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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İŞ BANKASI A.Ş.
Bank Financial Report
Consolidated
2024 - 2. 3 Monthly Notification

General Information About Financial Statements

Consolidated Financial Statements

Independedt 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 İş Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye İş 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 döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar 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 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 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.g.4.5 ve IV.ç'de belirtildiği üzere, Grup yönetiminin önceki dönemlerde BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında ayırmış olduğu 10.000.000 bin TL tutarındaki serbest karşılığın 7.000.000 bin TL tutarındaki kısmı cari dönemde iptal edilmiş olup, 30 Haziran 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda 3.000.000 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 etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye İş 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 Husus

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 13 Şubat 2024 tarihli tam kapsamlı denetim raporunda ve 7 Ağustos 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 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 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.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 7 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)		468.479.765	594.130.987	1.062.610.752	390.336.844	591.744.745	982.081.589
Cash and cash equivalents		222.484.213	402.818.777	625.302.990	192.369.378	427.090.304	619.459.682
Cash and Cash Balances at Central Bank	V-I-a	194.082.649	313.849.117	507.931.766	165.825.618	360.809.028	526.634.646
Banks	V-I-ç	20.694.446	89.246.425	109.940.871	18.731.062	66.536.675	85.267.737
Receivables From Money Markets		7.874.952	0	7.874.952	7.939.685	0	7.939.685
Allowance for Expected Losses (-)		-167.834	-276.765	-444.599	-126.987	-255.399	-382.386
Financial assets at fair value through profit or loss	V-I-b	38.908.467	23.567.343	62.475.810	24.018.754	20.477.288	44.496.042
Public Debt Securities		562.645	22.066.152	22.628.797	372.461	19.192.296	19.564.757
Equity instruments		6.292.989	737.605	7.030.594	3.551.151	658.024	4.209.175
Other Financial Assets		32.052.833	763.586	32.816.419	20.095.142	626.968	20.722.110
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	204.350.500	148.834.943	353.185.443	173.412.009	123.613.217	297.025.226
Public Debt Securities		201.665.936	141.447.090	343.113.026	170.689.290	116.832.858	287.522.148
Equity instruments		441.431	2.882.350	3.323.781	505.358	2.598.836	3.104.194
Other Financial Assets		2.243.133	4.505.503	6.748.636	2.217.361	4.181.523	6.398.884
Derivative financial assets	V-I-c-i	2.736.585	18.909.924	21.646.509	536.703	20.563.936	21.100.639
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.736.585	18.909.924	21.646.509	536.703	20.563.936	21.100.639
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.160.091.402	751.403.385	1.911.494.787	958.404.269	590.776.237	1.549.180.506
Loans	V-I-e	943.013.328	706.455.939	1.649.469.267	777.452.231	556.841.298	1.334.293.529
Receivables From Leasing Transactions	V-I-ı	6.839.755	17.854.672	24.694.427	6.843.234	17.883.403	24.726.637
Factoring Receivables		16.166.998	5.874.367	22.041.365	19.150.379	3.341.707	22.492.086
Other Financial Assets Measured at Amortised Cost	V-I-f	226.537.891	40.695.259	267.233.150	184.774.042	31.404.006	216.178.048
Public Debt Securities		223.575.411	22.783.631	246.359.042	184.190.708	15.316.159	199.506.867
Other Financial Assets		2.962.480	17.911.628	20.874.108	583.334	16.087.847	16.671.181
Allowance for Expected Credit Losses (-)		-32.466.570	-19.476.852	-51.943.422	-29.815.617	-18.694.177	-48.509.794
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	1.540.459	17.401	1.557.860	1.545.205	17.749	1.562.954
Held for Sale		1.540.459	17.401	1.557.860	1.545.205	17.749	1.562.954
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		92.856.687	0	92.856.687	81.035.427	311.107	81.346.534
Investments in Associates (Net)	V-I-g	603.898	0	603.898	569.486	0	569.486

