



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE KALKINMA VE YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2024 - 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	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2024 tarihli ilişikteki konsolide olmayan finansal durum tablosu ile aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan 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 olmayan 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.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi'nin 30 Haziran 2024 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin, konsolide olmayan finansal performansının ve konsolide olmayan 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.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının tam kapsamlı denetimi ve 30 Haziran 2023 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide olmayan finansal tablolarının sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 8 Şubat 2024 tarihli tam kapsamlı denetim raporunda ve 28 Temmuz 2023 tarihli sınırlı bağımsız denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan konsolide olmayan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Aykut Üşenti, SMMM

Sorumlu Denetçi

25 Temmuz 2024

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			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)	20.836.650	22.479.936	43.316.586	22.296.189	15.543.865	37.840.054
Cash and cash equivalents		18.359.604	2.812.494	21.172.098	20.791.342	1.170.926	21.962.268
Cash and Cash Balances at Central Bank		3.374	0	3.374	2.560	0	2.560
Banks		11.721.188	2.812.494	14.533.682	3.758.538	1.170.926	4.929.464
Receivables From Money Markets		6.641.492	0	6.641.492	17.046.025	0	17.046.025
Allowance for Expected Losses (-)		-6.450	0	-6.450	-15.781	0	-15.781
Financial assets at fair value through profit or loss		364.475	284.949	649.424	318.816	272.639	591.455
Public Debt Securities		0	0	0	0	0	0
Equity instruments		364.475	284.949	649.424	318.816	272.639	591.455
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		2.098.902	19.382.255	21.481.157	1.120.503	14.100.112	15.220.615
Public Debt Securities		2.048.851	6.295.125	8.343.976	868.246	7.758.688	8.626.934
Equity instruments		10.212	0	10.212	18.362	0	18.362
Other Financial Assets		39.839	13.087.130	13.126.969	233.895	6.341.424	6.575.319
Derivative financial assets	(5)	13.669	238	13.907	65.528	188	65.716
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.669	238	13.907	65.528	188	65.716
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(2)	26.348.216	73.362.104	99.710.320	24.956.730	71.399.398	96.356.128
Loans		19.024.560	72.781.479	91.806.039	19.333.681	64.825.027	84.158.708
Receivables From Leasing Transactions		3	0	3	3	0	3
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		8.857.956	580.625	9.438.581	7.046.016	6.574.371	13.620.387
Public Debt Securities		8.857.956	510.470	9.368.426	7.046.016	6.513.924	13.559.940
Other Financial Assets		0	70.155	70.155	0	60.447	60.447
Allowance for Expected Credit Losses (-)		-1.534.303	0	-1.534.303	-1.422.970	0	-1.422.970
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(3)	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	(4)	24.997	0	24.997	27.332	0	27.332
Investments in Associates (Net)		10.586	0	10.586	10.586	0	10.586

