



## KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

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

## ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Odea Bank Anonim Şirketi Yönetim Kurulu'na

### Giriş

Odea 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 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 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 konsolide olmayan 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 konsolide olmayan 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 Dayanađı*

Beşinci Bölüm II.9.c numaralı dipnotta belirtildiđi üzere, 31 Aralık 2023 tarihi itibarıyla finansal tablolarda yer alan 335.000 bin TL tutarındaki serbest karşılık ve buna ilişkin 100.500 bin TL tutarındaki ertelenmiş vergi varlığı cari dönemde iptal edilerek diğer faaliyet gelirleri ve ertelenmiş vergi gideri hesaplarına sırasıyla gelir ve gider olarak kaydedilmiştir. Söz konusu serbest karşılık BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılmış olup, ilgili döneme ilişkin finansal tablolara ilişkin denetim görüşümüzün şartlı olmasına neden olmuştur.

### *Şartlı Sonuç*

Sınırlı denetimimize göre, şartlı sonucun dayanađı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Odea 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 Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeđe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

### *Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor*

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem 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

Erdal Tıkmak, SMMM

Sorumlu Denetçi

6 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
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		12.364.163	22.467.078	34.831.241	10.357.977	22.686.765	33.044.742
Cash and cash equivalents		7.237.761	13.938.627	21.176.388	5.724.639	14.985.992	20.710.631
Cash and Cash Balances at Central Bank	(5.1.1)	5.060.803	11.553.269	16.614.072	4.929.547	9.202.633	14.132.180
Banks	(5.1.3)	553	2.389.503	2.390.056	156	5.788.204	5.788.360
Receivables From Money Markets		2.180.026	0	2.180.026	799.402	0	799.402
Allowance for Expected Losses ( - )		-3.621	-4.145	-7.766	-4.466	-4.845	-9.311
Financial assets at fair value through profit or loss	(5.1.2)	1.664.021	336.306	2.000.327	1.321.170	70.125	1.391.295
Public Debt Securities		227	280.559	280.786	267	20.290	20.557
Equity instruments		0	55.747	55.747	0	49.835	49.835
Other Financial Assets		1.663.794	0	1.663.794	1.320.903	0	1.320.903
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4)	3.329.026	7.854.031	11.183.057	3.053.600	7.350.976	10.404.576
Public Debt Securities		3.312.568	7.197.595	10.510.163	2.951.025	7.350.213	10.301.238
Equity instruments		16.458	1.901	18.359	16.458	763	17.221
Other Financial Assets		0	654.535	654.535	86.117	0	86.117
Derivative financial assets	(5.1.2)	133.355	338.114	471.469	258.568	279.672	538.240
Derivative Financial Assets At Fair Value Through Profit Or Loss		107.692	338.114	445.806	215.354	279.672	495.026
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.11)	25.663	0	25.663	43.214	0	43.214
FINANCIAL ASSETS AT AMORTISED COST (Net)		28.604.159	19.398.816	48.002.975	30.907.636	15.910.920	46.818.556
Loans	(5.1.5)	16.989.350	19.649.279	36.638.629	21.829.794	15.614.091	37.443.885
Receivables From Leasing Transactions	(5.1.10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.1.6)	13.207.810	924.765	14.132.575	11.114.964	1.280.266	12.395.230
Public Debt Securities		8.528.885	924.765	9.453.650	7.237.628	1.280.266	8.517.894
Other Financial Assets		4.678.925	0	4.678.925	3.877.336	0	3.877.336
Allowance for Expected Credit Losses ( - )		-1.593.001	-1.175.228	-2.768.229	-2.037.122	-983.437	-3.020.559
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(5.1.16)	827.398	0	827.398	826.297	0	826.297
Held for Sale		827.398	0	827.398	826.297	0	826.297
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		10.000	0	10.000	0	0	0
Investments in Associates (Net)	(5.1.7)	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)	(5.1.8)	10.000	0	10.000	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.9)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5.1.12)	447.970	0	447.970	374.748	0	374.748
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.1.13)	706.355	0	706.355	538.720	0	538.720
Goodwill		0	0	0	0	0	0
Other		706.355	0	706.355	538.720	0	538.720
INVESTMENT PROPERTY (Net)	(5.1.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		401.546	0	401.546	514.524	0	514.524
DEFERRED TAX ASSET	(5.1.15)	1.565.268	0	1.565.268	861.963	0	861.963
OTHER ASSETS (Net)	(5.1.17)	993.635	39.707	1.033.342	668.454	62.136	730.590
<b>TOTAL ASSETS</b>		<b>45.920.494</b>	<b>41.905.601</b>	<b>87.826.095</b>	<b>45.050.319</b>	<b>38.659.821</b>	<b>83.710.140</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(5.II.1)	26.930.814	31.258.912	58.189.726	30.012.273	28.219.972	58.232.245
LOANS RECEIVED	(5.II.3)	2.998.247	2.431.034	5.429.281	1.060.818	930.028	1.990.846
MONEY MARKET FUNDS	(5.II.4)	3.021.784	3.799.396	6.821.180	4.764.815	1.482.640	6.247.455
MARKETABLE SECURITIES (Net)	(5.II.5)	0	0	0	0	0	0
Bills		0	0	0	0	0	0
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	(5.II.2)	161.690	311.624	473.314	20.536	487.900	508.436
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		161.690	311.624	473.314	17.554	487.900	505.454
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.8)	0	0	0	2.982	0	2.982
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.7)	207.727	0	207.727	163.278	0	163.278
PROVISIONS	(5.II.9)	317.900	80.677	398.577	769.371	73.205	842.576
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		167.122	0	167.122	135.596	0	135.596
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		150.778	80.677	231.455	633.775	73.205	706.980
CURRENT TAX LIABILITIES	(5.II.10)	230.892	0	230.892	207.226	0	207.226
DEFERRED TAX LIABILITY	(5.II.10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.11)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(5.II.12)	0	9.332.442	9.332.442	0	8.412.601	8.412.601
Loans		0	0	0	0	0	0

