



## KAMUYU AYDINLATMA PLATFORMU

# TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş. Bank Financial Report Unconsolidated 2024 - 2. 3 Monthly Notification

General Information About Financial Statements

## Independent Audit Comment

Independent Audit Company	PwC 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 Sınai Kalkınma Bankası Anonim Şirketi Genel Kurulu'na

#### Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'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 özkaynak 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 finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide 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.

#### Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7.c.1'de belirtildiği üzere, 30 Haziran 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, tamamı geçmiş dönemlerde ayrılmış olan 1.750.000 bin TL tutarında serbest karşılık yer almaktadır.

## ***Şartlı Sonuç***

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 30 Haziran 2024 tarihi itibarıyla ara dönem 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 Hususlar***

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 5 Şubat 2024 tarihli tam kapsamlı denetim raporunda ve 31 Temmuz 2023 tarihli sınırlı denetim raporunda, söz konusu konsolide olmayan finansal tablolarda ayrılmış olan serbest karşılıklar nedeniyle sırasıyla sınırlı olumlu görüş ve şartlı sonuç bildirmiştir.

## ***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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 1 Ağustos 2024

## 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)		14.752.836	15.063.851	29.816.687	12.079.389	15.072.800	27.152.189
Cash and cash equivalents		6.199.986	6.594.445	12.794.431	7.426.572	7.698.495	15.125.067
Cash and Cash Balances at Central Bank	(1)	1.044	4.452.774	4.453.818	8.682	2.934.142	2.942.824
Banks	(3)	24.601	2.146.697	2.171.298	819	4.765.002	4.765.821
Receivables From Money Markets		6.177.168	0	6.177.168	7.417.408	0	7.417.408
Allowance for Expected Losses ( - )		-2.827	-5.026	-7.853	-337	-649	-986
Financial assets at fair value through profit or loss	(2)	410.640	0	410.640	279.883	0	279.883
Public Debt Securities		26.623	0	26.623	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		384.017	0	384.017	279.883	0	279.883
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	7.561.922	6.536.489	14.098.411	3.898.112	5.914.430	9.812.542
Public Debt Securities		6.971.655	5.704.820	12.676.475	3.669.367	5.161.094	8.830.461
Equity instruments		112.559	831.669	944.228	114.017	753.336	867.353
Other Financial Assets		477.708	0	477.708	114.728	0	114.728
Derivative financial assets	(2)	580.288	1.932.917	2.513.205	474.822	1.459.875	1.934.697
Derivative Financial Assets At Fair Value Through Profit Or Loss		580.288	1.932.917	2.513.205	474.822	1.459.875	1.934.697
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		19.351.439	147.163.487	166.514.926	17.126.421	123.677.102	140.803.523
Loans	(5)	12.743.595	137.972.486	150.716.081	12.619.452	117.065.644	129.685.096
Receivables From Leasing Transactions	(10)	34.232	438.809	473.041	34.052	418.318	452.370
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	10.867.138	13.351.331	24.218.469	8.392.539	10.501.573	18.894.112
Public Debt Securities		10.867.138	13.351.331	24.218.469	8.392.539	10.501.573	18.894.112
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-4.293.526	-4.599.139	-8.892.665	-3.919.622	-4.308.433	-8.228.055
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(16)	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		8.207.135	0	8.207.135	6.502.318	0	6.502.318
Investments in Associates (Net)	(7)	3.480.011	0	3.480.011	2.825.834	0	2.825.834

Associates Accounted for Using Equity Method		3.480.011	0	3.480.011	2.825.834	0	2.825.834
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(8)	4.727.124	0	4.727.124	3.676.484	0	3.676.484
Unconsolidated Financial Subsidiaries		4.616.050	0	4.616.050	3.575.468	0	3.575.468
Unconsolidated Non-Financial Subsidiaries		111.074	0	111.074	101.016	0	101.016
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)	(12)	469.545	0	469.545	450.137	0	450.137
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	3.922	0	3.922	5.295	0	5.295
Goodwill		0	0	0	0	0	0
Other		3.922	0	3.922	5.295	0	5.295
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	1.249.035	0	1.249.035	1.446.999	0	1.446.999
OTHER ASSETS (Net)	(17)	755.914	167.432	923.346	383.877	139.699	523.576
<b>TOTAL ASSETS</b>		<b>44.789.826</b>	<b>162.394.770</b>	<b>207.184.596</b>	<b>37.994.436</b>	<b>138.889.601</b>	<b>176.884.037</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	703.025	110.861.919	111.564.944	175.418	106.675.692	106.851.110
MONEY MARKET FUNDS		6.867.223	6.683.268	13.550.491	256.137	2.224.922	2.481.059
MARKETABLE SECURITIES (Net)	(3)	0	37.463.649	37.463.649	0	32.227.091	32.227.091
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	37.463.649	37.463.649	0	32.227.091	32.227.091
FUNDS		90.439	490.357	580.796	132.820	1.349.660	1.482.480
Borrower funds		90.439	490.357	580.796	132.820	1.349.660	1.482.480
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	205.459	1.267.964	1.473.423	32.887	1.115.271	1.148.158
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		205.459	1.267.964	1.473.423	32.887	1.115.271	1.148.158
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	179.739	0	179.739	127.296	0	127.296
PROVISIONS	(7)	1.885.673	83.234	1.968.907	1.872.459	180.126	2.052.585
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		99.632	0	99.632	35.123	0	35.123
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.786.041	83.234	1.869.275	1.837.336	180.126	2.017.462
CURRENT TAX LIABILITIES	(8)	982.856	0	982.856	894.735	0	894.735
DEFERRED TAX LIABILITY	(8)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(10)	0	10.073.366	10.073.366	0	6.043.090	6.043.090
Loans		0	0	0	0	6.043.090	6.043.090

