



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ 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	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") 30 Haziran 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve 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 vâkıf

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız

denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Banka 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 Olmayan 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 olmayan finansal tablolar ile karşılaştırmalı olarak sunulan 31 Aralık 2023 tarihli konsolide olmayan bilançoda yer alan "Dönem Net Kâr veya Zararı" ve "Olağanüstü Yedekler" hesapları ve 30 Haziran 2023 tarihinde sona eren altı aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun ilişikteki konsolide olmayan finansal tablolar üzerindeki etkileri haricinde , ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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.

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 olmayan 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	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)		279.139.635	324.585.591	603.725.226	256.725.299	270.137.629	526.862.928
Cash and cash equivalents	5.1.1	202.005.451	286.876.149	488.881.600	193.830.153	236.644.393	430.474.546
Cash and Cash Balances at Central Bank		199.779.927	150.631.099	350.411.026	167.131.437	161.313.654	328.445.091
Banks		2.665.981	109.559.275	112.225.256	1.419.269	64.005.751	65.425.020
Receivables From Money Markets		0	26.991.342	26.991.342	26.444.388	12.094.686	38.539.074
Allowance for Expected Losses (-)		-440.457	-305.567	-746.024	-1.164.941	-769.698	-1.934.639
Financial assets at fair value through profit or loss	5.1.2	725.026	3.641.941	4.366.967	1.721.836	3.526.321	5.248.157
Public Debt Securities		388.408	2.411.180	2.799.588	1.559.847	2.476.591	4.036.438
Equity instruments		134.955	111.719	246.674	96.942	109.913	206.855
Other Financial Assets		201.663	1.119.042	1.320.705	65.047	939.817	1.004.864
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	69.053.434	26.392.899	95.446.333	56.758.784	23.515.294	80.274.078
Public Debt Securities		68.382.317	24.550.288	92.932.605	56.110.960	21.868.778	77.979.738
Equity instruments		227.797	1.842.611	2.070.408	203.391	1.646.516	1.849.907
Other Financial Assets		443.320	0	443.320	444.433	0	444.433
Derivative financial assets	5.1.4	7.355.724	7.674.602	15.030.326	4.414.526	6.451.621	10.866.147
Derivative Financial Assets At Fair Value Through Profit Or Loss		7.355.724	7.204.653	14.560.377	4.406.868	5.533.011	9.939.879
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	469.949	469.949	7.658	918.610	926.268
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.119.246.214	392.026.690	1.511.272.904	887.020.026	339.264.069	1.226.284.095
Loans	5.1.5	960.694.454	348.406.538	1.309.100.992	767.831.889	298.298.967	1.066.130.856
Receivables From Leasing Transactions	5.1.6	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	5.1.7	185.371.840	67.254.288	252.626.128	141.655.134	65.598.188	207.253.322
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	5.105.850	10.112.655	3.581.967	4.664.026	8.245.993
Allowance for Expected Credit Losses (-)		-26.820.080	-23.634.136	-50.454.216	-22.466.997	-24.633.086	-47.100.083
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.8	2.353.114	0	2.353.114	2.122.307	0	2.122.307
Held for Sale		2.353.114	0	2.353.114	2.122.307	0	2.122.307
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		26.498.879	41.854.190	68.353.069	19.807.944	37.128.973	56.936.917
Investments in Associates (Net)	5.1.9	145.588	0	145.588	127.014	0	127.014

