



## KAMUYU AYDINLATMA PLATFORMU

# TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş. Bank Financial Report Consolidated 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak 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 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 kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

#### Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

#### Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7.c.1'de belirtildiği üzere, 30 Haziran 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Grup 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 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.

### ***Diğer Hususlar***

Grup'un 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının tam kapsamlı denetimi ve 30 Haziran 2023 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide 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 finansal tablolarda ayrılmış olan serbest karşılıklar nedeniyle sırasıyla sınırlı olumlu görüş ve şartlı sonuç bildirmiştir.

### ***Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor***

Sınırlı denetimimiz sonucunda, ilişkide 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.

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	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)		15.077.831	15.254.104	30.331.935	12.366.734	15.366.459	27.733.193
Cash and cash equivalents		6.304.584	6.784.698	13.089.282	7.630.646	7.992.154	15.622.800
Cash and Cash Balances at Central Bank	(1)	1.044	4.452.774	4.453.818	8.683	2.934.142	2.942.825
Banks	(3)	99.100	2.338.942	2.438.042	198.512	5.062.745	5.261.257
Receivables From Money Markets		6.207.850	0	6.207.850	7.424.388	0	7.424.388
Allowance for Expected Losses ( - )		-3.410	-7.018	-10.428	-937	-4.733	-5.670
Financial assets at fair value through profit or loss	(2)	677.689	0	677.689	409.358	0	409.358
Public Debt Securities		26.623	0	26.623	0	0	0
Equity instruments		14.388	0	14.388	7.440	0	7.440
Other Financial Assets		636.678	0	636.678	401.918	0	401.918
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	7.515.270	6.536.489	14.051.759	3.851.908	5.914.430	9.766.338
Public Debt Securities		6.971.655	5.704.820	12.676.475	3.669.367	5.161.094	8.830.461
Equity instruments		161.772	831.669	993.441	163.648	753.336	916.984
Other Financial Assets		381.843	0	381.843	18.893	0	18.893
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)		21.329.270	147.163.487	168.492.757	18.616.230	123.677.102	142.293.332
Loans	(5)	14.762.893	137.972.486	152.735.379	14.151.168	117.065.644	131.216.812
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 (-)		-4.334.993	-4.599.139	-8.934.132	-3.961.529	-4.308.433	-8.269.962
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		3.611.266	0	3.611.266	2.939.908	0	2.939.908
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)	111.074	0	111.074	101.016	0	101.016
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		111.074	0	111.074	101.016	0	101.016
Jointly Controlled Partnerships (JointVentures) (Net)		20.181	0	20.181	13.058	0	13.058
Jointly Controlled Partnerships Accounted for Using Equity Method		20.181	0	20.181	13.058	0	13.058
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	2,799.577	0	2,799.577	2,237.255	0	2,237.255
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	6.420	0	6.420	8.118	0	8.118
Goodwill		1.005	0	1.005	1.005	0	1.005
Other		5.415	0	5.415	7.113	0	7.113
INVESTMENT PROPERTY (Net)	(14)	1,888.500	0	1,888.500	1,430.350	0	1,430.350
CURRENT TAX ASSETS		1.256	0	1.256	691	0	691
DEFERRED TAX ASSET	(15)	1,291.595	0	1,291.595	1,480.605	0	1,480.605
OTHER ASSETS (Net)	(17)	2,290.345	824.172	3,114.517	2,640.202	150.198	2,790.400
<b>TOTAL ASSETS</b>		<b>48,296.060</b>	<b>163,241.763</b>	<b>211,537.823</b>	<b>41,720.093</b>	<b>139,193.759</b>	<b>180,913.852</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	703.381	110,861.919	111,565.300	175.418	106,675.692	106,851.110
MONEY MARKET FUNDS		8,582.375	6,683.268	15,265.643	1,502.958	2,224.922	3,727.880
MARKETABLE SECURITIES (Net)	(3)	1,151.236	37,463.649	38,614.885	1,921.359	32,227.091	34,148.450
Bills		221.070	0	221.070	397.337	0	397.337
Asset-backed Securities		930.166	0	930.166	1,524.022	0	1,524.022
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)	42.967	0	42.967	39.250	0	39.250
PROVISIONS	(7)	1,921.401	83.234	2,004.635	1,900.887	180.126	2,081.013
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		123.935	0	123.935	51.889	0	51.889
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1,797.466	83.234	1,880.700	1,848.998	180.126	2,029.124
CURRENT TAX LIABILITIES	(8)	1,039.384	0	1,039.384	971.818	0	971.818
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		548.386	3.244.194	3.792.580	608.848	1.986.703	2.595.551
EQUITY		27.029.961	54.883	27.084.844	21.770.699	54.353	21.825.052
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		15.665	0	15.665	15.665	0	15.665
Equity Share Premiums		1.007	0	1.007	1.007	0	1.007
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		4.299.197	197.550	4.496.747	3.564.791	183.946	3.748.737
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		422.807	-142.667	280.140	387.135	-129.593	257.542
Profit Reserves		14.793.256	0	14.793.256	7.745.308	0	7.745.308
Legal Reserves		664.389	0	664.389	644.594	0	644.594
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		14.050.307	0	14.050.307	7.022.154	0	7.022.154
Other Profit Reserves		2.919	0	2.919	2.919	0	2.919
Profit or Loss		4.175.774	0	4.175.774	6.854.098	0	6.854.098
Prior Years' Profit or Loss		-193.850	0	-193.850	-110.946	0	-110.946
Current Period Net Profit Or Loss		4.369.624	0	4.369.624	6.965.044	0	6.965.044
Non-controlling Interests		523.262	0	523.262	403.702	0	403.702
Total equity and liabilities		41.314.989	170.222.834	211.537.823	29.056.944	151.856.908	180.913.852