Other Debt Instruments		0	10.073.366	10.073.366	0	0	0
OTHER LIABILITIES		440.694	2.380.086	2.820.780	424.650	1.740.113	2.164.763
EQUITY		26.470.762	54.883	26.525.645	21.357.317	54.353	21.411.670
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		14.658	0	14.658	14.658	0	14.658
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		14.658	0	14.658	14.658	0	14.658
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.776.370	197.550	3.973.920	3.101.549	183.946	3.285.495
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		422.806	-142.667	280.139	387.134	-129.593	257.541
Profit Reserves		15.053.976	0	15.053.976	8.012.499	0	8.012.499
Legal Reserves		645.497	0	645.497	631.996	0	631.996
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		14.329.918	0	14.329.918	7.301.942	0	7.301.942
Other Profit Reserves		2.920	0	2.920	2.920	0	2.920
Profit or Loss		4.402.952	0	4.402.952	7.041.477	0	7.041.477
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		4.402.952	0	4.402.952	7.041.477	0	7.041.477
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		37.825.870	169.358.726	207.184.596	25.273.719	151.610.318	176.884.037

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		21.544.219	169.965.626	191.509.845	18.195.989	140.351.536	158.547.525
GUARANTIES AND WARRANTIES	(1)	2.772.810	13.390.572	16.163.382	2.508.577	9.714.268	12.222.845
Letters of Guarantee		1.983.950	5.488.607	7.472.557	2.378.874	5.722.479	8.101.353
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		1.983.950	5.488.607	7.472.557	2.378.874	5.722.479	8.101.353
Bank Acceptances		0	227.233	227.233	0	0	0
Import Letter of Acceptance		0	227.233	227.233	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		788.860	7.674.732	8.463.592	129.703	3.991.789	4.121.492
Documentary Letters of Credit		788.860	7.674.732	8.463.592	129.703	3.991.789	4.121.492
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>	(1)	3.009.518	10.274.175	13.283.693	1.975.991	6.563.880	8.539.871
Irrevocable Commitments		1.489.789	2.558.101	4.047.890	1.469.708	428.175	1.897.883
Forward Asset Purchase Commitments		118.522	2.359.060	2.477.582	118.180	223.859	342.039
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	160.811	160.811	0	168.814	168.814
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		1.371.267	38.230	1.409.497	1.351.528	35.502	1.387.030
Revocable Commitments		1.519.729	7.716.074	9.235.803	506.283	6.135.705	6.641.988
Revocable Loan Granting Commitments		1.519.729	7.716.074	9.235.803	506.283	6.135.705	6.641.988
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	15.761.891	146.300.879	162.062.770	13.711.421	124.073.388	137.784.809
Derivative Financial Instruments Held For Hedging		0	42.419.921	42.419.921	0	38.788.055	38.788.055
Fair Value Hedges		0	42.419.921	42.419.921	0	38.788.055	38.788.055
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		15.761.891	103.880.958	119.642.849	13.711.421	85.285.333	98.996.754
Forward Foreign Currency Buy or Sell Transactions		517.134	741.141	1.258.275	506.702	601.942	1.108.644
Forward Foreign Currency Buying Transactions		409.788	243.174	652.962	506.702	64.395	571.097
Forward Foreign Currency Sale Transactions		107.346	497.967	605.313	0	537.547	537.547
Currency and Interest Rate Swaps		10.148.732	98.511.730	108.660.462	13.204.719	84.683.391	97.888.110
Currency Swap Buy Transactions		474.706	23.235.691	23.710.397	4.944	19.862.066	19.867.010
Currency Swap Sell Transactions		6.244.026	17.110.419	23.354.445	13.148.219	6.935.939	20.084.158
Interest Rate Swap Buy Transactions		1.715.000	29.082.810	30.797.810	25.778	28.942.693	28.968.471
Interest Rate Swap Sell Transactions		1.715.000	29.082.810	30.797.810	25.778	28.942.693	28.968.471
Currency, Interest Rate and Securities Options		5.096.025	4.628.087	9.724.112	0	0	0
Currency Options Buy Transactions		3.047.281	1.864.214	4.911.495	0	0	0
Currency Options Sell Transactions		2.048.744	2.763.873	4.812.617	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		412.739.352	2.746.031.772	3.158.771.124	366.597.529	2.352.099.418	2.718.696.947
ITEMS HELD IN CUSTODY		3.409.615	9.351.661	12.761.276	72.489	3.925.397	3.997.886
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		17.047	9.351.661	9.368.708	10.059	3.925.397	3.935.456
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		3.392.568	0	3.392.568	62.430	0	62.430
PLEDGED ITEMS		394.018.060	2.250.575.108	2.644.593.168	352.788.851	1.922.576.059	2.275.364.910
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		87.284	2.950.990	3.038.274	175.899	3.108.491	3.284.390
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		119.511.946	730.705.079	850.217.025	104.370.588	619.660.191	724.030.779
Other Pledged Items		273.962.581	1.516.919.039	1.790.881.620	247.786.115	1.299.807.377	1.547.593.492

