Date and time of publication on KAP: 02.08.2024 18:10:02
https://www.kap.org.tr/en/Bildirim/1320562

KAMUYU AYDINLATMA PLATFORMU

TURKISH BANK A.Ş.
Bank Financial Report
Unconsolidated
2024 - 2. 3 Monthly Notification

General Information About Financial Statements

MERKEZİ KAYIT İSTANBUL

Independet Audit Comment

Independent Audit Company	KPMG BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank 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 Saklanmasına 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır.Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Turkish Bank A.Ş.'nin 30 Haziran 2024 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatına uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ve 30 Haziran 2023 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide olmayan finansal tablolarının sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 27 Mart 2024 tarihli bağımsız denetçi raporunda ve 15 Ağustos 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

2 Ağustos 2024

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.322.272	1.176.103	2.498.375	1.179.979	1.008.613	2.188.592
Cash and cash equivalents		1.245.609	1.053.899	2.299.508	965.845	958.433	1.924.278
Cash and Cash Balances at Central Bank	1	3.820	706.828	710.648	312.630	455.386	768.016
Banks	3	298.914	347.071	645.985	148.370	503.047	651.417
Receivables From Money Markets		943.112	0	943.112	505.001	0	505.001
Allowance for Expected Losses (-)		-237	0	-237	-156	0	-156
Financial assets at fair value through profit or loss	2	25.610	41.443	67.053	140.768	36.866	177.634
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	41.443	41.443	0	36.866	36.866
Other Financial Assets		25.610	0	25.610	140.768	0	140.768
Financial Assets at Fair Value Through Other Comprehensive Income	4	36.044	75.216	111.260	73.166	0	73.166
Public Debt Securities		11.487	0	11.487	17.730	0	17.730
Equity instruments		0	0	0	0	0	0
Other Financial Assets		24.557	75.216	99.773	55.436	0	55.436
Derivative financial assets		15.009	5.545	20.554	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Profit Or Loss	2	15.009	5.545	20.554	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	10	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		850.385	790.351	1.640.736	592.959	704.290	1.297.249
Loans	5	901.809	790.351	1.692.160	647.910	704.290	1.352.200
Receivables From Leasing Transactions	9	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	6	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-51.424	0	-51.424	-54.951	0	-54.951
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	13	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		46.659	0	46.659	37.768	0	37.768
Investments in Associates (Net)	7	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	7	46.659	0	46.659	37.768	0	37.768
Unconsolidated Financial Subsidiaries		36.659	0	36.659	27.768	0	27.768
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	8	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)		22.576	0	22.576	25.204	0	25.204
INTANGIBLE ASSETS AND GOODWILL (Net)		11.131	0	11.131	11.774	0	11.774
Goodwill		0	0	0	0	0	0
Other		11.131	0	11.131	11.774	0	11.774
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS	12	0	0	0	0	0	0
DEFERRED TAX ASSET	12	52.269	0	52.269	32.027	0	32.027
OTHER ASSETS (Net)		204.450	49.797	254.247	58.234	25.637	83.871
TOTAL ASSETS		**2.509.742**	**2.016.251**	**4.525.993**	**1.937.945**	**1.738.540**	**3.676.485**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	1.566.139	2.318.401	3.884.540	1.498.584	1.434.452	2.933.036
LOANS RECEIVED	3	1.827	56.590	58.417	2.538	260.501	263.039
MONEY MARKET FUNDS	4	0	0	0	0	0	0
MARKETABLE SECURITIES (Net)	5	0	0	0	49.340	0	49.340
Bills		0	0	0	49.340	0	49.340
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
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		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2	15.874	20.864	36.738	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		15.874	20.864	36.738	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	8	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	7	3.022	0	3.022	4.346	0	4.346
PROVISIONS	9	18.206	0	18.206	13.447	0	13.447
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		15.296	0	15.296	9.709	0	9.709
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.910	0	2.910	3.738	0	3.738
CURRENT TAX LIABILITIES	10	26.011	0	26.011	7.189	0	7.189
DEFERRED TAX LIABILITY	10	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		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	6	101.658	39.668	141.326	50.663	23.015	73.678
EQUITY	11	359.708	-1.975	357.733	320.911	0	320.911
Issued capital		175.000	0	175.000	175.000	0	175.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-4.372	0	-4.372	-3.391	0	-3.391
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-281	-1.975	-2.256	-270	0	-270
Profit Reserves		22.912	0	22.912	18.873	0	18.873
Legal Reserves		9.664	0	9.664	5.625	0	5.625
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		13.248	0	13.248	13.248	0	13.248
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		166.449	0	166.449	130.699	0	130.699
Prior Years' Profit or Loss		126.660	0	126.660	49.929	0	49.929
Current Period Net Profit Or Loss		39.789	0	39.789	80.770	0	80.770
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**2.092.445**	**2.433.548**	**4.525.993**	**1.947.218**	**1.729.267**	**3.676.485**

