



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
2023 - 2. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") ve konsolidasyona tabi ortaklıkları'nın (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2023 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 ("TMS") 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 konsolide 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanađı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiđi üzere, 30 Haziran 2023 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 19,000,000 Bin TL'si geçmiş yıllarda ayrılıp, 12,250,000 Bin TL'si cari dönemde iptal edilen toplam 6,750,000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanađı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2023 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeđe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Damla Harman, SMMM

Sorumlu Denetçi

9 Ağustos 2023

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		148.118.924	419.844.934	567.963.858	159.588.166	388.649.309	548.237.475
Cash and cash equivalents	V-I-1	33.557.646	259.109.072	292.666.718	60.622.683	249.196.605	309.819.288
Cash and Cash Balances at Central Bank	V-I-1	30.231.180	199.241.744	229.472.924	48.395.442	220.579.872	268.975.314
Banks	V-I-3	3.324.333	59.884.451	63.208.784	143.920	28.616.758	28.760.678
Receivables From Money Markets		2.686	0	2.686	12.096.010	0	12.096.010
Allowance for Expected Losses (-)	V-I-16	-553	-17.123	-17.676	-12.689	-25	-12.714
Financial assets at fair value through profit or loss	V-I-2	4.577.430	25.025.682	29.603.112	504.753	16.862.130	17.366.883
Public Debt Securities		0	24.416.342	24.416.342	115.680	16.478.799	16.594.479
Equity instruments		132.102	609.340	741.442	190.053	383.331	573.384
Other Financial Assets		4.445.328	0	4.445.328	199.020	0	199.020
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	71.022.984	131.995.476	203.018.460	84.231.073	119.452.406	203.683.479
Public Debt Securities		68.706.248	128.650.460	197.356.708	81.886.540	116.584.580	198.471.120
Equity instruments		154.452	15.703	170.155	124.461	10.128	134.589
Other Financial Assets		2.162.284	3.329.313	5.491.597	2.220.072	2.857.698	5.077.770
Derivative financial assets	V-I-2	38.960.864	3.714.704	42.675.568	14.229.657	3.138.168	17.367.825
Derivative Financial Assets At Fair Value Through Profit Or Loss		38.960.864	3.714.704	42.675.568	14.229.657	3.138.168	17.367.825
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.078.353.049	441.418.757	1.519.771.806	755.139.843	334.290.143	1.089.429.986
Loans	V-I-5	878.837.103	398.676.433	1.277.513.536	646.001.138	296.228.477	942.229.615
Receivables From Leasing Transactions	V-I-10	7.720.925	5.336.710	13.057.635	4.317.489	4.106.488	8.423.977
Factoring Receivables		24.483.343	602.968	25.086.311	22.125.575	538.086	22.663.661
Other Financial Assets Measured at Amortised Cost	V-I-6	203.829.415	47.682.977	251.512.392	124.556.209	34.036.643	158.592.852
Public Debt Securities		203.770.465	47.393.659	251.164.124	124.497.259	33.829.671	158.326.930
Other Financial Assets		58.950	289.318	348.268	58.950	206.972	265.922
Allowance for Expected Credit Losses (-)		-36.517.737	-10.880.331	-47.398.068	-41.860.568	-619.551	-42.480.119
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	215.868	0	215.868	410.978	0	410.978
Held for Sale		215.868	0	215.868	410.978	0	410.978
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5.459.218	3	5.459.221	5.028.623	3	5.028.626
Investments in Associates (Net)	V-I-7	4.570.180	3	4.570.183	4.139.585	3	4.139.588