Other Debt Instruments		0	9.332.442	9.332.442	0	8.412.601	8.412.601
OTHER LIABILITIES	(5.II.6)	498.385	285.060	783.445	415.996	578.929	994.925
EQUITY		6.055.595	-96.084	5.959.511	6.157.234	-46.682	6.110.552
Issued capital	(5.II.13)	3.288.842	0	3.288.842	3.288.842	0	3.288.842
Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-17.247	1.081	-16.166	-19.195	0	-19.195
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-188.823	-97.165	-285.988	6.264	-46.682	-40.418
Profit Reserves		2.883.521	0	2.883.521	1.173.348	0	1.173.348
Legal Reserves	(5.II.13)	174.868	0	174.868	89.360	0	89.360
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.708.653	0	2.708.653	1.083.988	0	1.083.988
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		91.500	0	91.500	1.710.173	0	1.710.173
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		91.500	0	91.500	1.710.173	0	1.710.173
<b>Total equity and liabilities</b>		<b>40.423.034</b>	<b>47.403.061</b>	<b>87.826.095</b>	<b>43.571.547</b>	<b>40.138.593</b>	<b>83.710.140</b>

## 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>							
OFF-BALANCE SHEET COMMITMENTS		51.991.185	118.401.667	170.392.852	45.946.866	106.823.212	152.770.078
GUARANTIES AND WARRANTIES	(5.III.1)	23.310.260	4.635.868	27.946.128	16.604.621	3.315.097	19.919.718
Letters of Guarantee		11.529.567	1.934.488	13.464.055	9.719.848	988.832	10.708.680
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		11.529.567	1.934.488	13.464.055	9.719.848	988.832	10.708.680
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		43	2.697.743	2.697.786	53.023	2.320.301	2.373.324
Documentary Letters of Credit		43	2.697.743	2.697.786	53.023	2.320.301	2.373.324
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		11.780.650	3.637	11.784.287	6.831.750	5.964	6.837.714
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.1)	15.888.146	5.305.934	21.194.080	20.629.675	933.182	21.562.857
Irrevocable Commitments		2.860.744	5.305.934	8.166.678	2.050.221	933.182	2.983.403
Forward Asset Purchase Commitments		653.336	5.248.289	5.901.625	5.461	881.231	886.692
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		1.462.646	0	1.462.646	1.345.848	0	1.345.848
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		132.499	0	132.499	104.224	0	104.224
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		606.845	0	606.845	589.373	0	589.373
Commitments for Credit Cards and Banking Services Promotions		1.607	0	1.607	1.504	0	1.504
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		3.811	57.645	61.456	3.811	51.951	55.762
Revocable Commitments		13.027.402	0	13.027.402	18.579.454	0	18.579.454
Revocable Loan Granting Commitments		13.027.402	0	13.027.402	18.579.454	0	18.579.454
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5.III.2)	12.792.779	108.459.865	121.252.644	8.712.570	102.574.933	111.287.503
Derivative Financial Instruments Held For Hedging		400.000	0	400.000	600.000	0	600.000
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		400.000	0	400.000	600.000	0	600.000