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		15.311.677	486.105.003	501.416.680	13.736.189	425.597.962	439.334.151
TOTAL OFF-BALANCE SHEET ACCOUNTS		434.283.571	2.915.997.398	3.350.280.969	384.793.518	2.492.450.954	2.877.244.472

# 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(1)	13.832.164	7.032.834	7.104.239	4.190.976
Interest Income on Loans		7.978.826	4.679.649	4.000.992	2.947.300
Interest Income on Reserve Deposits		330	27	303	16
Interest Income on Banks		33.122	10.106	16.977	4.549
Interest Income on Money Market Placements		2.280.216	222.903	1.141.571	127.167
Interest Income on Marketable Securities Portfolio		3.469.053	2.099.825	1.895.718	1.098.994
Financial Assets At Fair Value Through Profit Loss		2.969	0	2.107	0
Financial Assets At Fair Value Through Other Comprehensive Income		1.215.774	469.595	696.897	247.902
Financial Assets Measured at Amortised Cost		2.250.310	1.630.230	1.196.714	851.092
Finance Leasing Interest Income		24.340	12.985	11.992	7.737
Other Interest Income		46.277	7.339	36.686	5.213
INTEREST EXPENSES (-)	(2)	-6.333.599	-3.165.265	-3.389.651	-1.892.280
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-3.905.218	-2.405.035	-1.827.861	-1.431.302
Interest Expenses on Money Market Funds		-746.047	-101.085	-617.088	-57.798
Interest Expenses on Securities Issued		-1.591.215	-615.301	-904.697	-380.352
Lease Interest Expenses		-37.931	-15.965	-12.337	-8.003
Other Interest Expense		-53.188	-27.879	-27.668	-14.825
NET INTEREST INCOME OR EXPENSE		7.498.565	3.867.569	3.714.588	2.298.696
NET FEE AND COMMISSION INCOME OR EXPENSES		294.129	136.717	164.234	72.894
Fees and Commissions Received		318.222	146.359	175.449	77.478
From Noncash Loans		94.284	68.413	48.232	38.904
Other		223.938	77.946	127.217	38.574
Fees and Commissions Paid (-)		-24.093	-9.642	-11.215	-4.584
Paid for Noncash Loans		-3.442	-3.586	-1.724	-1.734
Other		-20.651	-6.056	-9.491	-2.850
DIVIDEND INCOME	(3)	1.594	9.721	1.594	2.450
TRADING INCOME OR LOSS (Net)	(4)	-1.501.904	1.739.639	-748.803	1.621.882
Gains (Losses) Arising from Capital Markets Transactions		48.315	-13.811	31.537	-7.042
Gains (Losses) Arising From Derivative Financial Transactions		63.659	1.982.591	-665.361	2.025.713
Foreign Exchange Gains or Losses		-1.613.878	-229.141	-114.979	-396.789
OTHER OPERATING INCOME	(5)	173.011	110.965	112.671	-189.004
GROSS PROFIT FROM OPERATING ACTIVITIES		6.465.395	5.864.611	3.244.284	3.806.918
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(6)	-697.748	-1.239.807	-261.030	-1.174.828
OTHER ALLOWANCE EXPENSES ( - )	(6)	0	-700.000	0	-650.000
PERSONNEL EXPENSES (-)		-673.116	-299.491	-343.692	-152.633
OTHER OPERATING EXPENSES (-)	(7)	-300.714	-216.297	-150.742	-67.180
NET OPERATING INCOME (LOSS)		4.793.817	3.409.016	2.488.820	1.762.277
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.036.573	730.335	719.195	550.334
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.830.390	4.139.351	3.208.015	2.312.611
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-1.427.438	-967.821	-739.264	-547.632
Current Tax Provision		-1.203.367	-762.755	-602.123	-149.416
Expense Effect of Deferred Tax		-971.977	-767.116	-629.800	-515.211
Income Effect of Deferred Tax		747.906	562.050	492.659	116.995
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	4.402.952	3.171.530	2.468.751	1.764.979
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	(10)	4.402.952	3.171.530	2.468.751	1.764.979
Profit (Loss) Attributable to Group		4.402.952	3.171.530	2.468.751	1.764.979
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)		1,57200000	1,13300000	0,88200000	0,63000000