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		1.028.241	3.673.830	4.702.071	477.244	3.625.819	4.103.063
GUARANTIES AND WARRANTIES	1	259.004	289.688	548.692	323.682	317.459	641.141
Letters of Guarantee		259.004	172.409	431.413	323.682	243.807	567.489
Guarantees Subject to State Tender Law		215.907	147.949	363.856	281.672	200.404	482.076
Guarantees Given for Foreign Trade Operations		548	0	548	548	0	548
Other Letters of Guarantee		42.549	24.460	67.009	41.462	43.403	84.865
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	117.279	117.279	0	73.652	73.652
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	117.279	117.279	0	73.652	73.652
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
COMMITMENTS	1	48.637	42.865	91.502	17.120	44.737	61.857
Irrevocable Commitments		48.637	42.865	91.502	17.120	44.737	61.857
Forward Asset Purchase Commitments		19.725	29.779	49.504	2.954	31.985	34.939
Time Deposit Purchase and Sales Commitments		17.147	0	17.147	4.199	0	4.199
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		1.769	0	1.769	1.431	0	1.431
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.947	0	5.947	4.454	0	4.454
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	7	0	7
Commitments for Credit Card Limits		3.898	13.086	16.984	3.931	12.752	16.683
Commitments for Credit Cards and Banking Services Promotions		144	0	144	144	0	144
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	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		720.600	3.341.277	4.061.877	136.442	3.263.623	3.400.065
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		720.600	3.341.277	4.061.877	136.442	3.263.623	3.400.065
Forward Foreign Currency Buy or Sell Transactions		584.042	526.663	1.110.705	0	0	0
Forward Foreign Currency Buying Transactions		73.228	458.877	532.105	0	0	0
Forward Foreign Currency Sale Transactions		510.814	67.786	578.600	0	0	0
Currency and Interest Rate Swaps		0	1.876.739	1.876.739	0	2.250.788	2.250.788
Currency Swap Buy Transactions		0	937.916	937.916	0	1.125.239	1.125.239
Currency Swap Sell Transactions		0	938.823	938.823	0	1.125.549	1.125.549
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		136.558	935.364	1.071.922	136.442	937.016	1.073.458
Currency Options Buy Transactions		68.279	467.727	536.006	68.221	466.260	534.481
Currency Options Sell Transactions		68.279	467.637	535.916	68.221	470.756	538.977
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	2.511	2.511	0	75.819	75.819
CUSTODY AND PLEDGES RECEIVED		15.551.157	60.029.598	75.580.755	14.249.178	56.829.020	71.078.198
ITEMS HELD IN CUSTODY		819.501	2.550.231	3.369.732	552.312	4.852.722	5.405.034
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		667.930	2.292.532	2.960.462	486.421	2.144.840	2.631.261
Cheques Received for Collection		98.820	54.844	153.664	13.140	58.741	71.881
Commercial Notes Received for Collection		0	1.804	1.804	0	1.673	1.673
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		52.751	201.051	253.802	52.751	2.647.468	2.700.219
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.393.537	6.142.106	7.535.643	1.053.747	5.596.694	6.650.441
Securities		3.745	0	3.745	3.745	0	3.745
Guarantee Notes		56.785	8.782	65.567	56.785	8.143	64.928
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		129.120	5.807.927	5.937.047	201.620	5.231.848	5.433.468
Other Pledged Items		1.203.887	325.397	1.529.284	791.597	356.703	1.148.300

