



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Consolidated 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	Partial Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2024 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.

Sınırlı Olumlu Sonucun Dayanağı

Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle geçmiş yıllarda ayrılan ve TMS 37 " Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan 8,000,000 Bin TL tutarında serbest karşılığın tamamı 2023 yılında ters çevrilip gelir olarak muhasebeleştirilmiştir. Bu husus ile ilişkili olarak, Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm 5.4.5 notunda belirttiği üzere, ilişikteki 30 Haziran 2024 tarihinde sona eren altı aylık döneme ilişkin konsolide kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2023 tarihinde sona eren altı aylık döneme ilişkin konsolide kar veya zarar tablosu; 2,000,000 Bin TL tutarında serbest karşılık iptalinden kaynaklanan geliri içermektedir. Bu hususun, 30 Haziran 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar ile karşılaştırmalı olarak sunulan 31 Aralık 2023 tarihli konsolide bilançoda yer alan "Dönem Net Kâr veya Zararı" ve " Olağanüstü Yedekler" hesapları ve 30 Haziran 2023 tarihinde sona eren altı aylık döneme ilişkin konsolide kar veya zarar tablosu üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmektediriz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun ilişikteki konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2024 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 gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülöklere 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.

Damla Harman, SMMM

Sorumlu Denetçi

30 Temmuz 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 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)		287.167.670	445.800.547	732.968.217	261.450.671	384.648.421	646.099.092
Cash and cash equivalents	5.1.1	207.498.587	376.994.706	584.493.293	195.895.964	328.410.486	524.306.450
Cash and Cash Balances at Central Bank		199.779.940	153.385.597	353.165.537	167.131.445	163.623.905	330.755.350
Banks		7.997.219	196.929.582	204.926.801	3.422.349	153.467.791	156.890.140
Receivables From Money Markets		171.028	26.991.342	27.162.370	26.504.601	12.094.686	38.599.287
Allowance for Expected Losses (-)		-449.600	-311.815	-761.415	-1.162.431	-775.896	-1.938.327
Financial assets at fair value through profit or loss	5.1.2	2.562.361	5.251.614	7.813.975	3.702.038	4.887.651	8.589.689
Public Debt Securities		462.849	3.973.782	4.436.631	1.559.847	3.797.552	5.357.399
Equity instruments		1.897.464	126.456	2.023.920	2.046.832	120.971	2.167.803
Other Financial Assets		202.048	1.151.376	1.353.424	95.359	969.128	1.064.487
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	69.718.091	55.045.625	124.763.716	57.354.432	44.220.821	101.575.253
Public Debt Securities		69.046.975	26.070.733	95.117.708	56.706.609	23.236.403	79.943.012
Equity instruments		227.797	1.931.588	2.159.385	203.391	1.726.725	1.930.116
Other Financial Assets		443.319	27.043.304	27.486.623	444.432	19.257.693	19.702.125
Derivative financial assets	5.1.4	7.388.631	8.508.602	15.897.233	4.498.237	7.129.463	11.627.700
Derivative Financial Assets At Fair Value Through Profit Or Loss		7.329.279	7.957.611	15.286.890	4.390.584	6.115.669	10.506.253
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		59.352	550.991	610.343	107.653	1.013.794	1.121.447
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.153.355.762	585.221.308	1.738.577.070	907.797.438	515.766.554	1.423.563.992
Loans	5.1.5	975.511.149	511.537.083	1.487.048.232	769.134.587	448.841.379	1.217.975.966
Receivables From Leasing Transactions	5.1.6	10.228.773	21.984.547	32.213.320	10.029.940	19.992.190	30.022.130
Factoring Receivables	5.1.7	9.701.503	1.249.253	10.950.756	9.955.846	1.637.780	11.593.626
Other Financial Assets Measured at Amortised Cost	5.1.8	185.371.840	78.615.732	263.987.572	141.655.134	74.727.731	216.382.865
Public Debt Securities		180.365.035	62.148.438	242.513.473	138.073.167	60.934.162	199.007.329
Other Financial Assets		5.006.805	16.467.294	21.474.099	3.581.967	13.793.569	17.375.536
Allowance for Expected Credit Losses (-)		-27.457.503	-28.165.307	-55.622.810	-22.978.069	-29.432.526	-52.410.595
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	2.363.822	29.707	2.393.529	2.133.015	8.039	2.141.054
Held for Sale		2.363.822	29.707	2.393.529	2.133.015	8.039	2.141.054
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		8.145.544	178.075	8.323.619	6.221.102	158.689	6.379.791
Investments in Associates (Net)	5.1.10	149.256	28	149.284	130.474	26	130.500

