



KAMUYU AYDINLATMA PLATFORMU

TURKISH BANK A.Ş. Bank Financial Report Consolidated 2024 - 1. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank A.Ş.'nin ("Banka") 31 Mart 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç 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. Banka 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 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Turkish Bank A.Ş.'nin 31 Mart 2024 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatına uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ve 31 Mart 2023 tarihinde sona eren üç aylık ara hesap dönemine ait konsolide finansal tablolarının sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 27 Mart 2024 tarihli bağımsız denetçi raporunda ve 26 Mayıs 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

27 Mayıs 2024

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 31.03.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.203.359	1.083.445	2.286.804	1.301.602	1.009.065	2.310.667
Cash and cash equivalents		1.039.618	952.112	1.991.730	1.085.950	958.885	2.044.835
Cash and Cash Balances at Central Bank	1	16.286	665.020	681.306	312.630	455.386	768.016
Banks	3	153.316	287.092	440.408	163.002	503.499	666.501
Receivables From Money Markets		870.195	0	870.195	610.553	0	610.553
Allowance for Expected Losses (-)		-179	0	-179	-235	0	-235
Financial assets at fair value through profit or loss	2	86.068	43.340	129.408	140.769	36.866	177.635
Public Debt Securities		0	0	0	0	0	0
Equity instruments	5	43.340	43.345	1	36.866	36.867	
Other Financial Assets		86.063	0	86.063	140.768	0	140.768
Financial Assets at Fair Value Through Other Comprehensive Income	4	74.836	74.456	149.292	74.683	0	74.683
Public Debt Securities		11.044	0	11.044	17.730	0	17.730
Equity instruments		1.517	0	1.517	1.517	0	1.517
Other Financial Assets		62.275	74.456	136.731	55.436	0	55.436
Derivative financial assets	2	2.837	13.537	16.374	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.837	13.537	16.374	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	10	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		629.775	706.152	1.335.927	597.871	704.290	1.302.161
Loans	5	683.134	706.152	1.389.286	652.858	704.290	1.357.148
Receivables From Leasing Transactions	9	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	6	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-53.359	0	-53.359	-54.987	0	-54.987
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	13	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		10.000	0	10.000	10.000	0	10.000
Investments in Associates (Net)	7	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	7	10.000	0	10.000	10.000	0	10.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	8	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)		24.220	0	24.220	25.724	0	25.724
INTANGIBLE ASSETS AND GOODWILL (Net)		12.717	0	12.717	13.568	0	13.568
Goodwill		0	0	0	0	0	0
Other		12.717	0	12.717	13.568	0	13.568
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS	12	890	0	890	1.027	0	1.027
DEFERRED TAX ASSET	12	43.900	0	43.900	34.614	0	34.614
OTHER ASSETS (Net)		205.764	44.803	250.567	135.365	25.637	161.002
TOTAL ASSETS		2.130.625	1.834.400	3.965.025	2.119.771	1.738.992	3.858.763
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	1.208.926	1.931.988	3.140.914	1.488.981	1.434.452	2.923.433
LOANS RECEIVED	3	7.331	30.449	37.780	11.569	260.501	272.070
MONEY MARKET FUNDS	4	131.696	0	131.696	159.484	0	159.484
MARKETABLE SECURITIES (Net)	5	63.080	0	63.080	49.340	0	49.340
Bills		63.080	0	63.080	49.340	0	49.340
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
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	2	2.915	6.746	9.661	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.915	6.746	9.661	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	8	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	7	3.717	0	3.717	4.346	0	4.346
PROVISIONS	9	21.056	0	21.056	17.534	0	17.534
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		15.541	0	15.541	11.295	0	11.295
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		5.515	0	5.515	6.239	0	6.239
CURRENT TAX LIABILITIES	10	14.009	0	14.009	10.051	0	10.051
DEFERRED TAX LIABILITY	10	0	0	0	0	0	0
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		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	6	165.815	27.665	193.480	57.776	23.015	80.791
EQUITY	11	347.902	1.730	349.632	330.215	0	330.215
Issued capital		175.000	0	175.000	175.000	0	175.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-4.237	0	-4.237	-4.763	0	-4.763
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		342	1.730	2.072	952	0	952
Profit Reserves		26.368	0	26.368	22.329	0	22.329
Legal Reserves	12	12.972	0	12.972	8.933	0	8.933
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	13	13.396	0	13.396	13.396	0	13.396
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		150.429	0	150.429	136.697	0	136.697
Prior Years' Profit or Loss		132.658	0	132.658	52.499	0	52.499
Current Period Net Profit Or Loss		17.771	0	17.771	84.198	0	84.198
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.966.447	1.998.578	3.965.025	2.129.496	1.729.267	3.858.763