Associates Accounted for Using Equity Method		461.008	0	461.008	453.026	0	453.026
Unconsolidated Associates		142.890	0	142.890	116.460	0	116.460
Investments in Subsidiaries (Net)	V-I-ğ	92.206.460	0	92.206.460	80.430.190	311.107	80.741.297
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		92.206.460	0	92.206.460	80.430.190	311.107	80.741.297
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	46.329	0	46.329	35.751	0	35.751
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		46.329	0	46.329	35.751	0	35.751
TANGIBLE ASSETS (Net)		50.031.042	546.617	50.577.659	44.255.046	540.492	44.795.538
INTANGIBLE ASSETS AND GOODWILL (Net)		8.221.666	243.523	8.465.189	6.877.527	260.714	7.138.241
Goodwill		27.994	0	27.994	27.994	0	27.994
Other		8.193.672	243.523	8.437.195	6.849.533	260.714	7.110.247
INVESTMENT PROPERTY (Net)	V-I-j	23.940.029	0	23.940.029	18.056.230	0	18.056.230
CURRENT TAX ASSETS		32.523	2.774	35.297	39.440	10.895	50.335
DEFERRED TAX ASSET	V-I-k	25.600.967	0	25.600.967	14.637.453	0	14.637.453
OTHER ASSETS (Net)	V-I-m	126.010.285	44.858.861	170.869.146	223.161.320	32.731.871	255.893.191
TOTAL ASSETS		**1.956.804.825**	**1.391.203.548**	**3.348.008.373**	**1.738.348.761**	**1.216.393.810**	**2.954.742.571**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	1.014.519.745	879.916.198	1.894.435.943	875.970.187	834.081.633	1.710.051.820
LOANS RECEIVED	V-II-c	29.007.911	230.876.287	259.884.198	10.088.579	231.152.014	241.240.593
MONEY MARKET FUNDS		202.016.833	95.517.151	297.533.984	85.108.713	52.604.325	137.713.038
MARKETABLE SECURITIES (Net)	V-II-ç	18.679.631	133.804.234	152.483.865	10.315.459	98.828.108	109.143.567
Bills		14.442.448	5.037.689	19.480.137	6.165.382	735.314	6.900.696
Asset-backed Securities		914.158	0	914.158	1.508.031	0	1.508.031
Bonds		3.323.025	128.766.545	132.089.570	2.642.046	98.092.794	100.734.840
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	V-II-b-f	440.050	16.806.052	17.246.102	602.277	7.762.079	8.364.356
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		440.050	16.806.052	17.246.102	602.277	7.762.079	8.364.356
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)	V-II-e	3.079.361	452.851	3.532.212	1.835.905	461.609	2.297.514
PROVISIONS	V-II-g	93.200.002	39.581.520	132.781.522	80.916.682	26.716.635	107.633.317
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		8.438.506	17.485	8.455.991	6.162.265	12.347	6.174.612
Insurance Technical Reserves (Net)		59.776.104	36.958.238	96.734.342	42.121.605	23.658.483	65.780.088
Other provisions		24.985.392	2.605.797	27.591.189	32.632.812	3.045.805	35.678.617
CURRENT TAX LIABILITIES	V-II-ğ	10.842.645	524.617	11.367.262	13.264.627	464.721	13.729.348
DEFERRED TAX LIABILITY	V-II-ğ	839.647	11.740	851.387	71.374	42.819	114.193
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		2.333.598	52.224.484	54.558.082	2.324.411	37.546.571	39.870.982
Loans		0	0	0	0	0	0

Other Debt Instruments		2.333.598	52.224.484	54.558.082	2.324.411	37.546.571	39.870.982
OTHER LIABILITIES	V-II-d	139.285.535	52.214.926	191.500.461	242.325.905	37.418.618	279.744.523
EQUITY	V-II-h	328.910.197	2.342.362	331.252.559	301.694.287	1.662.553	303.356.840
Issued capital		25.000.000	0	25.000.000	10.000.000	0	10.000.000
Capital Reserves		1.199.453	0	1.199.453	1.269.954	0	1.269.954
Equity Share Premiums		119.754	0	119.754	138.553	0	138.553
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.079.699	0	1.079.699	1.131.401	0	1.131.401
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		47.749.802	717	47.750.519	45.527.841	717	45.528.558
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		21.015.381	-2.033.511	18.981.870	29.367.334	-1.454.175	27.913.159
Profit Reserves		156.181.368	2.035.208	158.216.576	109.918.245	941.934	110.860.179
Legal Reserves		16.575.562	111.346	16.686.908	11.735.223	62.094	11.797.317
Statutory Reserves		863.802	0	863.802	403.399	0	403.399
Extraordinary Reserves		138.742.004	1.923.862	140.665.866	97.779.623	879.840	98.659.463
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		32.284.294	2.123.500	34.407.794	70.737.833	1.887.486	72.625.319
Prior Years' Profit or Loss		4.283.006	794.211	5.077.217	-8.463	380.009	371.546
Current Period Net Profit Or Loss		28.001.288	1.329.289	29.330.577	70.746.296	1.507.477	72.253.773
Non-controlling Interests	V-II-ı	45.479.899	216.448	45.696.347	34.873.080	286.591	35.159.671
Total equity and liabilities		**1.843.245.594**	**1.504.762.779**	**3.348.008.373**	**1.624.651.226**	**1.330.091.345**	**2.954.742.571**