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		149.256	28	149.284	130.474	26	130.500
Investments in Subsidiaries (Net)	5.1.11	7.996.288	178.047	8.174.335	6.090.628	158.663	6.249.291
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		7.996.288	178.047	8.174.335	6.090.628	158.663	6.249.291
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.12	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	5.1.13	26.204.024	1.611.221	27.815.245	20.425.129	1.527.851	21.952.980
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	2.570.178	648.629	3.218.807	1.983.956	564.293	2.548.249
Goodwill		6.388	0	6.388	6.388	0	6.388
Other		2.563.790	648.629	3.212.419	1.977.568	564.293	2.541.861
INVESTMENT PROPERTY (Net)	5.1.15	2.234.070	0	2.234.070	1.590.712	0	1.590.712
CURRENT TAX ASSETS		0	96.506	96.506	16.749	110.841	127.590
DEFERRED TAX ASSET	5.1.16	26.608.965	107.661	26.716.626	20.153.115	137.948	20.291.063
OTHER ASSETS (Net)	5.1.17	69.645.305	5.436.194	75.081.499	70.637.295	6.381.277	77.018.572
TOTAL ASSETS		1.578.295.340	1.039.129.848	2.617.425.188	1.292.409.182	909.303.913	2.201.713.095
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.088.097.062	765.983.826	1.854.080.888	878.028.393	726.902.316	1.604.930.709
LOANS RECEIVED	5.2.2	6.880.822	56.712.140	63.592.962	6.059.032	54.380.527	60.439.559
MONEY MARKET FUNDS	5.2.3	35.164.722	89.722.831	124.887.553	3.732.294	52.262.264	55.994.558
MARKETABLE SECURITIES (Net)	5.2.4	1.638.028	8.370.246	10.008.274	1.563.225	9.579.727	11.142.952
Bills		1.638.025	1.197.621	2.835.646	1.563.225	950.964	2.514.189
Asset-backed Securities		0	0	0	0	0	0
Bonds		3	7.172.625	7.172.628	0	8.628.763	8.628.763
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	5.2.5	0	53.659.993	53.659.993	0	49.046.956	49.046.956
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	10.964.836	5.149.136	16.113.972	6.797.534	4.771.691	11.569.225
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.991.738	4.698.491	14.690.229	6.787.369	4.715.309	11.502.678
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		973.098	450.645	1.423.743	10.165	56.382	66.547
FACTORING PAYABLES	5.2.7	0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.8	1.926.445	766.707	2.693.152	1.534.855	738.171	2.273.026
PROVISIONS	5.2.9	14.731.752	9.325.016	24.056.768	11.511.923	10.067.042	21.578.965
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		5.747.550	373.951	6.121.501	4.494.360	410.348	4.904.708
Insurance Technical Reserves (Net)		2.610.997	3.232.985	5.843.982	1.930.022	2.251.747	4.181.769
Other provisions		6.373.205	5.718.080	12.091.285	5.087.541	7.404.947	12.492.488
CURRENT TAX LIABILITIES	5.2.10	15.603.016	621.873	16.224.889	10.779.309	921.272	11.700.581
DEFERRED TAX LIABILITY	5.2.10	108.910	67.262	176.172	50.916	78.453	129.369
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.11	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	5.2.12	1.086.203	41.469.653	42.555.856	1.067.593	22.571.810	23.639.403
Loans		0	1.022.733	1.022.733	0	629.332	629.332