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		10.586	0	10.586	10.586	0	10.586
Investments in Subsidiaries (Net)		14.411	0	14.411	16.746	0	16.746
Unconsolidated Financial Subsidiaries		14.411	0	14.411	16.746	0	16.746
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		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)	(6)	79.035	0	79.035	42.366	0	42.366
INTANGIBLE ASSETS AND GOODWILL (Net)	(7)	41.077	0	41.077	32.252	0	32.252
Goodwill		0	0	0	0	0	0
Other		41.077	0	41.077	32.252	0	32.252
INVESTMENT PROPERTY (Net)	(8)	0	0	0	0	0	0
CURRENT TAX ASSETS	(9)	0	0	0	0	0	0
DEFERRED TAX ASSET	(10)	382.804	0	382.804	322.823	0	322.823
OTHER ASSETS (Net)	(11)	157.415	183.283	340.698	67.055	159.464	226.519
TOTAL ASSETS		47.870.194	96.025.323	143.895.517	47.744.747	87.102.727	134.847.474
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	17.821.419	81.952.283	99.773.702	17.995.416	79.951.624	97.947.040
MONEY MARKET FUNDS	(3)	4.405.440	179.409	4.584.849	2.884.276	0	2.884.276
MARKETABLE SECURITIES (Net)	(4)	0	3.586.032	3.586.032	0	3.321.427	3.321.427
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	3.586.032	3.586.032	0	3.321.427	3.321.427
FUNDS	(5)	119.435	5.184.152	5.303.587	2.676.239	3.721.694	6.397.933
Borrower funds		97.982	3.822.615	3.920.597	325.241	2.584.491	2.909.732
Other		21.453	1.361.537	1.382.990	2.350.998	1.137.203	3.488.201
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(7,10)	20.739	979	21.718	15.195	3.104	18.299
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		20.739	979	21.718	15.195	3.104	18.299
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	27.578	0	27.578	20.737	0	20.737
PROVISIONS	(11)	539.654	0	539.654	428.541	0	428.541
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		400.594	0	400.594	266.464	0	266.464
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		139.060	0	139.060	162.077	0	162.077
CURRENT TAX LIABILITIES	(12)	772.616	0	772.616	545.981	0	545.981
DEFERRED TAX LIABILITY	(13)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(14)	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	(15)	4.685.940	7.301.020	11.986.960	3.712.899	7.865.824	11.578.723
Loans		4.685.940	7.301.020	11.986.960	3.712.899	7.865.824	11.578.723

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(16)	512.160	170.863	683.023	477.019	345.013	822.032
EQUITY	(17)	16.569.049	46.749	16.615.798	10.795.135	87.350	10.882.485
Issued capital		5.500.000	0	5.500.000	2.500.000	0	2.500.000
Capital Reserves		211.495	0	211.495	210.112	0	210.112
Equity Share Premiums		5.421	0	5.421	4.038	0	4.038
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		206.074	0	206.074	206.074	0	206.074
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-506	0	-506	-506	0	-506
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		111.344	46.749	158.093	72.986	87.350	160.336
Profit Reserves		8.012.543	0	8.012.543	3.969.168	0	3.969.168
Legal Reserves		422.038	0	422.038	219.869	0	219.869
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		7.536.279	0	7.536.279	3.695.073	0	3.695.073
Other Profit Reserves		54.226	0	54.226	54.226	0	54.226
Profit or Loss		2.734.173	0	2.734.173	4.043.375	0	4.043.375
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.734.173	0	2.734.173	4.043.375	0	4.043.375
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		45.474.030	98.421.487	143.895.517	39.551.438	95.296.036	134.847.474

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		4.122.629	22.049.757	26.172.386	11.876.311	24.568.607	36.444.918
GUARANTIES AND WARRANTIES	(1)	130.602	4.751.542	4.882.144	84.924	4.669.416	4.754.340
Letters of Guarantee		130.602	4.161.357	4.291.959	84.924	4.060.156	4.145.080
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		1	0	1	1	0	1
Other Letters of Guarantee		130.601	4.161.357	4.291.958	84.923	4.060.156	4.145.079
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	0	0	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	0	0	0	0	0
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	590.185	590.185	0	609.260	609.260
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1,3)	1.213.250	10.003.961	11.217.211	1.656.171	7.929.901	9.586.072
Irrevocable Commitments		297.790	679.718	977.508	390.901	1.292.430	1.683.331
Forward Asset Purchase Commitments		42.778	679.660	722.438	127.990	1.292.376	1.420.366
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		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		255.012	58	255.070	262.911	54	262.965
Revocable Commitments		915.460	9.324.243	10.239.703	1.265.270	6.637.471	7.902.741
Revocable Loan Granting Commitments		915.460	9.324.243	10.239.703	1.265.270	6.637.471	7.902.741
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	2.778.777	7.294.254	10.073.031	10.135.216	11.969.290	22.104.506
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		2.778.777	7.294.254	10.073.031	10.135.216	11.969.290	22.104.506
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		2.778.777	7.294.254	10.073.031	10.135.216	11.969.290	22.104.506
Currency Swap Buy Transactions		185.850	4.830.927	5.016.777	982.007	10.034.857	11.016.864
Currency Swap Sell Transactions		2.592.927	2.463.327	5.056.254	9.153.209	1.934.433	11.087.642
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		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		137.372.556	491.305.489	628.678.045	131.922.770	446.065.549	577.988.319
ITEMS HELD IN CUSTODY		132.024	0	132.024	118.371	0	118.371
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		132.024	0	132.024	118.371	0	118.371
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
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		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		137.240.532	491.305.489	628.546.021	131.804.399	446.065.549	577.869.948
Securities		15.779.237	610.263	16.389.500	15.655.237	0	15.655.237
Guarantee Notes		280	4.190.447	4.190.727	2.390	4.853.729	4.856.119
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		115.581.393	456.010.055	571.591.448	110.341.770	413.292.111	523.633.881
Other Pledged Items		5.759.428	26.248.007	32.007.435	5.668.808	23.577.339	29.246.147