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
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.344.029.490	1.703.285.860	3.047.315.350	982.736.242	1.524.431.477	2.507.167.719
GUARANTIES AND WARRANTIES	V-III	226.549.364	281.365.090	507.914.454	168.764.667	262.730.679	431.495.346
Letters of Guarantee		205.438.542	170.449.696	375.888.238	159.064.124	160.736.332	319.800.456
Guarantees Subject to State Tender Law		1.413.419	1.967.547	3.380.966	1.508.058	1.770.160	3.278.218
Guarantees Given for Foreign Trade Operations		37.463.731	67.630.203	105.093.934	16.505.345	63.545.208	80.050.553
Other Letters of Guarantee		166.561.392	100.851.946	267.413.338	141.050.721	95.420.964	236.471.685
Bank Acceptances		18.621.030	5.161.876	23.782.906	9.435.050	4.960.260	14.395.310
Import Letter of Acceptance		0	3.192.313	3.192.313	0	2.834.392	2.834.392
Other Bank Acceptances		18.621.030	1.969.563	20.590.593	9.435.050	2.125.868	11.560.918
Letters of Credit		2.486.154	100.046.587	102.532.741	261.037	90.802.490	91.063.527
Documentary Letters of Credit		853.409	68.125.191	68.978.600	245.881	58.717.904	58.963.785
Other Letters of Credit		1.632.745	31.921.396	33.554.141	15.156	32.084.586	32.099.742
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		3.638	5.706.931	5.710.569	4.456	6.231.597	6.236.053
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		838.783.004	103.710.325	942.493.329	573.359.840	71.511.904	644.871.744
Irrevocable Commitments		834.297.793	88.889.898	923.187.691	569.766.880	57.695.865	627.462.745
Forward Asset Purchase Commitments		6.472.779	59.514.093	65.986.872	2.775.678	26.011.453	28.787.131
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		167.418.901	3.687.934	171.106.835	118.244.588	4.022.975	122.267.563
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		14.903.371	0	14.903.371	9.204.813	0	9.204.813
Tax and Fund Liabilities Arised from Export Commitments		663.874	0	663.874	22.019	0	22.019
Commitments for Credit Card Limits		618.012.971	0	618.012.971	417.894.567	0	417.894.567
Commitments for Credit Cards and Banking Services Promotions		1.854.947	0	1.854.947	1.085.145	0	1.085.145
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		24.970.950	25.527.060	50.498.010	20.540.070	27.492.623	48.032.693
Revocable Commitments		4.485.211	14.820.427	19.305.638	3.592.960	13.816.039	17.408.999
Revocable Loan Granting Commitments		4.485.211	14.820.427	19.305.638	3.592.960	13.816.039	17.408.999
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		278.697.122	1.318.210.445	1.596.907.567	240.611.735	1.190.188.894	1.430.800.629
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		278.697.122	1.275.790.524	1.554.487.646	240.611.735	1.151.400.839	1.392.012.574
Forward Foreign Currency Buy or Sell Transactions		65.218.385	136.376.113	201.594.498	45.086.612	150.221.875	195.308.487
Forward Foreign Currency Buying Transactions		35.821.082	65.470.573	101.291.655	32.446.782	65.946.872	98.393.654