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		28.781.505	169.965.626	198.747.131	22.139.270	140.351.536	162.490.806
GUARANTIES AND WARRANTIES	(1)	2.772.808	13.390.572	16.163.380	2.508.575	9.714.268	12.222.843
Letters of Guarantee		1.983.948	5.488.607	7.472.555	2.378.872	5.722.479	8.101.351
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		1.983.948	5.488.607	7.472.555	2.378.872	5.722.479	8.101.351
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)	10.203.919	10.274.175	20.478.094	5.919.274	6.563.880	12.483.154
Irrevocable Commitments		8.684.190	2.558.101	11.242.291	5.412.991	428.175	5.841.166
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		8.565.668	38.230	8.603.898	5.294.811	35.502	5.330.313
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)	15.804.778	146.300.879	162.105.657	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		15.804.778	103.880.958	119.685.736	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		42.887	0	42.887	0	0	0
CUSTODY AND PLEDGES RECEIVED		418.353.509	2.746.071.762	3.164.425.271	370.262.312	2.352.142.524	2.722.404.836
ITEMS HELD IN CUSTODY		9.016.269	9.390.337	18.406.606	3.731.818	3.967.284	7.699.102
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		5.623.701	9.390.337	15.014.038	3.669.388	3.967.284	7.636.672
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		394.025.563	2.250.576.422	2.644.601.985	352.794.305	1.922.577.278	2.275.371.583
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		87.925	2.952.304	3.040.229	176.420	3.109.710	3.286.130
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		273.969.443	1.516.919.039	1.790.888.482	247.791.048	1.299.807.377	1.547.598.425



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		447.135.014	2.916.037.388	3.363.172.402	392.401.582	2.492.494.060	2.884.895.642

# 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(1)	14.579.918	7.317.014	7.561.053	4.344.249
Interest Income on Loans		8.547.124	4.885.219	4.318.682	3.064.616
Interest Income on Reserve Deposits		330	27	303	16
Interest Income on Banks		152.012	81.428	121.831	36.856
Interest Income on Money Market Placements		2.280.250	222.908	1.141.577	127.168
Interest Income on Marketable Securities Portfolio		3.473.584	2.100.471	1.898.167	1.099.307
Financial Assets At Fair Value Through Profit Loss		7.500	646	4.556	313
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		102.278	13.976	68.501	8.549
INTEREST EXPENSES (-)	(2)	-6.734.221	-3.271.844	-3.673.534	-1.946.622
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-3.919.498	-2.408.182	-1.840.919	-1.433.082
Interest Expenses on Money Market Funds		-1.095.042	-179.091	-867.129	-102.869
Interest Expenses on Securities Issued		-1.661.495	-654.730	-936.168	-395.014
Lease Interest Expenses		-4.953	-1.944	-1.626	-814
Other Interest Expense		-53.233	-27.897	-27.692	-14.843
NET INTEREST INCOME OR EXPENSE		7.845.697	4.045.170	3.887.519	2.397.627
NET FEE AND COMMISSION INCOME OR EXPENSES		451.912	221.607	242.200	108.540
Fees and Commissions Received		507.719	246.858	271.475	121.071
From Noncash Loans		94.284	68.413	48.232	38.904
Other		413.435	178.445	223.243	82.167
Fees and Commissions Paid (-)		-55.807	-25.251	-29.275	-12.531
Paid for Noncash Loans		-19.889	-10.291	-12.640	-5.464
Other		-35.918	-14.960	-16.635	-7.067
DIVIDEND INCOME	(3)	31.766	14.277	31.766	2.450
TRADING INCOME OR LOSS (Net)	(4)	-1.490.098	1.756.156	-742.695	1.635.079
Gains (Losses) Arising from Capital Markets Transactions		51.250	-14.895	35.117	1.470
Gains (Losses) Arising From Derivative Financial Transactions		72.547	2.000.209	-662.832	2.030.409
Foreign Exchange Gains or Losses		-1.613.895	-229.158	-114.980	-396.800
OTHER OPERATING INCOME	(5)	902.831	391.087	698.771	76.939
GROSS PROFIT FROM OPERATING ACTIVITIES		7.742.108	6.428.297	4.117.561	4.220.635
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(6)	-695.450	-1.238.884	-260.815	-1.171.609
OTHER ALLOWANCE EXPENSES ( - )	(6)	0	-700.000	0	-650.000
PERSONNEL EXPENSES (-)		-864.364	-377.616	-447.311	-191.942
OTHER OPERATING EXPENSES (-)	(7)	-671.022	-305.398	-336.289	-109.470
NET OPERATING INCOME (LOSS)		5.511.272	3.806.399	3.073.146	2.097.614
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		453.977	408.244	217.420	270.148
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.965.249	4.214.643	3.290.566	2.367.762
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-1.475.206	-1.000.621	-761.736	-567.599
Current Tax Provision		-1.260.089	-792.262	-638.966	-166.865
Expense Effect of Deferred Tax		-963.121	-770.409	-615.429	-517.729
Income Effect of Deferred Tax		748.004	562.050	492.659	116.995
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	4.490.043	3.214.022	2.528.830	1.800.163
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)	4.490.043	3.214.022	2.528.830	1.800.163
Profit (Loss) Attributable to Group		4.369.624	3.144.986	2.412.775	1.733.317
Profit (loss), attributable to non-controlling interests		120.419	69.036	116.055	66.846
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		1,56100000	1,12300000	0,86200000	0,61900000