Associates Accounted for Using Equity Method		1,554.372	0	1,554.372	1,116.825	0	1,116.825
Unconsolidated Associates		3,015.808	3	3,015.811	3,022.760	3	3,022.763
Investments in Subsidiaries (Net)	V-I-8	889.038	0	889.038	889.038	0	889.038
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		889.038	0	889.038	889.038	0	889.038
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-9	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)		13,563.874	97.373	13,661.247	11,632.986	50.261	11,683.247
INTANGIBLE ASSETS AND GOODWILL (Net)		659.778	14.619	674.397	459.233	10.643	469.876
Goodwill		14.631	0	14.631	14.631	0	14.631
Other		645.147	14.619	659.766	444.602	10.643	455.245
INVESTMENT PROPERTY (Net)	V-I-12	1,248.534	0	1,248.534	1,307.194	0	1,307.194
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	3,583.249	519.681	4,102.930	2,840.206	221.208	3,061.414
OTHER ASSETS (Net)	V-I-15	108,842.435	4,885.108	113,727.543	39,254.646	8,148.415	47,403.061
TOTAL ASSETS		1,360,044.929	866,780.475	2,226,825.404	975,661.875	731,369.982	1,707,031.857
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	823,762.344	586,885.585	1,410,647.929	678,221.429	453,876.314	1,132,097.743
LOANS RECEIVED	V-II-3	29,917.614	172,427.761	202,345.375	14,481.137	124,887.682	139,368.819
MONEY MARKET FUNDS		140,976.378	48,543.265	189,519.643	56,775.981	82,298.008	139,073.989
MARKETABLE SECURITIES (Net)	V-II-3	3,364.565	84,114.306	87,478.871	7,537.971	63,540.148	71,078.119
Bills		2,353.411	0	2,353.411	5,977.873	1,411.042	7,388.915
Asset-backed Securities		0	0	0	0	0	0
Bonds		1,011.154	84,114.306	85,125.460	1,560.098	62,129.106	63,689.204
FUNDS		3,005	0	3,005	3,005	0	3,005
Borrower funds		0	0	0	0	0	0
Other		3,005	0	3,005	3,005	0	3,005
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	2,179.351	7,082.454	9,261.805	207.781	4,511.816	4,719.597
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2,179.351	7,082.454	9,261.805	207.781	4,511.816	4,719.597
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		765	1,190	1,955	5,468	0	5,468
LEASE PAYABLES (Net)	V-II-5	2,000.548	4,601	2,005.149	1,020.639	4,080	1,024.719
PROVISIONS	V-II-7	12,315.650	311.984	12,627.634	23,225.345	150.999	23,376.344
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4,686.491	16,449	4,702.940	3,754.831	12,879	3,767.710
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		7,629.159	295.535	7,924.694	19,470.514	138.120	19,608.634
CURRENT TAX LIABILITIES	V-II-8	2,843.545	15.849	2,859.394	5,390.526	19.871	5,410.397
DEFERRED TAX LIABILITY	V-II-8	100.862	0	100.862	56.404	0	56.404
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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	V-II-10	9,857.983	20,124.457	29,982.440	9,567.360	14,475.926	24,043.286
Loans		0	0	0	0	0	0

Other Debt Instruments		9.857.983	20.124.457	29.982.440	9.567.360	14.475.926	24.043.286
OTHER LIABILITIES	V-II-4	108.934.562	29.645.524	138.580.086	45.171.865	15.076.574	60.248.439
EQUITY	V-II-11	140.118.766	1.292.490	141.411.256	105.154.480	1.371.048	106.525.528
Issued capital	V-II-11	9.915.922	0	9.915.922	7.111.364	0	7.111.364
Capital Reserves		44.816.061	358.361	45.174.422	16.277.467	128.856	16.406.323
Equity Share Premiums		45.589.989	0	45.589.989	16.469.500	0	16.469.500
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-773.928	358.361	-415.567	-192.033	128.856	-63.177
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		5.777.779	0	5.777.779	5.504.921	0	5.504.921
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		6.721.072	-224.778	6.496.294	11.670.632	294.149	11.964.781
Profit Reserves		37.541.580	447.897	37.989.477	37.034.559	446.150	37.480.709
Legal Reserves		4.384.462	28.297	4.412.759	3.973.387	26.550	3.999.937
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		31.437.847	415.985	31.853.832	31.488.616	415.985	31.904.601
Other Profit Reserves		1.712.934	3.615	1.716.549	1.566.219	3.615	1.569.834
Profit or Loss		32.851.389	706.340	33.557.729	25.753.468	497.223	26.250.691
Prior Years' Profit or Loss		25.691.934	-23.561	25.668.373	345.471	93.771	439.242
Current Period Net Profit Or Loss		7.159.455	729.901	7.889.356	25.407.997	403.452	25.811.449
Non-controlling Interests		2.494.963	4.670	2.499.633	1.802.069	4.670	1.806.739
Total equity and liabilities		1.276.375.938	950.449.466	2.226.825.404	946.819.391	760.212.466	1.707.031.857