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		145.588	0	145.588	127.014	0	127.014
Investments in Subsidiaries (Net)	5.1.10	26.353.291	41.854.190	68.207.481	19.680.930	37.128.973	56.809.903
Unconsolidated Financial Subsidiaries		25.236.103	41.854.190	67.090.293	19.207.870	37.128.973	56.336.843
Unconsolidated Non-Financial Subsidiaries		1.117.188	0	1.117.188	473.060	0	473.060
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.11	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)	5.1.12	23.910.500	747	23.911.247	18.927.274	756	18.928.030
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	2.056.554	0	2.056.554	1.795.702	0	1.795.702
Goodwill		0	0	0	0	0	0
Other		2.056.554	0	2.056.554	1.795.702	0	1.795.702
INVESTMENT PROPERTY (Net)	5.1.14	4.516.451	0	4.516.451	3.071.140	0	3.071.140
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	5.1.15	26.356.600	0	26.356.600	19.834.272	0	19.834.272
OTHER ASSETS (Net)	5.1.16	64.630.878	5.930.022	70.560.900	67.507.601	6.712.344	74.219.945
TOTAL ASSETS		1.548.708.825	764.397.240	2.313.106.065	1.276.811.565	653.243.771	1.930.055.336
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.090.249.874	511.426.664	1.601.676.538	882.488.850	501.215.585	1.383.704.435
LOANS RECEIVED	5.2.2	1.117.112	45.432.811	46.549.923	995.541	43.062.614	44.058.155
MONEY MARKET FUNDS	5.2.3	27.226.531	89.722.088	116.948.619	110.181	43.343.975	43.454.156
MARKETABLE SECURITIES (Net)	5.2.4	117.726	4.406.377	4.524.103	0	5.240.527	5.240.527
Bills		117.723	1.197.621	1.315.344	0	950.964	950.964
Asset-backed Securities		0	0	0	0	0	0
Bonds		3	3.208.756	3.208.759	0	4.289.563	4.289.563
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	53.193.434	53.193.434	0	48.622.754	48.622.754
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	10.849.413	4.572.672	15.422.085	7.021.558	4.389.270	11.410.828
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		10.434.797	4.572.672	15.007.469	7.021.558	4.389.270	11.410.828
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		414.616	0	414.616	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.7	1.921.568	187.870	2.109.438	1.526.016	204.923	1.730.939
PROVISIONS	5.2.8	11.608.724	5.558.542	17.167.266	9.146.493	7.297.251	16.443.744
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		5.301.332	134.621	5.435.953	4.160.644	163.636	4.324.280
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.307.392	5.423.921	11.731.313	4.985.849	7.133.615	12.119.464
CURRENT TAX LIABILITIES	5.2.9	14.088.794	46.638	14.135.432	9.556.143	144.364	9.700.507
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.10	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	5.2.11	1.086.203	40.446.920	41.533.123	1.067.593	21.942.478	23.010.071
Loans		0	0	0	0	0	0

Other Debt Instruments		1.086.203	40.446.920	41.533.123	1.067.593	21.942.478	23.010.071
OTHER LIABILITIES	5.2.12	108.143.755	12.383.265	120.527.020	84.802.789	13.079.390	97.882.179
EQUITY	5.2.13	278.527.910	791.174	279.319.084	243.717.339	1.079.702	244.797.041
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		17.303.587	626.244	17.929.831	13.542.384	551.349	14.093.733
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		23.073.330	164.930	23.238.260	23.969.213	322.146	24.291.359
Profit Reserves		188.327.757	0	188.327.757	113.889.588	206.207	114.095.795
Legal Reserves		3.762.100	0	3.762.100	2.473.124	0	2.473.124
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		184.299.730	0	184.299.730	111.161.820	0	111.161.820
Other Profit Reserves		265.927	0	265.927	254.644	206.207	460.851
Profit or Loss		44.838.802	0	44.838.802	87.331.720	0	87.331.720
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		44.838.802	0	44.838.802	87.331.720	0	87.331.720
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.544.937.610	768.168.455	2.313.106.065	1.240.432.503	689.622.833	1.930.055.336