Other Debt Instruments		1.086.203	40.446.920	41.533.123	1.067.593	21.942.478	23.010.071
OTHER LIABILITIES	5.2.13	112.376.175	16.686.437	129.062.612	87.711.744	15.934.530	103.646.274
EQUITY	5.2.14	278.880.667	1.431.430	280.312.097	243.912.127	1.709.391	245.621.518
Issued capital		4.200.000	0	4.200.000	4.200.000	0	4.200.000
Capital Reserves		784.434	0	784.434	784.434	0	784.434
Equity Share Premiums		11.880	0	11.880	11.880	0	11.880
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		772.554	0	772.554	772.554	0	772.554
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		19.217.920	625.920	19.843.840	14.748.655	551.033	15.299.688
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		22.096.062	226.259	22.322.321	23.045.196	407.846	23.453.042
Profit Reserves		187.319.985	579.251	187.899.236	113.838.518	750.512	114.589.030
Legal Reserves		4.725.932	579.251	5.305.183	2.938.316	544.305	3.482.621
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		182.328.126	0	182.328.126	110.645.558	0	110.645.558
Other Profit Reserves		265.927	0	265.927	254.644	206.207	460.851
Profit or Loss		44.155.427	0	44.155.427	86.374.997	0	86.374.997
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		44.155.427	0	44.155.427	86.374.997	0	86.374.997
Non-controlling Interests		1.106.839	0	1.106.839	920.327	0	920.327
Total equity and liabilities		1.567.458.638	1.049.966.550	2.617.425.188	1.252.748.945	948.964.150	2.201.713.095