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		566.158.898	987.761.659	1.553.920.557	362.476.271	666.875.897	1.029.352.168
GUARANTIES AND WARRANTIES	V-III-2	167.662.463	198.264.462	365.926.925	127.324.685	152.031.546	279.356.231
Letters of Guarantee	V-III-1	163.996.236	127.405.503	291.401.739	123.541.954	97.329.707	220.871.661
Guarantees Subject to State Tender Law		6.032.284	51.262.902	57.295.186	4.903.928	35.090.731	39.994.659
Guarantees Given for Foreign Trade Operations		7.755.969	0	7.755.969	5.938.641	0	5.938.641
Other Letters of Guarantee		150.207.983	76.142.601	226.350.584	112.699.385	62.238.976	174.938.361
Bank Acceptances		49.258	3.638.736	3.687.994	49.258	3.630.388	3.679.646
Import Letter of Acceptance		0	862.392	862.392	0	873.407	873.407
Other Bank Acceptances	V-III-4	49.258	2.776.344	2.825.602	49.258	2.756.981	2.806.239
Letters of Credit	V-III-4	293.761	62.341.876	62.635.637	1.714.806	47.594.116	49.308.922
Documentary Letters of Credit		293.761	62.341.876	62.635.637	1.714.806	47.594.116	49.308.922
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	20.724	20.724	0	14.896	14.896
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		1.491.304	2.348.092	3.839.396	1.127.137	1.707.246	2.834.383
Other Guarantees		356.904	459.348	816.252	161.529	316.843	478.372
Other Collaterals		1.475.000	2.050.183	3.525.183	730.001	1.438.350	2.168.351
COMMITMENTS		306.825.896	174.059.824	480.885.720	196.350.452	149.570.373	345.920.825
Irrevocable Commitments	V-III-1	274.003.482	27.604.816	301.608.298	167.179.222	52.771.984	219.951.206
Forward Asset Purchase Commitments	V-III-1	19.917.628	25.798.135	45.715.763	5.100.287	51.092.262	56.192.549
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		13.908	0	13.908	0	0	0
Loan Granting Commitments	V-III-1	82.466.758	3.374	82.470.132	60.802.246	2.754	60.805.000
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	9.949.220	0	9.949.220	6.916.438	0	6.916.438
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	146.397.971	0	146.397.971	81.979.697	0	81.979.697
Commitments for Credit Cards and Banking Services Promotions		4.838.950	0	4.838.950	5.676.476	0	5.676.476
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		10,419.047	1,803.307	12,222.354	6,704.078	1,676.968	8,381.046
Revocable Commitments		32,822.414	146,455.008	179,277.422	29,171.230	96,798.389	125,969.619
Revocable Loan Granting Commitments		32,822.414	146,455.008	179,277.422	29,171.230	96,798.389	125,969.619
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		91,670.539	615,437.373	707,107.912	38,801.134	365,273.978	404,075.112
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		91,670.539	615,437.373	707,107.912	38,801.134	365,273.978	404,075.112