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		13.338.119	51.337.261	64.675.380	12.643.119	46.379.604	59.022.723
TOTAL OFF-BALANCE SHEET ACCOUNTS		**16.579.398**	**63.703.428**	**80.282.826**	**14.726.422**	**60.454.839**	**75.181.261**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	1	420.193	113.850	252.844	55.837
Interest Income on Loans		194.465	44.253	108.718	18.689
Interest Income on Reserve Deposits		5.206	42	50	28
Interest Income on Banks		46.078	38.519	30.020	20.297
Interest Income on Money Market Placements		147.981	12.994	97.494	11.371
Interest Income on Marketable Securities Portfolio		15.834	16.156	9.426	4.082
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		15.834	16.156	9.426	4.082
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		10.629	1.886	7.136	1.370
INTEREST EXPENSES (-)	2	-282.263	-80.258	-148.836	-47.279
Interest Expenses on Deposits		-267.609	-75.460	-144.196	-43.528
Interest Expenses on Funds Borrowed		-2.530	-2.164	-1.266	-1.416
Interest Expenses on Money Market Funds		-214	-14	-105	-1
Interest Expenses on Securities Issued		-8.382	-2.077	-2.920	-2.077
Lease Interest Expenses		-763	-539	-349	-257
Other Interest Expense		-2.765	-4	0	0
NET INTEREST INCOME OR EXPENSE		137.930	33.592	104.008	8.558
NET FEE AND COMMISSION INCOME OR EXPENSES		-7.990	614	-5.689	450
Fees and Commissions Received		17.693	13.304	8.897	7.225
From Noncash Loans		3.402	2.651	1.606	1.236
Other	4	14.291	10.653	7.291	5.989
Fees and Commissions Paid (-)		-25.683	-12.690	-14.586	-6.775
Paid for Noncash Loans		-147	-152	-86	-79
Other	4	-25.536	-12.538	-14.500	-6.696
DIVIDEND INCOME		0	2.269	0	0
TRADING INCOME OR LOSS (Net)	3	46.269	132.443	3.244	109.739
Gains (Losses) Arising from Capital Markets Transactions		43.949	14.371	19.612	5.814
Gains (Losses) Arising From Derivative Financial Transactions		10.214	-48.995	-12.023	-51.722
Foreign Exchange Gains or Losses		-7.894	167.067	-4.345	155.647
OTHER OPERATING INCOME	5	17.447	24.260	8.923	18.424
GROSS PROFIT FROM OPERATING ACTIVITIES		193.656	193.178	110.486	137.171
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-2.412	-19.395	-306	-13.396
OTHER ALLOWANCE EXPENSES (-)		0	-100	0	0
PERSONNEL EXPENSES (-)		-49.901	-36.164	-24.460	-22.680
OTHER OPERATING EXPENSES (-)	7	-104.457	-66.693	-56.012	-37.137
NET OPERATING INCOME (LOSS)		36.886	70.826	29.708	63.958
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		36.886	70.826	29.708	63.958
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	2.903	-18.601	-6.706	-17.313
Current Tax Provision		-16.068	-21.243	-16.068	-20.138
Expense Effect of Deferred Tax		0	-690	0	-507
Income Effect of Deferred Tax		18.971	3.332	9.362	3.332
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		39.789	52.225	23.002	46.645
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	9	39.789	52.225	23.002	46.645
Profit (Loss) Attributable to Group		39.789	52.225	23.002	46.645
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