Depositories Receiving Pledged Items		120.194	4.246.717	4.366.911	136.194	4.342.370	4.478.564
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		141.495.185	513.355.246	654.850.431	143.799.081	470.634.156	614.433.237

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	11.401.837	6.380.194	5.977.182	3.764.397
Interest Income on Loans		4.797.003	3.138.949	2.417.325	1.914.570
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		1.372.637	1.182.171	1.048.294	677.564
Interest Income on Money Market Placements		2.329.228	828.299	1.101.865	601.753
Interest Income on Marketable Securities Portfolio		2.902.969	1.230.704	1.409.698	570.510
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		1.002.012	448.587	525.412	202.688
Financial Assets Measured at Amortised Cost		1.900.957	782.117	884.286	367.822
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		0	71	0	0
INTEREST EXPENSES (-)	(2)	-5.850.562	-3.363.890	-2.942.154	-1.937.286
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-5.107.673	-2.877.740	-2.519.596	-1.651.830
Interest Expenses on Money Market Funds		-495.653	-140.972	-290.582	-75.703
Interest Expenses on Securities Issued		-125.386	-72.962	-62.737	-45.072
Lease Interest Expenses		-3.106	-1.610	-1.829	-820
Other Interest Expense		-118.744	-270.606	-67.410	-163.861
NET INTEREST INCOME OR EXPENSE		5.551.275	3.016.304	3.035.028	1.827.111
NET FEE AND COMMISSION INCOME OR EXPENSES		87.146	53.217	37.688	39.929
Fees and Commissions Received		107.430	75.722	46.153	50.271
From Noncash Loans		39.707	44.707	21.856	24.704
Other	(12)	67.723	31.015	24.297	25.567
Fees and Commissions Paid (-)		-20.284	-22.505	-8.465	-10.342
Paid for Noncash Loans		0	0	0	0
Other	(12)	-20.284	-22.505	-8.465	-10.342
DIVIDEND INCOME	(3)	7.204	2.770	7.204	2.770
TRADING INCOME OR LOSS (Net)	(4)	-805.137	-8.034	-353.153	-28.543
Gains (Losses) Arising from Capital Markets Transactions		34.463	83.994	10.044	46.806
Gains (Losses) Arising From Derivative Financial Transactions		-558.430	1.802.810	-461.589	1.758.993
Foreign Exchange Gains or Losses		-281.170	-1.894.838	98.392	-1.834.342
OTHER OPERATING INCOME	(5)	212.250	155.258	143.595	127.062
GROSS PROFIT FROM OPERATING ACTIVITIES		5.052.738	3.219.515	2.870.362	1.968.329
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-400.335	-252.127	-94.983	-172.871
OTHER ALLOWANCE EXPENSES (-)	(6)	-223.550	-86.408	-108.756	-39.336
PERSONNEL EXPENSES (-)		-377.441	-190.452	-192.932	-95.994
OTHER OPERATING EXPENSES (-)	(7)	-191.996	-219.886	-93.061	-64.731
NET OPERATING INCOME (LOSS)		3.859.416	2.470.642	2.380.630	1.595.397
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	(8)	3.859.416	2.470.642	2.380.630	1.595.397
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-1.125.243	-559.440	-680.396	-347.032
Current Tax Provision		-1.184.263	-369.286	-691.273	-150.962
Expense Effect of Deferred Tax		0	-190.154	0	-190.154
Income Effect of Deferred Tax		59.020		10.877	-5.916
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	2.734.173	1.911.202	1.700.234	1.248.365
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	(11)	2.734.173	1.911.202	1.700.234	1.248.365
Profit (Loss) Attributable to Group		2.734.173	1.911.202	1.700.234	1.248.365
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,00800000	0,00800000	0,00400000	0,00500000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		2.734.173	1.911.202		
OTHER COMPREHENSIVE INCOME		-2.243	-125.487		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
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		0	0		
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		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.243	-125.487		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.204	-179.934		
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	9.464		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		961	44.983		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.731.930	1.785.715		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023
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		3.665.280	1.872.796
Interest Received		11.182.767	4.906.459
Interest Paid		-5.864.178	-2.031.151
Dividends received		7.204	2.770
Fees and Commissions Received		107.430	75.722
Other Gains		1.915	0
Collections from Previously Written Off Loans and Other Receivables		108.878	97.672
Cash Payments to Personnel and Service Suppliers		-453.237	-228.881
Taxes Paid		-1.012.532	-494.644
Other		-412.967	-455.151
Changes in Operating Assets and Liabilities Subject to Banking Operations		-7.266.810	-718.429
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-34.271	-58.398
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-744.101	-3.507.565
Net (Increase) Decrease in Other Assets		-9.334	87.366
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-6.590.232	6.543.157
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		111.128	-3.782.989
Net Cash Provided From Banking Operations		-3.601.530	1.154.367
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-296.408	1.890.594
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-6.536
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-34.530	-7.992
Cash Obtained from Tangible and Intangible Asset Sales		18	419.614
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-17.593.878	-9.156.522
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		13.043.515	10.747.211
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.618.681	-551.041
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.922.560	449.531
Other		-15.412	-3.671
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.988.672	-7.667
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		3.001.383	0
Dividends paid		0	0
Payments of lease liabilities		-12.711	-7.667
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-227.863	885.069
Net Increase (Decrease) in Cash and Cash Equivalents		-1.137.129	3.922.363
Cash and Cash Equivalents at Beginning of the Period		21.402.100	15.299.325
Cash and Cash Equivalents at End of the Period		20.264.971	19.221.688