Forward Foreign Currency Buy or Sell Transactions		18,218.550	22,246.188	40,464.738	1,031.528	1,153.908	2,185.436
Forward Foreign Currency Buying Transactions		6,529.002	14,380.529	20,909.531	933.919	249.366	1,183.285
Forward Foreign Currency Sale Transactions		11,689.548	7,865.659	19,555.207	97.609	904.542	1,002.151
Currency and Interest Rate Swaps		71,138.385	439,507.294	510,645.679	25,130.648	280,115.374	305,246.022
Currency Swap Buy Transactions		5,088.975	159,202.906	164,291.881	1,203.410	80,360.744	81,564.154
Currency Swap Sell Transactions		64,599.410	97,237.491	161,836.901	22,417.238	55,865.357	78,282.595
Interest Rate Swap Buy Transactions		725.000	91,533.449	92,258.449	755.000	71,944.637	72,699.637
Interest Rate Swap Sell Transactions		725.000	91,533.448	92,258.448	755.000	71,944.636	72,699.636
Currency, Interest Rate and Securities Options		1,143.850	2,207.171	3,351.021	10,648.322	11,846.306	22,494.628
Currency Options Buy Transactions		1,143.850	507.660	1,651.510	10,648.322	716.531	11,364.853
Currency Options Sell Transactions		0	1,699.511	1,699.511	0	11,129.775	11,129.775
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	820.882	655.550	1,476.432
Currency Futures Buy Transactions		0	0	0	0	655.550	655.550
Currency Futures Sell Transactions		0	0	0	820.882	0	820.882
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		1,169.754	151,476.720	152,646.474	1,169.754	71,502.840	72,672.594
CUSTODY AND PLEDGES RECEIVED		18,541,941.939	17,366,634.478	35,908,576.417	14,030,466.860	12,053,825.441	26,084,292.301
ITEMS HELD IN CUSTODY		220,423.361	169,093.318	389,516.679	162,969.413	72,430.393	235,399.806
Customer Fund and Portfolio Balances		12,227.144	0	12,227.144	8,967.602	0	8,967.602
Securities Held in Custody		54,650.907	94,298.402	148,949.309	60,034.179	23,547.755	83,581.934
Cheques Received for Collection		62,164.954	4,491.683	66,656.637	44,976.704	2,032.540	47,009.244
Commercial Notes Received for Collection		33,309.574	6,404.299	39,713.873	21,891.692	4,640.850	26,532.542
Other Assets Received for Collection		2,152	1,042	3,194	2,152	749	2,901
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		646.583	55,499.770	56,146.353	1,006.161	36,811.019	37,817.180
Custodians		57,422.047	8,398.122	65,820.169	26,090.923	5,397.480	31,488.403
PLEDGED ITEMS		3,559,821.223	896,119.293	4,455,940.516	2,228,692.422	619,386.476	2,848,078.898
Securities		421.645	4,569.138	4,990.783	1,137.763	1,876.845	3,014.608
Guarantee Notes		14,664.034	8,537.279	23,201.313	5,376.514	6,818.656	12,195.170
Commodity		227,057.526	11,296.659	238,354.185	168,878.389	8,073.124	176,951.513
Warrant		0	0	0	0	0	0
Real Estate		2,817,163.568	718,370.245	3,535,533.813	1,783,113.213	504,987.569	2,288,100.782
Other Pledged Items		500,131.159	153,167.086	653,298.245	269,844.038	97,432.224	367,276.262