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.790.479.024	1.302.822.382	3.093.301.406	1.189.910.715	1.156.829.806	2.346.740.521
GUARANTIES AND WARRANTIES	5.3.1	298.685.220	223.008.117	521.693.337	222.242.700	197.667.566	419.910.266
Letters of Guarantee		280.784.174	152.481.077	433.265.251	207.649.439	136.086.694	343.736.133
Guarantees Subject to State Tender Law		0	4.883.372	4.883.372	0	4.358.146	4.358.146
Guarantees Given for Foreign Trade Operations		12.729.054	6.214.236	18.943.290	9.658.232	5.605.753	15.263.985
Other Letters of Guarantee		268.055.120	141.383.469	409.438.589	197.991.207	126.122.795	324.114.002
Bank Acceptances		2.106.117	6.437.664	8.543.781	2.152.734	5.809.391	7.962.125
Import Letter of Acceptance		1.805.027	6.437.664	8.242.691	2.152.734	5.809.391	7.962.125
Other Bank Acceptances		301.090	0	301.090	0	0	0
Letters of Credit		495.904	61.370.362	61.866.266	396.874	53.151.881	53.548.755
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		495.904	61.370.362	61.866.266	396.874	53.151.881	53.548.755
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		15.299.025	0	15.299.025	12.043.653	0	12.043.653
Endorsements to the Central Bank of Turkey		15.299.025	0	15.299.025	12.043.653	0	12.043.653
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	2.719.014	2.719.014	0	2.619.600	2.619.600
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	1.132.344.437	112.208.452	1.244.552.889	676.681.739	72.210.677	748.892.416
Irrevocable Commitments		1.129.598.622	93.445.274	1.223.043.896	674.580.826	58.063.745	732.644.571
Forward Asset Purchase Commitments		6.490.806	63.745.753	70.236.559	4.282.615	30.021.807	34.304.422
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		86	28	114	0	27	27
Loan Granting Commitments		216.880.257	18.134.837	235.015.094	131.818.877	17.216.978	149.035.855
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		14.418.552	0	14.418.552	9.642.506	0	9.642.506
Tax and Fund Liabilities Arised from Export Commitments		1.353.692	0	1.353.692	858.088	0	858.088
Commitments for Credit Card Limits		890.448.088	4.156.323	894.604.411	527.973.745	3.560.443	531.534.188
Commitments for Credit Cards and Banking Services Promotions		7.141	0	7.141	4.995	0	4.995
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		0	7.408.333	7.408.333	0	7.264.490	7.264.490
Revocable Commitments		2.745.815	18.763.178	21.508.993	2.100.913	14.146.932	16.247.845
Revocable Loan Granting Commitments		375.000	14.241.675	14.616.675	450.000	11.508.753	11.958.753
Other Revocable Commitments		2.370.815	4.521.503	6.892.318	1.650.913	2.638.179	4.289.092
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	359.449.367	967.605.813	1.327.055.180	290.986.276	886.951.563	1.177.937.839
Derivative Financial Instruments Held For Hedging		26.206.322	102.805.643	129.011.965	5.396.976	70.927.092	76.324.068
Fair Value Hedges		0	68.253.708	68.253.708	0	34.448.844	34.448.844
Cash Flow Hedges		26.206.322	34.551.935	60.758.257	5.396.976	36.478.248	41.875.224
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		333.243.045	864.800.170	1.198.043.215	285.589.300	816.024.471	1.101.613.771
Forward Foreign Currency Buy or Sell Transactions		51.590.982	62.881.123	114.472.105	44.064.524	53.291.477	97.356.001
Forward Foreign Currency Buying Transactions		43.206.202	16.354.970	59.561.172	41.460.609	9.430.315	50.890.924
Forward Foreign Currency Sale Transactions		8.384.780	46.526.153	54.910.933	2.603.915	43.861.162	46.465.077
Currency and Interest Rate Swaps		268.634.207	639.093.329	907.727.536	228.622.855	611.282.078	839.904.933
Currency Swap Buy Transactions		548.764	170.719.551	171.268.315	787.243	201.350.022	202.137.265
Currency Swap Sell Transactions		66.087.351	161.860.505	227.947.856	107.058.336	139.612.409	246.670.745
Interest Rate Swap Buy Transactions		100.999.046	153.256.636	254.255.682	60.388.638	135.159.823	195.548.461
Interest Rate Swap Sell Transactions		100.999.046	153.256.637	254.255.683	60.388.638	135.159.824	195.548.462
Currency, Interest Rate and Securities Options		9.337.623	6.947.885	16.285.508	8.287.254	10.179.512	18.466.766
Currency Options Buy Transactions		4.225.209	2.908.137	7.133.346	4.855.929	4.135.798	8.991.727
Currency Options Sell Transactions		2.863.928	4.039.748	6.903.676	3.187.418	6.043.714	9.231.132
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		945.392	0	945.392	111.270	0	111.270
Securities Options Sell Transactions		1.303.094	0	1.303.094	132.637	0	132.637
Currency Futures		485.740	865.073	1.350.813	3.578.801	3.344.243	6.923.044
Currency Futures Buy Transactions		40.504	416.493	456.997	3.578.801	1.393	3.580.194
Currency Futures Sell Transactions		445.236	448.580	893.816	0	3.342.850	3.342.850
Interest Rate Futures Buy and Sell Transactions		0	207.630	207.630	0	174.258	174.258
Interest Rate Futures Buy Transactions		0	207.630	207.630	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	174.258	174.258
Other		3.194.493	154.805.130	157.999.623	1.035.866	137.752.903	138.788.769
CUSTODY AND PLEDGES RECEIVED		4.259.827.706	5.770.248.480	10.030.076.186	3.025.305.395	5.199.237.676	8.224.543.071
ITEMS HELD IN CUSTODY		716.436.766	286.065.591	1.002.502.357	396.628.687	255.511.184	652.139.871
Customer Fund and Portfolio Balances		472.539.756	0	472.539.756	245.361.373	0	245.361.373
Securities Held in Custody		125.562.305	123.537.489	249.099.794	53.469.009	112.968.042	166.437.051
Cheques Received for Collection		103.171.889	22.333.602	125.505.491	84.305.832	19.520.939	103.826.771
Commercial Notes Received for Collection		11.687.419	4.376.114	16.063.533	9.979.379	4.188.461	14.167.840
Other Assets Received for Collection		403.007	114.621.004	115.024.011	431.391	101.448.674	101.880.065
Securities that will be Intermediated to Issue		0	776.940	776.940	0	708.084	708.084
Other Items Under Custody		3.072.390	20.420.442	23.492.832	3.081.703	16.676.984	19.758.687
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		3.543.390.940	5.484.182.889	9.027.573.829	2.628.676.708	4.943.726.492	7.572.403.200
Securities		28.843.356	36.298.460	65.141.816	24.257.437	22.920.878	47.178.315
Guarantee Notes		23.158.048	95.127.150	118.285.198	22.707.329	83.177.929	105.885.258
Commodity		354.203	0	354.203	510.466	0	510.466
Warrant		0	7.299.143	7.299.143	0	4.580.995	4.580.995
Real Estate		1.151.039.982	798.555.121	1.949.595.103	831.298.980	832.365.207	1.663.664.187
Other Pledged Items		2.339.995.351	4.546.903.015	6.886.898.366	1.749.902.496	4.000.681.483	5.750.583.979