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		12.392.779	108.459.865	120.852.644	8.112.570	102.574.933	110.687.503
Forward Foreign Currency Buy or Sell Transactions		1.061.309	15.810.682	16.871.991	630.535	7.938.919	8.569.454
Forward Foreign Currency Buying Transactions		392.824	8.002.733	8.395.557	630.535	3.705.593	4.336.128
Forward Foreign Currency Sale Transactions		668.485	7.807.949	8.476.434	0	4.233.326	4.233.326
Currency and Interest Rate Swaps		5.511.115	67.425.847	72.936.962	5.946.882	55.807.633	61.754.515
Currency Swap Buy Transactions		0	35.306.606	35.306.606	0	28.612.846	28.612.846
Currency Swap Sell Transactions		3.611.115	31.748.317	35.359.432	2.766.882	26.093.741	28.860.623
Interest Rate Swap Buy Transactions		950.000	185.462	1.135.462	1.590.000	550.523	2.140.523
Interest Rate Swap Sell Transactions		950.000	185.462	1.135.462	1.590.000	550.523	2.140.523
Currency, Interest Rate and Securities Options		3.310.687	24.092.697	27.403.384	1.168.614	38.476.227	39.644.841
Currency Options Buy Transactions		1.028.737	12.550.586	13.579.323	858.134	13.560.290	14.418.424
Currency Options Sell Transactions		2.281.950	11.542.111	13.824.061	310.480	24.915.937	25.226.417
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		1.159.668	1.097.929	2.257.597	366.539	352.154	718.693
Currency Futures Buy Transactions		539.200	586.319	1.125.519	151.640	207.177	358.817
Currency Futures Sell Transactions		620.468	511.610	1.132.078	214.899	144.977	359.876
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		1.350.000	32.710	1.382.710	0	0	0
CUSTODY AND PLEDGES RECEIVED		93.358.366	251.611.703	344.970.069	81.252.429	246.087.871	327.340.300
ITEMS HELD IN CUSTODY		17.144.764	45.742.439	62.887.203	7.256.020	34.688.788	41.944.808
Customer Fund and Portfolio Balances		16.734.336	39.913.323	56.647.659	6.884.713	29.021.582	35.906.295
Securities Held in Custody		0	4.429.049	4.429.049	0	4.269.806	4.269.806
Cheques Received for Collection		406.457	1.400.067	1.806.524	366.802	1.397.400	1.764.202
Commercial Notes Received for Collection		3.971	0	3.971	3.027	0	3.027
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	1.478	0	1.478
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		76.198.641	205.676.768	281.875.409	73.981.448	211.225.600	285.207.048
Securities		2.290.171	11.692.699	13.982.870	1.967.848	6.209.579	8.177.427
Guarantee Notes		32.621.610	29.574.604	62.196.214	32.908.545	29.116.117	62.024.662
Commodity		3.282.976	3.853.646	7.136.622	3.193.443	4.354.828	7.548.271
Warrant		0	0	0	0	0	0
Real Estate		27.830.324	102.405.713	130.236.037	25.717.566	117.611.426	143.328.992
Other Pledged Items		10.173.560	58.150.106	68.323.666	10.194.046	53.933.650	64.127.696



Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.961	192.496	207.457	14.961	173.483	188.444
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>145.349.551</b>	<b>370.013.370</b>	<b>515.362.921</b>	<b>127.199.295</b>	<b>352.911.083</b>	<b>480.110.378</b>