Depositories Receiving Pledged Items		383.291	178.886	562.177	342.505	198.058	540.563
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.761.697.355	16.301.421.867	31.063.119.222	11.638.805.025	11.362.008.572	23.000.813.597
TOTAL OFF-BALANCE SHEET ACCOUNTS		19.108.100.837	18.354.396.137	37.462.496.974	14.392.943.131	12.720.701.338	27.113.644.469

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2023 - 30.06.2023	Previous Period 01.01.2022 - 30.06.2022	Current Period 3 Months 01.04.2023 - 30.06.2023	Previous Period 3 Months 01.04.2022 - 30.06.2022
Statement of Profit or Loss (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	98.460.671	59.480.470	53.947.397	34.224.130
Interest Income on Loans	V-IV-1	64.922.811	36.196.893	35.958.553	19.684.356
Interest Income on Reserve Deposits		664.748	273.019	340.339	38.933
Interest Income on Banks	V-IV-1	677.496	51.144	233.645	32.339
Interest Income on Money Market Placements		117.338	1.221	62.631	460
Interest Income on Marketable Securities Portfolio	V-IV-1	30.066.241	22.462.600	15.989.323	14.135.708
Financial Assets At Fair Value Through Profit Loss		261.687	197.556	146.388	104.110
Financial Assets At Fair Value Through Other Comprehensive Income		10.827.317	9.929.042	5.683.401	5.916.372
Financial Assets Measured at Amortised Cost		18.977.237	12.336.002	10.159.534	8.115.226
Finance Leasing Interest Income		1.282.581	355.490	789.132	209.006
Other Interest Income		729.456	140.103	573.774	123.328
INTEREST EXPENSES (-)	V-IV-2	-87.862.990	-35.108.799	-50.883.371	-19.326.327
Interest Expenses on Deposits	V-IV-2	-72.042.684	-22.033.197	-41.902.062	-12.306.637
Interest Expenses on Funds Borrowed	V-IV-2	-6.170.591	-1.735.270	-3.717.699	-960.222
Interest Expenses on Money Market Funds		-4.559.564	-6.868.746	-2.756.369	-3.691.106
Interest Expenses on Securities Issued	V-IV-2	-4.109.833	-3.694.501	-2.253.890	-1.941.251
Lease Interest Expenses		-267.944	-103.051	-149.254	-54.673
Other Interest Expense		-712.374	-674.034	-104.097	-372.438
NET INTEREST INCOME OR EXPENSE		10.597.681	24.371.671	3.064.026	14.897.803
NET FEE AND COMMISSION INCOME OR EXPENSES		8.877.344	3.953.029	5.075.027	2.284.532
Fees and Commissions Received		11.174.375	5.106.241	6.408.058	2.935.202
From Noncash Loans		1.367.650	787.016	747.055	428.154
Other		9.806.725	4.319.225	5.661.003	2.507.048
Fees and Commissions Paid (-)		-2.297.031	-1.153.212	-1.333.031	-650.670
Paid for Noncash Loans		-29.757	-21.804	-18.402	-15.762
Other		-2.267.274	-1.131.408	-1.314.629	-634.908
DIVIDEND INCOME		12.027	53.387	9.746	27.466
TRADING INCOME OR LOSS (Net)	V-IV-3	12.731.311	1.967.675	10.397.186	711.983
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	1.668.104	614.497	611.928	82.744
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	2.664.042	-722.117	2.743.581	-678.281
Foreign Exchange Gains or Losses	V-IV-3	8.399.165	2.075.295	7.041.677	1.307.520
OTHER OPERATING INCOME	V-IV-4	31.184.314	5.660.723	6.102.103	2.265.453
GROSS PROFIT FROM OPERATING ACTIVITIES		63.402.677	36.006.485	24.648.088	20.187.237
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-22.174.535	-11.745.712	-8.750.689	-5.053.072
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-70.263	-2.426.442	22.826	-2.011.728
PERSONNEL EXPENSES (-)		-6.600.893	-3.091.771	-3.570.515	-1.688.749
OTHER OPERATING EXPENSES (-)	V-IV-6	-23.440.840	-4.095.344	-6.354.392	-2.260.026
NET OPERATING INCOME (LOSS)		11.116.146	14.647.216	5.995.318	9.173.662
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		282.011	129.897	155.280	77.915
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	11.398.157	14.777.113	6.150.598	9.251.577
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-3.049.319	-3.779.857	-3.286.702	-1.624.907
Current Tax Provision	V-IV-10	-1.665.622	-10.601.450	-372.102	-724.445
Expense Effect of Deferred Tax	V-IV-10	-7.593.334	-3.878.204	-7.085.971	-2.882.537
Income Effect of Deferred Tax	V-IV-10	6.209.637	10.699.797	4.171.371	1.982.075
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	8.348.838	10.997.256	2.863.896	7.626.670
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	V-IV-11	8.348.838	10.997.256	2.863.896	7.626.670
Profit (Loss) Attributable to Group		7.889.356	10.769.072	2.549.765	7.509.442
Profit (loss), attributable to non-controlling interests		459.482	228.184	314.131	117.228
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	0,92320000	1,83290000	0,28880000	1,07240000



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 01.01.2023 - 30.06.2023	Previous Period 01.01.2022 - 30.06.2022	Current Period 3 Months 01.04.2023 - 30.06.2023	Previous Period 3 Months 01.04.2022 - 30.06.2022
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		8.348.838	10.997.256		
OTHER COMPREHENSIVE INCOME		-5.190.108	4.747.203		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		278.379	-87.926		
Gains (Losses) on Revaluation of Property, Plant and Equipment		15.694	-2.499		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-5.674	15.554		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		30.732	-57.617		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		237.627	-43.364		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-5.468.487	4.835.129		
Exchange Differences on Translation		657.472	169.470		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-7.964.659	5.969.661		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-315.288	290.433		
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		2.153.988	-1.594.435		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.158.730	15.744.459		