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.050.306.730	7.073.070.862	13.123.377.592	4.215.216.110	6.356.067.482	10.571.283.592



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 - 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	5.4.1	230.980.199	82.523.503	126.481.225	45.783.404
Interest Income on Loans		170.529.910	59.079.994	93.464.088	32.851.253
Interest Income on Reserve Deposits		11.229.224	283.680	7.778.624	263.132
Interest Income on Banks		5.142.605	1.482.550	2.060.181	943.699
Interest Income on Money Market Placements		3.875.464	1.602.664	1.667.883	987.722
Interest Income on Marketable Securities Portfolio		35.783.157	17.702.534	19.029.800	9.412.953
Financial Assets At Fair Value Through Profit Loss		512.613	152.348	274.685	82.247
Financial Assets At Fair Value Through Other Comprehensive Income		11.996.264	7.455.294	6.368.898	3.783.030
Financial Assets Measured at Amortised Cost		23.274.280	10.094.892	12.386.217	5.547.676
Finance Leasing Interest Income		3.001.731	1.563.024	1.589.122	906.999
Other Interest Income		1.418.108	809.057	891.527	417.646
INTEREST EXPENSES (-)	5.4.2	-173.250.711	-45.747.788	-93.691.489	-27.674.745
Interest Expenses on Deposits		-157.617.737	-39.294.577	-83.475.080	-24.084.096
Interest Expenses on Funds Borrowed		-5.006.130	-3.072.972	-2.713.048	-1.986.769
Interest Expenses on Money Market Funds		-6.421.887	-1.059.343	-5.051.983	-738.842
Interest Expenses on Securities Issued		-2.596.219	-1.319.476	-1.413.053	-647.927
Lease Interest Expenses		-230.483	-125.972	-123.429	-68.541
Other Interest Expense		-1.378.255	-875.448	-914.896	-148.570
NET INTEREST INCOME OR EXPENSE		57.729.488	36.775.715	32.789.736	18.108.659
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	41.832.932	14.274.584	22.206.632	7.666.349
Fees and Commissions Received		61.216.210	19.224.422	32.983.069	10.478.136
From Noncash Loans		2.369.235	1.447.097	1.238.292	798.623
Other		58.846.975	17.777.325	31.744.777	9.679.513
Fees and Commissions Paid (-)		-19.383.278	-4.949.838	-10.776.437	-2.811.787
Paid for Noncash Loans		-35.721	-32.324	-11.045	-15.018
Other		-19.347.557	-4.917.514	-10.765.392	-2.796.769
DIVIDEND INCOME	5.4.3	158.360	44.378	150.338	32.379
TRADING INCOME OR LOSS (Net)	5.4.4	1.755.201	18.809.868	-3.700.496	14.354.499
Gains (Losses) Arising from Capital Markets Transactions		-288.120	3.449.090	-283.886	2.612.621
Gains (Losses) Arising From Derivative Financial Transactions		-14.899.550	-5.733.268	-13.426.798	-5.842.544
Foreign Exchange Gains or Losses		16.942.871	21.094.046	10.010.188	17.584.422
OTHER OPERATING INCOME	5.4.5	29.333.823	16.994.916	14.057.623	6.802.188
GROSS PROFIT FROM OPERATING ACTIVITIES		130.809.804	86.899.461	65.503.833	46.964.074
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-28.815.569	-22.342.116	-12.844.093	-11.996.818
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-67.452	-51.814	-27.667	-21.486
PERSONNEL EXPENSES (-)		-17.562.206	-8.923.274	-8.921.572	-4.649.187
OTHER OPERATING EXPENSES (-)	5.4.7	-27.629.514	-15.590.603	-14.490.484	-7.881.161
NET OPERATING INCOME (LOSS)		56.735.063	39.991.654	29.220.017	22.415.422
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.347.000	902.770	595.348	415.424
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	58.082.063	40.894.424	29.815.365	22.830.846
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-13.492.253	-7.084.684	-7.705.138	-4.473.663
Current Tax Provision		-19.425.757	-10.995.898	-11.026.651	-6.484.926
Expense Effect of Deferred Tax		-1.311.648	-2.477.788	170.389	-1.578.023
Income Effect of Deferred Tax		7.245.152	6.389.002	3.151.124	3.589.286
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	44.589.810	33.809.740	22.110.227	18.357.183
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	5.4.8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	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	5.4.10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	44.589.810	33.809.740	22.110.227	18.357.183
Profit (Loss) Attributable to Group		44.155.427	33.584.124	21.865.161	18.218.281
Profit (loss), attributable to non-controlling interests		434.383	225.616	245.066	138.902
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,10513000	0,07996000	0,05206000	0,04338000