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		1.781.577.172	1.143.724.083	2.925.301.255	1.190.196.271	1.024.273.433	2.214.469.704
GUARANTIES AND WARRANTIES	5.3.1	298.685.220	203.080.198	501.765.418	222.242.700	179.224.208	401.466.908
Letters of Guarantee		280.784.174	144.540.993	425.325.167	207.649.439	127.708.895	335.358.334
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	3.635.777	16.364.831	9.658.232	3.511.623	13.169.855
Other Letters of Guarantee		268.055.120	136.021.844	404.076.964	197.991.207	119.839.126	317.830.333
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	51.653.243	52.149.147	396.874	45.435.967	45.832.841
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		495.904	51.653.243	52.149.147	396.874	45.435.967	45.832.841
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	448.298	448.298	0	269.955	269.955
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	1.132.017.990	75.211.848	1.207.229.838	677.083.131	40.480.363	717.563.494
Irrevocable Commitments		1.131.642.990	72.704.349	1.204.347.339	676.633.131	38.549.001	715.182.132
Forward Asset Purchase Commitments		6.415.620	60.258.254	66.673.874	4.215.928	25.588.620	29.804.548
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		218.996.526	5.037.734	224.034.260	133.935.397	5.695.864	139.631.261
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		890.451.373	0	890.451.373	527.976.217	0	527.976.217
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		375.000	2.507.499	2.882.499	450.000	1.931.362	2.381.362
Revocable Loan Granting Commitments		375.000	2.498.561	2.873.561	450.000	1.923.230	2.373.230
Other Revocable Commitments		0	8.938	8.938	0	8.132	8.132
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	350.873.962	865.432.037	1.216.305.999	290.870.440	804.568.862	1.095.439.302
Derivative Financial Instruments Held For Hedging		8.171.015	67.403.977	75.574.992	120.000	43.424.244	43.544.244
Fair Value Hedges		0	51.811.546	51.811.546	0	18.064.746	18.064.746
Cash Flow Hedges		8.171.015	15.592.431	23.763.446	120.000	25.359.498	25.479.498
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		342.702.947	798.028.060	1.140.731.007	290.750.440	761.144.618	1.051.895.058
Forward Foreign Currency Buy or Sell Transactions		53.221.561	60.474.122	113.695.683	44.064.243	50.924.897	94.989.140
Forward Foreign Currency Buying Transactions		44.025.655	15.147.945	59.173.600	41.492.639	8.213.560	49.706.199
Forward Foreign Currency Sale Transactions		9.195.906	45.326.177	54.522.083	2.571.604	42.711.337	45.282.941
Currency and Interest Rate Swaps		281.947.013	573.631.973	855.578.986	235.539.790	557.920.634	793.460.424
Currency Swap Buy Transactions		678.036	144.900.813	145.578.849	742.846	177.716.173	178.459.019
Currency Swap Sell Transactions		71.343.799	131.390.153	202.733.952	107.057.026	115.851.600	222.908.626
Interest Rate Swap Buy Transactions		104.962.589	148.670.503	253.633.092	63.869.959	132.176.430	196.046.389
Interest Rate Swap Sell Transactions		104.962.589	148.670.504	253.633.093	63.869.959	132.176.431	196.046.390
Currency, Interest Rate and Securities Options		7.089.137	6.947.885	14.037.022	8.043.347	10.179.512	18.222.859
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		445.236	422.898	868.134	3.103.060	2.891.172	5.994.232
Currency Futures Buy Transactions		0	415.259	415.259	3.103.060	1.393	3.104.453
Currency Futures Sell Transactions		445.236	7.639	452.875	0	2.889.779	2.889.779
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		0	156.343.552	156.343.552	0	139.054.145	139.054.145
CUSTODY AND PLEDGES RECEIVED		3.954.178.432	4.854.319.349	8.808.497.781	2.837.848.690	4.366.757.313	7.204.606.003
ITEMS HELD IN CUSTODY		438.854.083	277.405.769	716.259.852	237.095.743	248.896.574	485.992.317
Customer Fund and Portfolio Balances		195.355.548	0	195.355.548	86.053.154	0	86.053.154
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		102.906.564	21.381.020	124.287.584	84.176.711	18.652.659	102.829.370
Commercial Notes Received for Collection		11.686.287	4.349.626	16.035.913	9.978.246	4.164.229	14.142.475
Other Assets Received for Collection		403.007	114.603.611	115.006.618	431.391	101.421.591	101.852.982
Securities that will be Intermediated to Issue		0	776.940	776.940	0	708.084	708.084
Other Items Under Custody		2.940.372	12.757.083	15.697.455	2.987.232	10.981.969	13.969.201
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		3.515.324.349	4.576.913.580	8.092.237.929	2.600.752.947	4.117.860.739	6.718.613.686
Securities		27.330.018	29.404.546	56.734.564	22.744.099	15.334.708	38.078.807
Guarantee Notes		23.156.248	57.431.816	80.588.064	22.704.829	51.809.602	74.514.431
Commodity		354.203	0	354.203	510.466	0	510.466
Warrant		0	0	0	0	0	0
Real Estate		1.149.682.020	563.098.278	1.712.780.298	829.956.018	614.851.429	1.444.807.447
Other Pledged Items		2.314.801.860	3.926.978.940	6.241.780.800	1.724.837.535	3.435.865.000	5.160.702.535

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		5.735.755.604	5.998.043.432	11.733.799.036	4.028.044.961	5.391.030.746	9.419.075.707