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2023 - 30.06.2023	Previous Period 01.01.2022 - 30.06.2022
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		35.920.365	22.984.563
Interest Received		98.417.887	48.169.291
Interest Paid		-86.945.837	-34.160.865
Dividends received		12.027	53.387
Fees and Commissions Received		4.993.171	4.158.168
Other Gains		2.692.941	981.693
Collections from Previously Written Off Loans and Other Receivables		2.115.175	2.139.672
Cash Payments to Personnel and Service Suppliers		-7.250.942	-3.296.768
Taxes Paid		-851.136	-274.251
Other		22.737.079	5.214.236
Changes in Operating Assets and Liabilities Subject to Banking Operations		34.392.127	3.965.378
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-6.548.518	1.135.589
Net (Increase) Decrease in Due From Banks		27.036.064	-22.252.457
Net (Increase) Decrease in Loans		-225.796.794	-122.762.057
Net (Increase) Decrease in Other Assets		-12.156.162	-11.470.698
Net Increase (Decrease) in Bank Deposits		-20.747.069	12.230.062
Net Increase (Decrease) in Other Deposits		187.838.767	125.789.453
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		13.338.792	-998.325
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		71.427.047	22.293.811
Net Cash Provided From Banking Operations		70.312.492	26.949.941
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-87.738.558	-25.839.891
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-119.285	-162.226
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	1.750
Cash Paid For Tangible And Intangible Asset Purchases		-2.610.083	-2.626.350
Cash Obtained from Tangible and Intangible Asset Sales		733.662	1.126.259
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-21.900.057	-10.551.778
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		6.170.285	1.381.334
Cash Paid for Purchase of Financial Assets At Amortised Cost		-83.696.110	-16.072.760
Cash Obtained from Sale of Financial Assets At Amortised Cost		13.930.409	1.159.603
Other		-247.379	-95.723
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		22.072.787	8.665.414
Cash Obtained from Loans and Securities Issued		29.568.888	17.585.499
Cash Outflow Arised From Loans and Securities Issued		-8.513.353	-9.268.038
Equity Instruments Issued		1.378.970	601.060
Dividends paid		0	0
Payments of lease liabilities		-361.718	-253.107
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		5.225.116	-2.001.125
Net Increase (Decrease) in Cash and Cash Equivalents		9.871.837	7.774.339
Cash and Cash Equivalents at Beginning of the Period		129.679.153	98.987.321
Cash and Cash Equivalents at End of the Period		139.550.990	106.761.660



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 Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
		3.905.622	6.303.367	0	-110.744	892.669	-233.150	1.627.520	977.197	1.703.781	-446.759	33.168.288	5.197.169	0	52.984.960	1.215.068	54.200.028	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3.905.622	6.303.367	0	-110.744	892.669	-233.150	1.627.520	977.197	1.703.781	-446.759	33.168.288	5.197.169	0	52.984.960	1.215.068	54.200.028	
		0	0	0	0	-25.911	13.173	-74.822	169.470	4.375.226	290.433	0	0	10.769.072	15.516.641	227.818	15.744.459	
		3.205.742	10.164.718	0	0	0	0	0	0	0	0	0	0	0	13.370.460	0	13.370.460	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	1.366	0	59.183	0	0	0	0	0	0	538.750	-936.264	0	-336.965	29.912	-307.053	
		0	0	0	0	0	0	0	0	0	0	4.140.192	-4.140.227	0	-35	-965	-1.000	
		0	0	0	0	0	0	0	0	0	0	0	-19	0	-19	-965	-984	
		0	0	0	0	0	0	0	0	0	0	4.136.579	-4.136.595	0	-16	0	-16	
		0	0	0	0	0	0	0	0	0	0	3.613	-3.613	0	0	0	0	
		7.111.364	16.469.451	0	-51.561	866.758	-219.977	1.552.698	1.146.667	6.079.007	-156.326	37.847.230	120.678	10.769.072	81.535.061	1.471.833	83.006.894	
Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
		7.111.364	16.469.500	0	-63.177	3.381.054	-800.579	2.924.446	1.490.653	10.802.217	-328.089	37.480.709	26.250.691	0	104.718.789	1.806.739	106.525.528	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		7.111.364	16.469.500	0	-63.177	3.381.054	-800.579	2.924.446	1.490.653	10.802.217	-328.089	37.480.709	26.250.691	0	104.718.789	1.806.739	106.525.528	
		0	0	0	0	245.969	-4.276	31.165	657.472	-5.971.515	-154.444	0	0	7.889.356	2.693.727	465.003	3.158.730	
		2.804.558	29.120.489	0	0	0	0	0	0	0	0	0	0	0	31.925.047	0	31.925.047	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	-352.390	0	0	0	0	0	0	160.402	-231.588	0	-423.576	227.891	-195.685	
		0	0	0	0	0	0	0	0	0	0	348.366	-350.730	0	-2.364	0	-2.364	
		0	0	0	0	0	0	0	0	0	0	0	-1.087	0	-1.087	0	-1.087	
		0	0	0	0	0	0	0	0	0	0	336.195	-336.201	0	-6	0	-6	
		0	0	0	0	0	0	0	0	0	0	12.171	-13.442	0	-1.271	0	-1.271	
		9.915.922	45.589.989	0	-415.567	3.627.023	-804.855	2.955.611	2.148.125	4.830.702	-482.533	37.989.477	25.668.373	7.889.356	138.911.623	2.499.633	141.411.256	

Previous Period
01.01.2022 - 30.06.2022

Current Period
01.01.2023 - 30.06.2023