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 - 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)		44.589.810	33.809.740		
OTHER COMPREHENSIVE INCOME		3.406.947	10.301.741		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		4.544.152	7.334.448		
Gains (Losses) on Revaluation of Property, Plant and Equipment		5.037.938	3.617.977		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-583.148	48.443		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		225.451	521.015		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-136.089	3.147.013		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.137.205	2.967.293		
Exchange Differences on Translation		2.415.036	9.139.431		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.078.097	-5.574.189		
Income (Loss) Related with Cash Flow Hedges		-1.741.279	1.796.395		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.102.022	-4.315.227		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-65.928	-64.563		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.435.085	1.985.446		
TOTAL COMPREHENSIVE INCOME (LOSS)		47.996.757	44.111.481		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 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	5.6	80.048.644	12.035.338
Interest Received		203.156.307	158.005.135
Interest Paid		-147.783.300	-36.411.512
Dividends received		158.360	44.378
Fees and Commissions Received		61.216.210	19.224.422
Other Gains		28.281.993	16.994.916
Collections from Previously Written Off Loans and Other Receivables		1.378.987	676.785
Cash Payments to Personnel and Service Suppliers		-39.709.475	-21.065.522
Taxes Paid		-17.944.319	-9.809.972
Other		-8.706.119	-115.623.292
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	-103.792.133	109.376.436
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.282.178	-2.127.691
Net (Increase) Decrease in Due From Banks		-106.265.806	-63.335.050
Net (Increase) Decrease in Loans		-284.878.397	-256.205.153
Net (Increase) Decrease in Other Assets		-17.831.540	-2.266.024
Net Increase (Decrease) in Bank Deposits		18.091.133	1.981.279
Net Increase (Decrease) in Other Deposits		226.267.396	396.035.883
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		36.616.510	22.988.833
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		22.926.393	12.304.359
Net Cash Provided From Banking Operations	5.6	-23.743.489	121.411.774
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-56.809.175	-43.190.080
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-848.000	-12.390
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-3.046.760	-2.727.591
Cash Obtained from Tangible and Intangible Asset Sales		757.010	-109.897
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-64.843.464	-24.856.598
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		44.682.204	21.061.423
Cash Paid for Purchase of Financial Assets At Amortised Cost		-55.277.356	-49.160.554
Cash Obtained from Sale of Financial Assets At Amortised Cost		21.767.191	12.615.527
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		28.252.379	-1.345.795
Cash Obtained from Loans and Securities Issued		67.481.920	40.692.570
Cash Outflow Arised From Loans and Securities Issued		-25.200.713	-32.841.904
Equity Instruments Issued		0	0
Dividends paid		-13.341.145	-8.776.374
Payments of lease liabilities		-687.683	-420.087
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	4.881.115	31.348.895
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	-47.419.170	108.224.794
Cash and Cash Equivalents at Beginning of the Period	5.6	295.973.109	149.464.537
Cash and Cash Equivalents at End of the Period	5.6	248.553.939	257.689.331