Forward Foreign Currency Sale Transactions		29.397.303	70.905.540	100.302.843	12.639.830	84.275.003	96.914.833
Currency and Interest Rate Swaps		170.347.174	960.783.894	1.131.131.068	163.259.055	844.538.982	1.007.798.037
Currency Swap Buy Transactions		8.640.703	253.637.127	262.277.830	101.944	240.148.199	240.250.143
Currency Swap Sell Transactions		137.179.417	178.462.925	315.642.342	154.243.873	124.389.343	278.633.216
Interest Rate Swap Buy Transactions		12.513.527	264.341.921	276.855.448	4.456.619	240.000.720	244.457.339
Interest Rate Swap Sell Transactions		12.013.527	264.341.921	276.355.448	4.456.619	240.000.720	244.457.339
Currency, Interest Rate and Securities Options		33.178.691	95.566.973	128.745.664	30.161.708	83.635.857	113.797.565
Currency Options Buy Transactions		19.844.100	39.020.825	58.864.925	19.595.726	31.548.029	51.143.755
Currency Options Sell Transactions		12.081.450	45.423.801	57.505.251	9.931.673	40.569.812	50.501.485
Interest Rate Options Buy Transactions		0	5.561.099	5.561.099	0	5.759.008	5.759.008
Interest Rate Options Sell Transactions		0	5.561.099	5.561.099	0	5.759.008	5.759.008
Securities Options Buy Transactions		336.935	149	337.084	161.125	0	161.125
Securities Options Sell Transactions		916.206	0	916.206	473.184	0	473.184
Currency Futures		9.594.400	8.737.385	18.331.785	1.801.256	2.315.162	4.116.418
Currency Futures Buy Transactions		8.424.202	1.618.385	10.042.587	1.739.302	627.609	2.366.911
Currency Futures Sell Transactions		1.170.198	7.119.000	8.289.198	61.954	1.687.553	1.749.507
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		358.472	74.326.159	74.684.631	303.104	70.688.963	70.992.067
CUSTODY AND PLEDGES RECEIVED		2.461.656.648	4.999.988.869	7.461.645.517	2.101.117.035	4.450.415.695	6.551.532.730
ITEMS HELD IN CUSTODY		210.990.489	297.170.454	508.160.943	168.718.304	258.845.119	427.563.423
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		113.322.536	15.675.119	128.997.655	89.804.295	10.527.854	100.332.149
Cheques Received for Collection		88.377.924	137.468.320	225.846.244	71.751.500	122.441.796	194.193.296
Commercial Notes Received for Collection		5.934.548	67.886.072	73.820.620	4.991.481	59.891.659	64.883.140
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		3.355.481	76.140.943	79.496.424	2.171.028	65.983.810	68.154.838
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		2.250.666.159	4.702.818.415	6.953.484.574	1.932.398.731	4.191.570.576	6.123.969.307
Securities		95.012.600	439.809.982	534.822.582	90.629.125	377.511.569	468.140.694
Guarantee Notes		31.778.346	111.997.736	143.776.082	28.760.470	101.929.480	130.689.950
Commodity		436.514.579	628.593.253	1.065.107.832	372.589.614	538.762.101	911.351.715
Warrant		0	0	0	0	0	0
Real Estate		1.109.034.994	2.280.694.602	3.389.729.596	925.688.136	2.060.964.425	2.986.652.561
Other Pledged Items		578.325.640	1.241.722.842	1.820.048.482	514.731.386	1.112.403.001	1.627.134.387