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	5.4.1	213.413.635	74.982.083	116.695.928	41.400.994
Interest Income on Loans		159.930.036	54.517.501	87.490.824	30.250.653
Interest Income on Reserve Deposits		11.209.042	249.026	7.767.771	242.029
Interest Income on Banks		2.736.234	605.345	742.493	363.528
Interest Income on Money Market Placements		3.639.111	1.585.318	1.525.579	975.757
Interest Income on Marketable Securities Portfolio		34.871.014	17.380.743	18.467.506	9.239.909
Financial Assets At Fair Value Through Profit Loss		505.141	151.771	269.118	81.670
Financial Assets At Fair Value Through Other Comprehensive Income		11.351.096	7.180.547	5.952.550	3.625.229
Financial Assets Measured at Amortised Cost		23.014.777	10.048.425	12.245.838	5.533.010
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.028.198	644.150	701.755	329.118
INTEREST EXPENSES (-)	5.4.2	-167.556.267	-43.197.438	-90.500.601	-25.985.161
Interest Expenses on Deposits		-154.625.410	-37.931.453	-81.965.472	-23.311.020
Interest Expenses on Funds Borrowed		-4.225.245	-2.620.653	-1.972.788	-1.495.358
Interest Expenses on Money Market Funds		-5.331.302	-737.964	-4.536.653	-518.725
Interest Expenses on Securities Issued		-1.777.718	-910.118	-993.449	-444.909
Lease Interest Expenses		-221.146	-122.824	-118.671	-66.929
Other Interest Expense		-1.375.446	-874.426	-913.568	-148.220
NET INTEREST INCOME OR EXPENSE		45.857.368	31.784.645	26.195.327	15.415.833
NET FEE AND COMMISSION INCOME OR EXPENSES		40.234.663	13.371.981	21.502.079	7.284.236
Fees and Commissions Received		58.835.990	17.926.504	31.869.991	9.892.977
From Noncash Loans		2.127.326	1.269.152	1.120.009	702.660
Other		56.708.664	16.657.352	30.749.982	9.190.317
Fees and Commissions Paid (-)		-18.601.327	-4.554.523	-10.367.912	-2.608.741
Paid for Noncash Loans		-2.375	-2.128	-1.195	-855
Other		-18.598.952	-4.552.395	-10.366.717	-2.607.886
DIVIDEND INCOME	5.4.3	105.544	10.122	100.611	10.122
TRADING INCOME OR LOSS (Net)	5.4.4	1.548.695	17.342.825	-3.326.231	13.176.035
Gains (Losses) Arising from Capital Markets Transactions		-783.196	3.697.101	-429.672	2.143.173
Gains (Losses) Arising From Derivative Financial Transactions		-14.536.968	-6.424.211	-12.758.968	-5.403.908
Foreign Exchange Gains or Losses		16.868.859	20.069.935	9.862.409	16.436.770
OTHER OPERATING INCOME	5.4.5	23.979.697	13.296.754	11.650.416	4.766.384
GROSS PROFIT FROM OPERATING ACTIVITIES		111.725.967	75.806.327	56.122.202	40.652.610
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-26.874.356	-20.633.804	-11.929.151	-10.919.400
OTHER ALLOWANCE EXPENSES (-)		-38.479	-46.895	-26.911	-27.985
PERSONNEL EXPENSES (-)		-15.047.349	-7.547.623	-7.684.779	-3.921.001
OTHER OPERATING EXPENSES (-)	5.4.7	-24.101.567	-13.354.493	-12.760.396	-6.532.682
NET OPERATING INCOME (LOSS)		45.664.216	34.223.512	23.720.965	19.251.542
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		9.372.627	5.565.744	4.870.638	2.926.341
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	55.036.843	39.789.256	28.591.603	22.177.883
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-10.198.041	-5.584.268	-6.069.291	-3.707.970
Current Tax Provision		-16.191.693	-9.260.760	-9.327.728	-5.648.731
Expense Effect of Deferred Tax		-1.051.014	-2.402.178	225.374	-1.586.998
Income Effect of Deferred Tax		7.044.666	6.078.670	3.033.063	3.527.759
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	44.838.802	34.204.988	22.522.312	18.469.913
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	44.838.802	34.204.988	22.522.312	18.469.913
Profit (Loss) Attributable to Group		44.838.802	34.204.988	22.522.312	18.469.913
Profit (loss), attributable to non-controlling interests		0	0		
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,10676000	0,08144000	0,05362000	0,04398000



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)		44.838.802	34.204.988		
OTHER COMPREHENSIVE INCOME		2.782.999	9.456.733		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.836.098	6.615.352		
Gains (Losses) on Revaluation of Property, Plant and Equipment		4.010.439	2.834.932		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-583.148	68.540		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		241.197	569.888		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		167.610	3.141.992		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.053.099	2.841.381		
Exchange Differences on Translation		2.464.333	8.974.675		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.060.014	-5.214.946		
Income (Loss) Related with Cash Flow Hedges		-1.633.325	1.698.987		
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		-141.701	-255.547		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.419.630	1.953.439		
TOTAL COMPREHENSIVE INCOME (LOSS)		47.621.801	43.661.721		