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		806.362	4.711.737	5.518.099	519.639	3.625.819	4.145.458
GUARANTIES AND WARRANTIES	1	282.492	369.855	652.347	323.581	317.459	641.040
Letters of Guarantee		282.492	254.508	537.000	323.581	243.807	567.388
Guarantees Subject to State Tender Law		240.524	216.578	457.102	281.672	200.404	482.076
Guarantees Given for Foreign Trade Operations		548	0	548	548	0	548
Other Letters of Guarantee		41.420	37.930	79.350	41.361	43.403	84.764
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	115.347	115.347	0	73.652	73.652
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	115.347	115.347	0	73.652	73.652
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	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	110.454	78.285	188.739	59.616	44.737	104.353
Irrevocable Commitments		110.454	78.285	188.739	59.616	44.737	104.353
Forward Asset Purchase Commitments		64.810	64.575	129.385	2.954	31.985	34.939
Time Deposit Purchase and Sales Commitments		0	0	0	4.199	0	4.199
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		1.441	0	1.441	1.431	0	1.431
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		6.133	0	6.133	4.454	0	4.454
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	7	0	7
Commitments for Credit Card Limits		3.838	13.710	17.548	3.931	12.752	16.683
Commitments for Credit Cards and Banking Services Promotions		144	0	144	144	0	144
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		34.081	0	34.081	42.496	0	42.496
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		413.416	4.263.597	4.677.013	136.442	3.263.623	3.400.065
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		413.416	4.263.597	4.677.013	136.442	3.263.623	3.400.065
Forward Foreign Currency Buy or Sell Transactions		271.750	320.795	592.545	0	0	0
Forward Foreign Currency Buying Transactions		68.467	224.968	293.435	0	0	0
Forward Foreign Currency Sale Transactions		203.283	95.827	299.110	0	0	0
Currency and Interest Rate Swaps		0	2.892.142	2.892.142	0	2.250.788	2.250.788
Currency Swap Buy Transactions		0	1.446.900	1.446.900	0	1.125.239	1.125.239
Currency Swap Sell Transactions		0	1.445.242	1.445.242	0	1.125.549	1.125.549
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		141.666	916.023	1.057.689	136.442	937.016	1.073.458
Currency Options Buy Transactions		70.833	455.875	526.708	68.221	466.260	534.481
Currency Options Sell Transactions		70.833	460.148	530.981	68.221	470.756	538.977
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	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
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		0	134.637	134.637	0	75.819	75.819
CUSTODY AND PLEDGES RECEIVED		15.887.762	59.450.694	75.338.456	14.570.519	56.829.020	71.399.539
ITEMS HELD IN CUSTODY		1.357.891	2.719.206	4.077.097	873.653	4.852.722	5.726.375
Customer Fund and Portfolio Balances		449.299	0	449.299	321.341	0	321.341
Securities Held in Custody		769.653	2.019.126	2.788.779	486.421	2.144.840	2.631.261
Cheques Received for Collection		85.913	54.131	140.044	13.140	58.741	71.881
Commercial Notes Received for Collection		0	1.788	1.788	0	1.673	1.673
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		53.026	644.161	697.187	52.751	2.647.468	2.700.219
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.291.752	6.137.800	7.429.552	1.053.747	5.596.694	6.650.441
Securities		3.745	0	3.745	3.745	0	3.745
Guarantee Notes		56.785	8.701	65.486	56.785	8.143	64.928
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		201.120	5.740.033	5.941.153	201.620	5.231.848	5.433.468
Other Pledged Items		1.030.102	389.066	1.419.168	791.597	356.703	1.148.300

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		13.238.119	50.593.688	63.831.807	12.643.119	46.379.604	59.022.723
TOTAL OFF-BALANCE SHEET ACCOUNTS		16.694.124	64.162.431	80.856.555	15.090.158	60.454.839	75.544.997