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 01.01.2023 - 30.06.2023	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period			4.200.000	11.880	0	772.554	5.405.144	-1.315.532	471.809	15.758.923	8.711.262	-4.556.136	63.782.784	59.396.697	0	152.639.385	484.735	153.124.120
	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		5.5	4.200.000	11.880	0	772.554	5.405.144	-1.315.532	471.809	15.758.923	8.711.262	-4.556.136	63.782.784	59.396.697	0	152.639.385	484.735	153.124.120
	Total Comprehensive Income (Loss)			0	0	0	0	6.791.444	36.559	506.672	9.139.431	-4.293.993	-1.877.611	0	0	33.584.124	43.886.626	224.855	44.111.481
	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	170.710	0	0	170.710	0	170.710
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	50.620.323	-59.396.697	0	-8.776.374	-98.064	-8.874.438
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	-8.776.374	0	-8.776.374	-98.064	-8.874.438
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	50.469.944	-50.469.944	0	0	0	0
	Other			0	0	0	0	0	0	0	0	0	0	150.379	-150.379	0	0	0	0
	Equity at end of period			4.200.000	11.880	0	772.554	12.196.588	-1.278.973	978.481	24.898.354	4.417.269	-6.433.747	114.573.817	0	33.584.124	187.920.347	611.526	188.531.873
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			4.200.000	11.880	0	772.554	15.971.976	-1.994.953	1.322.665	28.894.950	3.337.016	-8.778.924	114.589.030	86.374.997	0	244.701.191	920.327	245.621.518
	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		5.5	4.200.000	11.880	0	772.554	15.971.976	-1.994.953	1.322.665	28.894.950	3.337.016	-8.778.924	114.589.030	86.374.997	0	244.701.191	920.327	245.621.518
	Total Comprehensive Income (Loss)			0	0	0	0	4.714.208	-408.203	238.147	2.415.036	-1.476.124	-2.069.633	0	0	44.155.427	47.568.858	427.899	47.996.757
	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	34.967	0	0	34.967	0	34.967
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	73.275.239	-86.374.997	0	-13.099.758	-241.387	-13.341.145
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	-13.099.758	0	-13.099.758	-241.387	-13.341.145
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	73.257.539	-73.257.539	0	0	0	0
	Other			0	0	0	0	0	0	0	0	0	0	17.700	-17.700	0	0	0	0
	Equity at end of period			4.200.000	11.880	0	772.554	20.686.184	-2.403.156	1.560.812	31.309.986	1.860.892	-10.848.557	187.899.236	0	44.155.427	279.205.258	1.106.839	280.312.097