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and 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 01.01.2023 - 30.06.2023	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	2.500.000	4.038	0	206.074	0	-506	0	0	163.141	1.467	2.277.800	1.691.368	0	6.843.382	0	6.843.382	
	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	2.500.000	4.038	0	206.074	0	-506	0	0	163.141	1.467	2.277.800	1.691.368	0	6.843.382	0	6.843.382	
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	0	0	-134.951	9.464	0	0	1.911.202	1.785.715	0	1.785.715	
	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	0	0	0	0	0	0	0	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	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	2.500.000	4.038	0	206.074	0	-506	0	0	28.190	10.931	2.277.800	1.691.368	1.911.202	8.629.097	0	8.629.097	
Current Period 01.01.2024 - 30.06.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	2.500.000	4.038	0	206.074	0	-506	0	0	149.405	10.931	3.969.168	4.043.375	0	10.882.485	0	10.882.485	
	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	2.500.000	4.038	0	206.074	0	-506	0	0	149.405	10.931	3.969.168	4.043.375	0	10.882.485	0	10.882.485	
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	0	0	-2.243	0	0	0	2.734.173	2.731.930	0	2.731.930	
	Capital Increase in Cash	3.000.000	1.383	0	0	0	0	0	0	0	0	0	0	0	3.001.383	0	3.001.383	
	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	0	0	0	0	0	0	0	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	4.043.375	-4.043.375	0	0	0	0	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	4.043.375	-4.043.375	0	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	5.500.000	5.421	0	206.074	0	-506	0	0	147.162	10.931	8.012.543	0	2.734.173	16.615.798	0	16.615.798	