# 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)		4.490.043	3.214.022		
OTHER COMPREHENSIVE INCOME		770.608	551.185		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		748.010	762.056		
Gains (Losses) on Revaluation of Property, Plant and Equipment		530.000	312.260		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-43.086	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		244.131	449.796		
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	-5.186		
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	-395.533		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		9.142	51.697		
TOTAL COMPREHENSIVE INCOME (LOSS)		5.260.651	3.765.207		

# 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
<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		4.002.241	2.621.063
Interest Received		12.364.162	5.529.442
Interest Paid		-6.382.238	-2.850.704
Dividends received		46.766	14.277
Fees and Commissions Received		507.719	246.858
Other Gains		188.979	154.720
Collections from Previously Written Off Loans and Other Receivables		124.104	149.540
Cash Payments to Personnel and Service Suppliers		-1.144.482	-491.758
Taxes Paid		-626.954	-628.328
Other		-1.075.815	497.016
Changes in Operating Assets and Liabilities Subject to Banking Operations		-7.249.659	-3.588.434
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-214.552	-578.994
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-9.622.897	-907.108
Net (Increase) Decrease in Other Assets		-3.023.685	-943.308
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		-5.819.697	-3.313.752
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		11.431.172	2.154.728
Net Cash Provided From Banking Operations		-3.247.418	-967.371
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-6.182.276	2.691.504
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		-70.076	-56.831
Cash Obtained from Tangible and Intangible Asset Sales		567	547
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.704.508	-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		-7.151	-12.191
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		4.666.235	-6.754.454
Cash Obtained from Loans and Securities Issued		13.979.173	464.403
Cash Outflow Arised From Loans and Securities Issued		-9.258.986	-7.165.205
Equity Instruments Issued		0	0
Dividends paid		-844	0
Payments of lease liabilities		-53.108	-53.652
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		76.675	224.918
Net Increase (Decrease) in Cash and Cash Equivalents		-4.686.784	-4.805.403
Cash and Cash Equivalents at Beginning of the Period		12.458.035	7.641.294
Cash and Cash Equivalents at End of the Period		7.771.251	2.835.891



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		2.800.000	1.007	0	374	1.140.841	-963	173.617 0	173.399	441.519	395.533 0	3.702.923	3.945.723	0	12.773.973	218.483	12.992.456		
	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		2.800.000	1.007	0	374	1.140.841	-963	173.617 0	173.399	441.519	395.533 0	3.702.923	3.945.723	0	12.773.973	218.483	12.992.456		
	Total Comprehensive Income (Loss)		0	0	0	0	312.260	0	449.796 0	138.151	46.511	-395.533 0	0	0 3.144.986	3.696.171	69.036	3.765.207			
	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	74	0	74	-54	20		
	Profit Distributions		0	0	0	14.284	0	0	0 0	0	0	0 0	4.042.386	-	0	-72	0	-72		
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0		
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	3.897.098	-	0	-72	0	-72		
	Other		0	0	0	14.284	0	0	0 0	0	0	0 0	145.288	-159.572	0	0	0	0		
	Equity at end of period		2.800.000	1.007	0	14.658	1.453.101	-963	623.413 0	311.550	488.030	0 0	7.745.309	-110.945	3.144.986	16.470.146	287.465	16.757.611		
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	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052		
	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		2.800.000	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052		
	Total Comprehensive Income (Loss)		0	0	0	0	534.039	-30.160	244.131 0	45.024	-22.426	0 0	0	0 4.369.624	5.140.232	120.419	5.260.651			
	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	-293	-293		
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	7.047.948	-	0	0	-566	-566		
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	-844	-844		
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	6.050.948	-	0	0	278	278		
	Other		0	0	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	1.007	0	14.658	2.605.516	-28.890	1.920.121 0	430.558	-150.418	0 0	14.793.256	-193.850	4.369.624	26.561.582	523.262	27.084.844		