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		56.782.894	8.783.352
Interest Received		187.874.449	62.632.466
Interest Paid		-141.500.380	-35.233.613
Dividends received		105.544	10.122
Fees and Commissions Received		58.835.990	17.926.504
Other Gains		22.960.188	13.296.754
Collections from Previously Written Off Loans and Other Receivables		1.325.892	652.445
Cash Payments to Personnel and Service Suppliers		-34.319.693	-18.776.781
Taxes Paid		-14.790.784	-9.301.109
Other	5.6	-23.708.312	-22.423.436
Changes in Operating Assets and Liabilities Subject to Banking Operations		-74.505.564	116.956.054
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		831.642	-1.605.634
Net (Increase) Decrease in Due From Banks		-107.331.977	-25.231.499
Net (Increase) Decrease in Loans		-256.470.287	-221.578.323
Net (Increase) Decrease in Other Assets		-15.684.953	-10.879.768
Net Increase (Decrease) in Bank Deposits		18.631.655	1.541.565
Net Increase (Decrease) in Other Deposits		194.836.809	333.837.427
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		68.753.990	26.669.274
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	5.6	21.927.557	14.203.012
Net Cash Provided From Banking Operations		-17.722.670	125.739.406
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-47.916.478	-38.116.313
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.248.000	-85.100
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.361.379	-845.820
Cash Obtained from Tangible and Intangible Asset Sales		742.813	246.673
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-41.949.398	-19.579.237
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		29.244.627	17.919.088
Cash Paid for Purchase of Financial Assets At Amortised Cost		-42.783.732	-44.690.345
Cash Obtained from Sale of Financial Assets At Amortised Cost		10.438.591	8.918.428
Other	5.6	0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		11.862.007	-9.023.859
Cash Obtained from Loans and Securities Issued		34.904.353	17.615.180
Cash Outflow Arised From Loans and Securities Issued		-9.317.052	-17.572.392
Equity Instruments Issued		0	0
Dividends paid		-13.099.758	-8.776.374
Payments of lease liabilities		-625.536	-290.273
Other	5.6	0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	3.628.767	23.705.845
Net Increase (Decrease) in Cash and Cash Equivalents		-50.148.374	102.305.079
Cash and Cash Equivalents at Beginning of the Period		288.260.766	142.792.728
Cash and Cash Equivalents at End of the Period		238.112.392	245.097.807



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		4.200.000	11.880	0	772.554	4.949.980	-1.277.761	617.026 0	15.792.601	9.549.490	-4.723.678 0	63.189.765	59.603.636	0	152.685.493	0	152.685.493
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	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	4.949.980	-1.277.761	617.026 0	15.792.601	9.549.490	-4.723.678 0	63.189.765	59.603.636	0	152.685.493	0	152.685.493
	Total Comprehensive Income (Loss)		0	0	0	0	6.008.402	51.405	555.545 0	8.974.675	-3.915.565	-2.217.729 0	1.094.478	-1.094.478	34.204.988	43.661.721	0	43.661.721
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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	52.710	0	0	52.710	0	52.710
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	49.732.784	-	0	-8.776.374	0	-8.776.374
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-8.776.374	0	-8.776.374	0	-8.776.374
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	49.582.405	-	0	0	0	0
	Other		0	0	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	10.958.382	-1.226.356	1.172.571 0	24.767.276	5.633.925	-6.941.407 0	114.069.737	0	34.204.988	187.623.550	0	187.623.550
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	14.533.730	-1.919.016	1.479.019 0	29.423.468	3.752.722	-8.884.831 0	114.095.795	87.331.720	0	244.797.041	0	244.797.041
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	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	14.533.730	-1.919.016	1.479.019 0	29.423.468	3.752.722	-8.884.831 0	114.095.795	87.331.720	0	244.797.041	0	244.797.041
	Total Comprehensive Income (Loss)		0	0	0	0	3.990.411	-408.203	253.890 0	2.464.333	-1.460.990	-2.056.442 0	0	0	44.838.802	47.621.801	0	47.621.801
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	74.231.962	-	0	-13.099.758	0	-13.099.758
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-	0	-13.099.758	0	-13.099.758
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	74.214.262	-	0	0	0	0
	Other		0	0	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	18.524.141	-2.327.219	1.732.909 0	31.887.801	2.291.732	-10.941.273 0	188.327.757	0	44.838.802	279.319.084	0	279.319.084