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)		39.789	52.225	23.002	46.645
OTHER COMPREHENSIVE INCOME		-2.967	607	-4.865	313
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-981	0	-1.759	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.402	0	-2.513	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		421	0	754	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.986	607	-3.106	313
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.836	778	-4.354	407
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	3
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		850	-171	1.248	-97
TOTAL COMPREHENSIVE INCOME (LOSS)		36.822	52.832	18.137	46.958

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		73.123	65.255
Interest Received		396.856	89.005
Interest Paid		-246.930	-60.532
Dividends received		0	2.269
Fees and Commissions Received		17.693	13.350
Other Gains		67.815	205.698
Collections from Previously Written Off Loans and Other Receivables		4.023	15.982
Cash Payments to Personnel and Service Suppliers		-45.716	-36.164
Taxes Paid		-296	-21.244
Other		-120.322	-143.109
Changes in Operating Assets and Liabilities Subject to Banking Operations		130.354	229.525
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		97.100	-10.725
Net (Increase) Decrease in Due From Banks		-6.861	0
Net (Increase) Decrease in Loans		-263.902	345.587
Net (Increase) Decrease in Other Assets		-332.151	-134.357
Net Increase (Decrease) in Bank Deposits		-181.746	12.244
Net Increase (Decrease) in Other Deposits		975.938	27.287
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-224.243	84.484
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		66.219	-94.995
Net Cash Provided From Banking Operations		203.477	294.780
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-21.939	-4.634
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-8.891	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.896	-3.877
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-153.060	-164.579
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		141.908	163.822
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-60.046	42.224
Cash Obtained from Loans and Securities Issued		59.041	89.098
Cash Outflow Arised From Loans and Securities Issued		-117.000	-44.549
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.087	-1.180
Other		0	-1.145
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		87.114	149.219
Net Increase (Decrease) in Cash and Cash Equivalents		208.606	481.589
Cash and Cash Equivalents at Beginning of the Period		1.473.599	1.226.441
Cash and Cash Equivalents at End of the Period		1.682.205	1.708.030

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		**175.000**	**0**	**0**	**0**	**0**	**-4.037**	**0**	**-4.037**	**0**	**-611**	**0**	**-611**	**17.691**	**27.462**	**23.649**	**239.154**	**0**	**239.154**
	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		175.000	0	0	0	0	-4.037	0	-4.037	0	-611	0	-611	17.691	27.462	23.649	239.154	0	239.154
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	607	0	607	0	0	52.225	52.832	0	52.832
	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	1.182	22.283	-23.649	-184	0	-184
	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	1.182	22.283	-23.649	-184	0	-184
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period	V	**175.000**	**0**	**0**	**0**	**0**	**-4.037**	**0**	**-4.037**	**0**	**-4**	**0**	**-4**	**18.873**	**49.745**	**52.225**	**291.802**	**0**	**291.802**
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		**175.000**	**0**	**0**	**0**	**0**	**-3.391**	**0**	**-3.391**	**0**	**-270**	**0**	**-270**	**18.873**	**49.929**	**80.770**	**320.911**	**0**	**320.911**
	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		175.000	0	0	0	0	-3.391	0	-3.391	0	-270	0	-270	18.873	49.929	80.770	320.911	0	320.911
	Total Comprehensive Income (Loss)		0	0	0	0	0	-981	0	-981	0	-1.986	0	-1.986	0	0	39.789	36.822	0	36.822
	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	4.039	76.731	-80.770	0	0	0
	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	4.039	76.731	-80.770	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period	V	**175.000**	**0**	**0**	**0**	**0**	**-4.372**	**0**	**-4.372**	**0**	**-2.256**	**0**	**-2.256**	**22.912**	**126.660**	**39.789**	**357.733**	**0**	**357.733**