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**3.805.686.138**	**6.703.274.729**	**10.508.960.867**	**3.083.853.277**	**5.974.847.172**	**9.058.700.449**

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
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-a	260.625.953	95.865.034	142.653.945	51.145.946
Interest Income on Loans		167.439.113	61.678.548	90.079.383	33.154.079
Interest Income on Reserve Deposits		11.365.847	263.332	7.779.803	184.805
Interest Income on Banks		6.143.576	1.113.543	3.554.963	549.708
Interest Income on Money Market Placements		2.583.739	240.189	1.332.860	133.372
Interest Income on Marketable Securities Portfolio		66.838.805	29.529.738	36.723.418	15.568.852
Financial Assets At Fair Value Through Profit Loss		523.353	227.510	313.619	140.923
Financial Assets At Fair Value Through Other Comprehensive Income		34.051.816	17.245.934	18.094.703	9.237.385
Financial Assets Measured at Amortised Cost		32.263.636	12.056.294	18.315.096	6.190.544
Finance Leasing Interest Income		2.047.969	1.318.604	1.077.913	734.599
Other Interest Income		4.206.904	1.721.080	2.105.605	820.531
INTEREST EXPENSES (-)	V-IV-b	-215.119.107	-52.404.588	-122.819.872	-31.206.521
Interest Expenses on Deposits		-153.808.473	-32.164.506	-86.388.327	-19.943.905
Interest Expenses on Funds Borrowed		-10.407.254	-5.643.509	-4.966.894	-3.195.294
Interest Expenses on Money Market Funds		-35.577.328	-4.382.100	-23.446.324	-2.796.493
Interest Expenses on Securities Issued		-10.389.067	-4.071.567	-5.960.192	-2.133.822
Lease Interest Expenses		-238.161	-184.892	-98.557	-97.429
Other Interest Expense		-4.698.824	-5.958.014	-1.959.578	-3.039.578
NET INTEREST INCOME OR EXPENSE		45.506.846	43.460.446	19.834.073	19.939.425
NET FEE AND COMMISSION INCOME OR EXPENSES		38.659.298	12.479.997	20.314.639	6.896.927
Fees and Commissions Received		53.755.098	18.054.794	28.461.202	10.299.939
From Noncash Loans		2.648.550	1.564.918	1.341.413	811.604
Other		51.106.548	16.489.876	27.119.789	9.488.335
Fees and Commissions Paid (-)		-15.095.800	-5.574.797	-8.146.563	-3.403.012
Paid for Noncash Loans		-92.580	-53.976	-51.434	-30.816
Other		-15.003.220	-5.520.821	-8.095.129	-3.372.196
DIVIDEND INCOME		225.585	319.074	180.800	91.314
TRADING INCOME OR LOSS (Net)	V-IV-c	-4.418.223	25.581.385	-3.198.058	22.540.658
Gains (Losses) Arising from Capital Markets Transactions		18.530.066	6.301.423	12.678.499	5.946.600
Gains (Losses) Arising From Derivative Financial Transactions		-40.493.868	15.807.384	-33.164.748	14.405.600
Foreign Exchange Gains or Losses		17.545.579	3.472.578	17.288.191	2.188.458
OTHER OPERATING INCOME	V-IV-ç	52.783.172	29.542.313	29.146.739	15.806.529
GROSS PROFIT FROM OPERATING ACTIVITIES		132.756.678	111.383.215	66.278.193	65.274.853
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-10.244.729	-11.178.167	-5.382.742	-8.384.611
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-488.960	-547.634	-356.950	-491.409
PERSONNEL EXPENSES (-)		-25.148.172	-13.950.215	-12.740.821	-6.353.298
OTHER OPERATING EXPENSES (-)	V-IV-e	-59.335.869	-43.695.944	-28.626.580	-24.190.302
NET OPERATING INCOME (LOSS)		37.538.948	42.011.255	19.171.100	25.855.233
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		5.400.496	4.674.443	3.062.547	3.400.038
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		42.939.444	46.685.698	22.233.647	29.255.271
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-3.979.553	-8.584.544	-777.338	-5.177.616
Current Tax Provision		-7.115.049	-3.631.187	-3.872.347	592.759
Expense Effect of Deferred Tax		-5.719.413	-11.174.027	2.136.311	-8.810.985
Income Effect of Deferred Tax		8.854.909	6.220.670	958.698	3.040.610
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		38.959.891	38.101.154	21.456.309	24.077.655
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 (+/-)	V-IV-f	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	V-IV-g	38.959.891	38.101.154	21.456.309	24.077.655
Profit (Loss) Attributable to Group		29.330.577	31.565.335	15.296.649	18.711.353
Profit (loss), attributable to non-controlling interests		9.629.314	6.535.819	6.159.660	5.366.302
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar) (1 TL nominal değerli beher pay için TL olarak)		1,17322308	1,26261340	0,61186596	0,74845412

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)		38.959.891	38.101.154		
OTHER COMPREHENSIVE INCOME		-5.449.502	-5.626.465		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.603.588	565.187		
Gains (Losses) on Revaluation of Property, Plant and Equipment		3.231.474	21.827		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.671.014	83.881		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		554.232	476.364		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.488.896	-16.885		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-9.053.090	-6.191.652		
Exchange Differences on Translation		1.802.536	4.358.430		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-19.815.439	-18.459.299		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-967.254	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		3.695.036	3.216.143		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		6.232.031	4.693.074		
TOTAL COMPREHENSIVE INCOME (LOSS)		33.510.389	32.474.689		