## 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	(5.IV.1)	8.176.626	4.300.013	4.314.395	2.294.722
Interest Income on Loans		4.559.470	2.127.492	2.321.802	1.194.495
Interest Income on Reserve Deposits		146.878	428	110.587	309
Interest Income on Banks		76.049	71.949	37.304	37.186
Interest Income on Money Market Placements		283.304	129.369	180.674	73.651
Interest Income on Marketable Securities Portfolio		3.061.481	1.968.440	1.620.025	988.256
Financial Assets At Fair Value Through Profit Loss		5.164	24.137	4.315	19.559
Financial Assets At Fair Value Through Other Comprehensive Income		751.067	926.375	374.665	432.412
Financial Assets Measured at Amortised Cost		2.305.250	1.017.928	1.241.045	536.285
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		49.444	2.335	44.003	825
INTEREST EXPENSES (-)	(5.IV.2)	-7.741.263	-2.922.916	-3.973.323	-1.557.546
Interest Expenses on Deposits		-5.498.989	-2.437.189	-2.922.052	-1.271.541
Interest Expenses on Funds Borrowed		-748.193	-94.233	-352.423	-66.624
Interest Expenses on Money Market Funds		-958.274	-49.541	-486.396	-17.720
Interest Expenses on Securities Issued		-391.277	-306.286	-195.561	-186.138
Lease Interest Expenses		-24.187	-21.433	-15.383	-12.301
Other Interest Expense		-120.343	-14.234	-1.508	-3.222
NET INTEREST INCOME OR EXPENSE		435.363	1.377.097	341.072	737.176
NET FEE AND COMMISSION INCOME OR EXPENSES		369.070	415.052	185.136	322.159
Fees and Commissions Received		404.790	488.692	204.898	334.343
From Noncash Loans		125.947	120.128	67.367	66.398
Other		278.843	368.564	137.531	267.945
Fees and Commissions Paid (-)		-35.720	-73.640	-19.762	-12.184
Paid for Noncash Loans		0	0	0	0
Other		-35.720	-73.640	-19.762	-12.184
DIVIDEND INCOME	(5.IV.3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	131.579	277.598	-110.274	268.963
Gains (Losses) Arising from Capital Markets Transactions		504.419	408.963	272.584	209.138
Gains (Losses) Arising From Derivative Financial Transactions		932.478	-2.545.496	263.376	-2.088.691
Foreign Exchange Gains or Losses		-1.305.318	2.414.131	-646.234	2.148.516
OTHER OPERATING INCOME	(5.IV.5)	1.601.834	1.593.290	805.343	444.991
GROSS PROFIT FROM OPERATING ACTIVITIES		2.537.846	3.663.037	1.221.277	1.773.289
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-973.936	-1.183.034	-575.498	-180.374
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	0	-3.500	1.334	23.190
PERSONNEL EXPENSES (-)		-1.023.020	-508.010	-491.397	-257.927
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-934.688	-527.372	-506.957	-287.416
NET OPERATING INCOME (LOSS)		-393.798	1.441.121	-351.241	1.070.762
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	(5.IV.9)	-393.798	1.441.121	-351.241	1.070.762
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.10)	485.298	-345.277	321.492	-261.516
Current Tax Provision		-112.979	-648.200	-84.794	-525.108
Expense Effect of Deferred Tax		-314.810	-292.678	15.085	-100.659
Income Effect of Deferred Tax		913.087	595.601	391.201	364.251
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.11)	91.500	1.095.844	-29.749	809.246
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	(5.IV.12)	91.500	1.095.844	-29.749	809.246
Profit (Loss) Attributable to Group		91.500	1.095.844	-29.749	809.246
Profit (loss), attributable to non-controlling interests		0	0	0	0
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar / Zarar</i>		0,02800000	0,33300000	-0,00900000	0,24600000



## 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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		91.500	1.095.844		
OTHER COMPREHENSIVE INCOME		-242.541	-751.995		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.029	0		
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		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		3.029	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-245.570	-751.995		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-361.220	-998.496		
Income (Loss) Related with Cash Flow Hedges		10.622	-5.023		
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	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		105.028	251.524		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>-151.041</b>	<b>343.849</b>		