# 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)		4.402.952	3.171.530		
OTHER COMPREHENSIVE INCOME		711.023	514.867		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		688.425	725.738		
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		-43.085	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		714.545	725.738		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		16.965	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		22.598	-210.871		
Exchange Differences on Translation		45.024	138.151		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-31.568	-5.184		
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	-395.534		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		9.142	51.696		
TOTAL COMPREHENSIVE INCOME (LOSS)		5.113.975	3.686.397		

# 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
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		3.735.175	2.447.911
Interest Received		11.635.547	5.254.369
Interest Paid		-5.950.907	-2.732.773
Dividends received		35.750	9.721
Fees and Commissions Received		318.222	146.359
Other Gains		80.734	101.037
Collections from Previously Written Off Loans and Other Receivables		124.104	149.466
Cash Payments to Personnel and Service Suppliers		-798.021	-337.849
Taxes Paid		-593.847	-614.071
Other		-1.116.407	471.652
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.986.986	-3.487.469
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-90.545	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-9.009.279	-977.702
Net (Increase) Decrease in Other Assets		-2.477.053	-905.111
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		-5.943.542	-3.358.019
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		10.533.433	1.753.363
Net Cash Provided From Banking Operations		-3.251.811	-1.039.558
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-6.125.140	2.750.420
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.083	-4.499
Cash Obtained from Tangible and Intangible Asset Sales		567	547
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.720.516	-246.406
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		554.675	3.263.973
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.116.482	-397.215
Cash Obtained from Sale of Financial Assets At Amortised Cost		160.699	139.627
Other		0	-5.607
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		4.903.616	-6.584.338
Cash Obtained from Loans and Securities Issued		13.526.711	0
Cash Outflow Arised From Loans and Securities Issued		-8.543.986	-6.513.172
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-79.109	-71.166
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		76.671	224.954
Net Increase (Decrease) in Cash and Cash Equivalents		-4.396.664	-4.648.522
Cash and Cash Equivalents at Beginning of the Period		12.104.573	7.056.949
Cash and Cash Equivalents at End of the Period		7.707.909	2.408.427



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	2.800.000	0	0	374	144.930	247	799.223 0	173.399	441.517	395.534 0	3.971.749	4.055.034	0	12.782.007	0	12.782.007	
	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	2.800.000	0	0	374	144.930	247	799.223 0	173.399	441.517	395.534 0	3.971.749	4.055.034	0	12.782.007	0	12.782.007	
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	725.738 0	138.151	46.512	-395.534 0	0	0	3.171.530	3.686.397	0	3.686.397	
	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	14.284	0	0	0	0	0	0	4.040.750	-4.055.034	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	3.895.462	-3.895.462	0	0	0	0	
	Other	0	0	0	14.284	0	0	0	0	0	0	145.288	-159.572	0	0	0	0	
	Equity at end of period	2.800.000	0	0	14.658	144.930	247	1.524.961 0	311.550	488.029	0	8.012.499	0	3.171.530	16.468.404	0	16.468.404	
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	2.800.000	0	0	14.658	250.566	3.720	3.031.209 0	385.534	-127.993	0	8.012.499	7.041.477	0	21.411.670	0	21.411.670	
	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	2.800.000	0	0	14.658	250.566	3.720	3.031.209 0	385.534	-127.993	0	8.012.499	7.041.477	0	21.411.670	0	21.411.670	
	Total Comprehensive Income (Loss)	0	0	0	0	4.039	-30.159	714.545 0	45.024	-22.426	0	0	0	4.402.952	5.113.975	0	5.113.975	
	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	7.041.477	-7.041.477	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	6.044.477	-6.044.477	0	0	0	0	
	Other	0	0	0	0	0	0	0	0	0	0	997.000	-997.000	0	0	0	0	
	Equity at end of period	2.800.000	0	0	14.658	254.605	-26.439	3.745.754 0	430.558	-150.419	0	15.053.976	0	4.402.952	26.525.645	0	26.525.645	