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
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		51.345.819	21.447.966
Interest Received		232.981.307	85.630.755
Interest Paid		-197.366.023	-45.891.241
Dividends received		1.348.832	1.515.108
Fees and Commissions Received		53.884.191	18.054.794
Other Gains		47.340.104	21.847.087
Collections from Previously Written Off Loans and Other Receivables		4.161.841	2.196.793
Cash Payments to Personnel and Service Suppliers		-48.384.060	-29.385.377
Taxes Paid		-14.484.424	-9.202.836
Other		-28.135.949	-23.317.117
Changes in Operating Assets and Liabilities Subject to Banking Operations		-35.148.086	131.427.543
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-14.612.401	-934.968
Net (Increase) Decrease in Due From Banks		-76.554.790	-49.510.918
Net (Increase) Decrease in Loans		-257.255.988	-162.187.694
Net (Increase) Decrease in Other Assets		-13.537.973	-13.929.053
Net Increase (Decrease) in Bank Deposits		-30.248.331	23.464.442
Net Increase (Decrease) in Other Deposits		146.934.812	269.889.427
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		33.386.387	-12.833.992
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		176.740.198	77.470.299
Net Cash Provided From Banking Operations		16.197.733	152.875.509
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-104.281.403	-73.810.870
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-2.933.143	-1.002.857
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		311.107	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.030.340	-1.970.765
Cash Obtained from Tangible and Intangible Asset Sales		93.088	87.453
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-119.009.095	-65.592.263
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		55.710.815	32.607.410
Cash Paid for Purchase of Financial Assets At Amortised Cost		-79.887.345	-51.984.973
Cash Obtained from Sale of Financial Assets At Amortised Cost		45.793.790	15.530.172
Other		-2.330.280	-1.485.047
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-5.239.484	-19.219.891
Cash Obtained from Loans and Securities Issued		68.575.399	21.517.669
Cash Outflow Arised From Loans and Securities Issued		-63.207.432	-27.836.882
Equity Instruments Issued		0	0
Dividends paid		-9.732.936	-12.402.571
Payments of lease liabilities		-874.515	-498.107
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.206.623	14.931.684
Net Increase (Decrease) in Cash and Cash Equivalents		-92.116.531	74.776.432
Cash and Cash Equivalents at Beginning of the Period		397.294.605	114.144.588
Cash and Cash Equivalents at End of the Period		305.178.074	188.921.020

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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		**10.000.000**	**138.551**		**1.079.541**	**14.465.250**	**-2.834.186**	**8.599.628**	**5.999.012**	**25.014.591**	**8.521.898**	**58.795.620**	**61.471.023**		**191.250.928**	**18.801.765**	**210.052.693**
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		10.000.000	138.551		1.079.541	14.465.250	-2.834.186	8.599.628	5.999.012	25.014.591	8.521.898	58.795.620	61.471.023		191.250.928	18.801.765	210.052.693
	Total Comprehensive Income (Loss)						4.276	81.191	476.364	4.342.806	-13.917.722	3.211.258			31.565.335	25.763.508	6.711.181	32.474.689
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves																	0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity					18.908							138.814	24.971		182.693	-30.744	151.949
	Profit Distributions												52.129.621	-61.080.398		-8.950.777	-341.457	-9.292.234
	Dividends Paid													-8.964.030		-8.964.030	-346.380	-9.310.410
	Transfers To Reserves												52.116.368	-52.116.368				0
	Other												13.253			13.253	4.923	18.176
	Equity at end of period		**10.000.000**	**138.551**	**0**	**1.098.449**	**14.469.526**	**-2.752.995**	**9.075.992**	**10.341.818**	**11.096.869**	**11.733.156**	**111.064.055**	**415.596**	**31.565.335**	**208.246.352**	**25.140.745**	**233.387.097**
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		**10.000.000**	**138.553**		**1.131.401**	**31.172.456**	**-2.620.265**	**16.976.367**	**12.499.003**	**2.959.293**	**12.454.863**	**110.860.179**	**72.625.319**		**268.197.169**	**35.159.671**	**303.356.840**
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		10.000.000	138.553		1.131.401	31.172.456	-2.620.265	16.976.367	12.499.003	2.959.293	12.454.863	110.860.179	72.625.319		268.197.169	35.159.671	303.356.840
	Total Comprehensive Income (Loss)						2.785.187	-1.117.458	554.232	1.787.621	-13.736.868	3.017.958			29.330.577	22.621.249	10.889.140	33.510.389
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves		15.000.000										-15.000.000					0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			-18.799		-51.702							1.664.603	133.921		1.728.023	269.363	1.997.386
	Profit Distributions												60.691.794	-67.682.023		-6.990.229	-621.827	-7.612.056
	Dividends Paid													-7.017.722		-7.017.722	-631.084	-7.648.806
	Transfers To Reserves												60.664.301	-60.664.301				0
	Other												27.493			27.493	9.257	36.750
	Equity at end of period		**25.000.000**	**119.754**	**0**	**1.079.699**	**33.957.643**	**-3.737.723**	**17.530.599**	**14.286.624**	**-10.777.575**	**15.472.821**	**158.216.576**	**5.077.217**	**29.330.577**	**285.556.212**	**45.696.347**	**331.252.559**