## Statement of Cash Flow (IFRS 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 (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		-1.466.691	1.793.015
Interest Received		6.188.962	4.196.857
Interest Paid		-7.385.106	-2.591.714
Dividends received		0	0
Fees and Commissions Received		404.790	488.692
Other Gains		557.989	585.857
Collections from Previously Written Off Loans and Other Receivables		155.795	175.066
Cash Payments to Personnel and Service Suppliers		-1.552.025	-755.388
Taxes Paid		-586.344	-279.004
Other		749.248	-27.351
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.653.619	-916.807
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-602.941	-334.295
Net (Increase) Decrease in Due From Banks		-2.426.610	4.179.046
Net (Increase) Decrease in Loans		2.470.485	1.672.376
Net (Increase) Decrease in Other Assets		309.283	356.580
Net Increase (Decrease) in Bank Deposits		309	52.631
Net Increase (Decrease) in Other Deposits		-3.727.027	428.224
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-1.183.747	-1.390.420
Net Increase (Decrease) in Funds Borrowed		3.769.098	-4.701.892
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-262.469	-1.179.057
Net Cash Provided From Banking Operations		-3.120.310	876.208
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		278.518	3.492.392
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-10.000	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-467.615	-259.624
Cash Obtained from Tangible and Intangible Asset Sales		65.633	104.356
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.660.045	-1.023
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		6.870.365	2.834.659
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.594.234	-2.147.600
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.074.414	2.961.624
Other		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-91.073	-45.593
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-91.073	-45.593
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		869.558	2.272.092
Net Increase (Decrease) in Cash and Cash Equivalents		-2.063.307	6.595.099
Cash and Cash Equivalents at Beginning of the Period		14.235.189	7.431.763
Cash and Cash Equivalents at End of the Period		12.171.882	14.026.862



**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 Other Accumulated 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)						
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
Equity at beginning of period		3.288.842	0	0	-2.198	0	-42.867	9.314 0	0	640.209	-56.884 0	351.332	0	853.203	5.040.951	0	0 5.040.951
Adjustments Related to TMS 8		0	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 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 0
Adjusted Beginning Balance		3.288.842	0	0	-2.198	0	-42.867	9.314 0	0	640.209	-56.884 0	351.332	0	853.203	5.040.951	0	0 5.040.951
Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	-748.395	-3.600 0	0	0	1.095.844	343.849	0	0 343.849
Capital Increase in Cash		0	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 0
Issued Capital Inflation Adjustment Difference		0	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 0
Subordinated Debt		0	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 0
Profit Distributions		0	0	0	0	0	0	31.187 0	0	0	0 0	822.016	0	-853.203	0	0	0 0
Dividends Paid		0	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	853.203	0	-853.203	0	0	0 0
Other		0	0	0	0	0	0	31.187 0	0	0	0 -31.187	0	0	0	0	0	0 0
Equity at end of period		3.288.842	0	0	-2.198	0	-42.867	40.501 0	0	-108.186	-60.484 0	1.173.348	0	1.095.844	5.384.800	0	0 5.384.800
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
Equity at beginning of period		3.288.842	0	0	-2.198	0	-59.696	40.501 0	0	-28.626	-11.792 0	1.173.348	0	1.710.173	6.110.552	0	0 6.110.552
Adjustments Related to TMS 8		0	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 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 0
Adjusted Beginning Balance		3.288.842	0	0	-2.198	0	-59.696	40.501 0	0	-28.626	-11.792 0	1.173.348	0	1.710.173	6.110.552	0	0 6.110.552
Total Comprehensive Income (Loss)		0	0	0	0	0	0	3.029 0	0	-253.439	7.869 0	0	0	91.500	-151.041	0	0 -151.041
Capital Increase in Cash		0	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 0
Issued Capital Inflation Adjustment Difference		0	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 0
Subordinated Debt		0	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 0
Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	1.710.173	0	-	0	0	0 0
Dividends Paid		0	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	1.710.173	0	-	0	0	0 0
Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0 0
Equity at end of period		3.288.842	0	0	-2.198	0	-59.696	43.530 0	0	-282.065	-3.923 0	2.883.521	0	91.500	5.959.511	0	0 5.959.511

Previous Period  
01.01.2023 - 30.06.2023

Current Period  
01.01.2024 - 30.06.2024