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	1	173.000	61.199
Interest Income on Loans		87.076	26.565
Interest Income on Reserve Deposits		5.156	14
Interest Income on Banks		17.053	20.247
Interest Income on Money Market Placements		52.514	1.635
Interest Income on Marketable Securities Portfolio		6.687	12.074
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		6.687	12.074
Financial Assets Measured at Amortised Cost		0	0
Finance Leasing Interest Income		0	0
Other Interest Income		4.514	664
INTEREST EXPENSES (-)	2	-133.485	-32.977
Interest Expenses on Deposits		-123.286	-31.932
Interest Expenses on Funds Borrowed		-1.448	-746
Interest Expenses on Money Market Funds		-109	-13
Interest Expenses on Securities Issued		-5.462	0
Lease Interest Expenses		-415	-282
Other Interest Expense		-2.765	-4
NET INTEREST INCOME OR EXPENSE		39.515	28.222
NET FEE AND COMMISSION INCOME OR EXPENSES		1.987	1.215
Fees and Commissions Received		10.124	7.786
From Noncash Loans		1.796	1.410
Other	4	8.328	6.376
Fees and Commissions Paid (-)		-8.137	-6.571
Paid for Noncash Loans		-185	-829
Other	4	-7.952	-5.742
DIVIDEND INCOME		0	0
TRADING INCOME OR LOSS (Net)	3	50.311	29.349
Gains (Losses) Arising from Capital Markets Transactions		31.147	14.913
Gains (Losses) Arising From Derivative Financial Transactions		22.237	3.090
Foreign Exchange Gains or Losses		-3.073	11.346
OTHER OPERATING INCOME	5	8.108	6.451
GROSS PROFIT FROM OPERATING ACTIVITIES		99.921	65.237
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-2.134	-5.999
OTHER ALLOWANCE EXPENSES (-)		0	-100
PERSONNEL EXPENSES (-)		-31.473	-13.485
OTHER OPERATING EXPENSES (-)	7	-58.107	-39.799
NET OPERATING INCOME (LOSS)		8.207	5.854
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		8.207	5.854
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	9.564	-1.631
Current Tax Provision		-345	-1.181
Expense Effect of Deferred Tax		0	-450
Income Effect of Deferred Tax		9.909	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		17.771	4.223
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	9	17.771	4.223
Profit (Loss) Attributable to Group		17.771	4.223
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			



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 01.01.2024 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		17.771	4.223
OTHER COMPREHENSIVE INCOME		1.646	-580
Other Comprehensive Income that will not be Reclassified to Profit or Loss		526	389
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		751	519
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-225	-130
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.120	-969
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		1.518	-1.292
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
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		-398	323
TOTAL COMPREHENSIVE INCOME (LOSS)		19.417	3.643

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
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		-44.194	-728
Interest Received		169.636	57.214
Interest Paid		-120.218	-30.118
Dividends received		0	0
Fees and Commissions Received		10.124	7.659
Other Gains		43.708	27.201
Collections from Previously Written Off Loans and Other Receivables		1.790	8.032
Cash Payments to Personnel and Service Suppliers		-26.478	-14.305
Taxes Paid		-50	-103
Other		-122.706	-56.308
Changes in Operating Assets and Liabilities Subject to Banking Operations		70.397	694.124
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		48.227	12.785
Net (Increase) Decrease in Due From Banks		-1.716	41.393
Net (Increase) Decrease in Loans		-32.140	475.575
Net (Increase) Decrease in Other Assets		-7.017	-82.286
Net Increase (Decrease) in Bank Deposits		-113.294	31.296
Net Increase (Decrease) in Other Deposits		323.472	151.718
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-234.105	-7.545
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		86.970	71.188
Net Cash Provided From Banking Operations		26.203	693.396
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-61.701	-35.297
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		-568	-8.126
Cash Obtained from Tangible and Intangible Asset Sales		0	157
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-112.598	-159.418
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		51.465	142.685
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	-10.595
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		7.041	-363.069
Cash Obtained from Loans and Securities Issued		59.084	0
Cash Outflow Arised From Loans and Securities Issued		-51.000	-362.847
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.043	-222
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		57.876	22.344
Net Increase (Decrease) in Cash and Cash Equivalents		29.419	317.374
Cash and Cash Equivalents at Beginning of the Period		1.594.156	672.202
Cash and Cash Equivalents at End of the Period		1.623.575	989.576



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																				
		175.000	0	0	0	0	-4.394	-32	-	0	655	0	655	20.908	29.885	24.035	246.057	0	246.057	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		175.000	0	0	0	0	-4.394	-32	-	0	655	0	655	20.908	29.885	24.035	246.057	0	246.057	
		0	0	0	0	0	389	0	389	0	-969	0	-969	0	0	4.223	3.643	0	3.643	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	1.511	22.524	-24.035	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	1.511	22.524	-24.035	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		175.000	0	0	0	0	-4.005	-32	-	0	-314	0	-314	22.419	52.409	4.223	249.700	0	249.700	
Statement of changes in equity (TFRS 9 Impairment Model Applied)																				
CHANGES IN EQUITY ITEMS																				
		175.000	0	0	0	0	-4.731	-32	-	0	952	0	952	22.329	52.499	84.198	330.215	0	330.215	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		175.000	0	0	0	0	-4.731	-32	-	0	952	0	952	22.329	52.499	84.198	330.215	0	330.215	
		0	0	0	0	0	526	0	526	0	1.120	0	1.120	0	0	17.771	19.417	0	19.417	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	4.039	80.159	-84.198	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	4.039	80.159	-84.198	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		175.000	0	0	0	0	-4.205	-32	-	0	2.072	0	2.072	26.368	132.658	17.771	349.632	0	349.632	

Previous Period
01.01.2023 - 31.03.2023

Current Period
01.01.2024 - 31.03.2024