222.869	7.343.545	17.066.335	3.209.122
Profit (Loss) Attributable to Group		38.222.869	7.343.522	17.066.335	3.209.113
Profit (loss), attributable to non-controlling interests	(IV-g)	0	23	0	9
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,07351000	0,01412000	0,03282000	0,00617000

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 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021	Current Period 3 Months 01.07.2022 - 30.09.2022	Previous Period 3 Months 01.07.2021 - 30.09.2021
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		38.222.869	7.343.545		
OTHER COMPREHENSIVE INCOME		13.231.626	614.289		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.516.087	-24.037		
Gains (Losses) on Revaluation of Property, Plant and Equipment		4.417.200	3.641		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-265.587	-33.688		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		828	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-636.354	6.010		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		9.715.539	638.326		
Exchange Differences on Translation		2.763.182	982.721		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		7.535.077	-1.255.497		
Income (Loss) Related with Cash Flow Hedges		3.680.943	1.749.943		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.402.518	-926.207		
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		-1.861.145	87.366		
TOTAL COMPREHENSIVE INCOME (LOSS)		51.454.495	7.957.834		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		5.572.583	9.243.110
Interest Received		57.064.866	30.427.204
Interest Paid		-32.242.903	-17.996.791
Dividends received		63.398	9.970
Fees and Commissions Received		10.311.436	5.493.313
Other Gains		-10.677.572	-3.474.176
Collections from Previously Written Off Loans and Other Receivables		2.926.305	2.124.897
Cash Payments to Personnel and Service Suppliers		-5.019.488	-2.784.826
Taxes Paid		-11.379.244	-1.974.633
Other		-5.474.215	-2.581.848
Changes in Operating Assets and Liabilities Subject to Banking Operations		10.404.924	14.144.757
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		14.188.379	-1.956.606
Net (Increase) Decrease in Due From Banks		3.511.505	-5.722.160
Net (Increase) Decrease in Loans		-174.339.942	-50.489.929
Net (Increase) Decrease in Other Assets		-80.632.668	-22.935.583
Net Increase (Decrease) in Bank Deposits		11.049.651	-1.604.864
Net Increase (Decrease) in Other Deposits		201.790.640	58.034.959
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		22.137.360	260.868
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		12.699.999	38.558.072
Net Cash Provided From Banking Operations		15.977.507	23.387.867
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-36.049.485	-19.594.547
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		-2.352.019	-491.719
Cash Obtained from Tangible and Intangible Asset Sales		64.687	97.364
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-62.788.680	-29.729.101
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		21.928.806	13.937.416
Cash Paid for Purchase of Financial Assets At Amortised Cost		-8.306.654	-17.190.851
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.381.744	13.771.354
Other		12.022.631	10.990
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		5.367.598	8.210.418
Cash Obtained from Loans and Securities Issued		29.434.985	25.061.696
Cash Outflow Arised From Loans and Securities Issued		-22.554.863	-15.994.297
Equity Instruments Issued		0	0
Dividends paid		-1.211.600	-626.080
Payments of lease liabilities		-300.924	-230.901
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		11.892.677	2.300.683
Net Increase (Decrease) in Cash and Cash Equivalents		-2.811.703	14.304.421
Cash and Cash Equivalents at Beginning of the Period		48.616.116	13.495.306
Cash and Cash Equivalents at End of the Period		45.804.413	27.799.727

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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 OtherAccumulated 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)						
Previous Period 01.01.2021 - 30.09.2021	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**5.200.000**	**3.505.742**	**0**	**1.814.871**	**3.016.534**	**-236.474**	**9.582**	**4.740.828**	**467.159**	**-2.563.528**	**40.117.963**	**591.573**	**6.259.625**	**62.923.875**	**182**	**62.924.057**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		5.200.000	3.505.742	0	1.814.871	3.016.534	-236.474	9.582	4.740.828	467.159	-2.563.528	40.117.963	591.573	6.259.625	62.923.875	182	62.924.057
	Total Comprehensive Income (Loss)		0	0	0	0	2.913	-26.950	0	982.721	-1.001.976	657.581	0	0	7.343.522	7.957.811	23	7.957.834
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	-29.248	0	0	0	0	0	29.248	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	5.806.087	-172.542	-6.259.625	-626.080	0	-626.080
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-626.080	-626.080	0	-626.080
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	5.806.087	-172.542	-5.633.545	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**5.200.000**	**3.505.742**	**0**	**1.814.871**	**2.990.199**	**-263.424**	**9.582**	**5.723.549**	**-534.817**	**-1.905.947**	**45.953.298**	**419.031**	**7.343.522**	**70.255.606**	**205**	**70.255.811**
Current Period 01.01.2022 - 30.09.2022	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**5.200.000**	**3.505.742**	**0**	**1.814.871**	**2.997.829**	**-363.456**	**9.582**	**9.878.486**	**-1.803.369**	**-3.779.892**	**45.953.298**	**419.031**	**12.127.191**	**75.959.313**	**0**	**75.959.313**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		5.200.000	3.505.742	0	1.814.871	2.997.829	-363.456	9.582	9.878.486	-1.803.369	-3.779.892	45.953.298	419.031	12.127.191	75.959.313	0	75.959.313
	Total Comprehensive Income (Loss)			0	0	0	3.692.156	-176.897	828	2.763.182	5.794.622	1.157.735	0	0	38.222.869	51.454.495	0	51.454.495
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	-131.099	0	0	0	0	0	355.029	-223.930	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	10.930.220	-14.629	-12.127.191	-1.211.600	0	-1.211.600
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-1.211.600	-1.211.600	0	-1.211.600
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	10.930.220	-14.629	-10.915.591	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**5.200.000**	**3.505.742**	**0**	**1.814.871**	**6.558.886**	**-540.353**	**10.410**	**12.641.668**	**3.991.253**	**-2.622.157**	**57.238.547**	**180.472**	**38.222.869**	**126.202.208**	**0**	**126.202.208**