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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
2024 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	GÜNEY 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 Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") 30 Haziran 2024 tarihli ilişikteki konsolide olmayan bilançosu ile aynı tarihte sona eren altı aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu 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 ("TMS'') 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.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Haziran 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 11,000,000 Bin TL'si geçmiş yıllarda ayrılan, 2,500,000 Bin TL'si cari yılda iptal edilen toplam 8,500,000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Ayrıca, Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.4 notunda belirtiği üzere, ilişikteki 30 Haziran 2024 tarihinde sona eren altı aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2023 tarihinde sona eren altı aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu; 12,250,000 Bin TL tutarında serbest karşılık iptalinden kaynaklanan geliri içermektedir.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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 gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst &Young Global Limited

Damla Harman, SMMM

Sorumlu Denetçi

8 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)		485.069.862	612.973.610	1.098.043.472	378.873.910	483.722.105	862.596.015
Cash and cash equivalents	V-I-1	291.323.052	369.535.815	660.858.867	237.724.945	280.218.253	517.943.198
Cash and Cash Balances at Central Bank	V-I-1	286.909.591	304.990.535	591.900.126	156.309.961	229.393.739	385.703.700
Banks	V-I-3	164	64.986.254	64.986.418	651	51.099.939	51.100.590
Receivables From Money Markets		4.416.449	0	4.416.449	81.418.249	0	81.418.249
Allowance for Expected Losses (-)	V-I-16	-3.152	-440.974	-444.126	-3.916	-275.425	-279.341
Financial assets at fair value through profit or loss	V-I-2	1.729.610	4.098.584	5.828.194	2.997.041	31.257.616	34.254.657
Public Debt Securities		0	3.252.136	3.252.136	0	30.499.847	30.499.847
Equity instruments		305.919	846.448	1.152.367	144.926	757.769	902.695
Other Financial Assets		1.423.691	0	1.423.691	2.852.115	0	2.852.115
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	170.284.746	234.803.530	405.088.276	114.425.889	166.717.480	281.143.369
Public Debt Securities		168.361.421	234.741.144	403.102.565	112.640.191	166.684.771	279.324.962
Equity instruments		196.532	45.925	242.457	153.626	17.818	171.444
Other Financial Assets		1.726.793	16.461	1.743.254	1.632.072	14.891	1.646.963
Derivative financial assets	V-I-2	21.732.454	4.535.681	26.268.135	23.726.035	5.528.756	29.254.791
Derivative Financial Assets At Fair Value Through Profit Or Loss		21.732.454	4.535.681	26.268.135	23.726.035	5.528.756	29.254.791
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.392.532.072	614.926.307	2.007.458.379	1.297.089.192	504.800.609	1.801.889.801
Loans	V-I-5	1.130.986.459	600.846.671	1.731.833.130	1.052.862.084	466.249.420	1.519.111.504
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	303.189.915	29.169.726	332.359.641	289.285.980	55.087.022	344.373.002
Public Debt Securities		303.189.915	28.510.681	331.700.596	289.285.980	54.698.887	343.984.867
Other Financial Assets		0	659.045	659.045	0	388.135	388.135
Allowance for Expected Credit Losses (-)		-41.644.302	-15.090.090	-56.734.392	-45.058.872	-16.535.833	-61.594.705
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	284.379	0	284.379	213.007	0	213.007
Held for Sale		284.379	0	284.379	213.007	0	213.007
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		20.834.476	2.899.846	23.734.322	17.662.202	2.702.730	20.364.932
Investments in Associates (Net)	V-I-7	7.023.760	0	7.023.760	5.759.620	0	5.759.620

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		7.023.760	0	7.023.760	5.759.620	0	5.759.620
Investments in Subsidiaries (Net)	V-I-8	13.810.716	2.899.846	16.710.562	11.902.582	2.702.730	14.605.312
Unconsolidated Financial Subsidiaries		11.931.875	2.899.846	14.831.721	10.023.741	2.702.730	12.726.471
Unconsolidated Non-Financial Subsidiaries		1.878.841	0	1.878.841	1.878.841	0	1.878.841
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-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)		28.351.428	135.571	28.486.999	25.597.813	125.883	25.723.696
INTANGIBLE ASSETS AND GOODWILL (Net)		1.067.828	1.813	1.069.641	878.685	1.634	880.319
Goodwill		0	0	0	0	0	0
Other		1.067.828	1.813	1.069.641	878.685	1.634	880.319
INVESTMENT PROPERTY (Net)	V-I-12	2.928.725	0	2.928.725	2.928.725	0	2.928.725
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	16.933.276	0	16.933.276	10.891.261	0	10.891.261
OTHER ASSETS (Net)	V-I-15	52.192.805	6.371.015	58.563.820	56.583.554	14.562.822	71.146.376
TOTAL ASSETS		**2.000.194.851**	**1.237.308.162**	**3.237.503.013**	**1.790.718.349**	**1.005.915.783**	**2.796.634.132**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	1.449.998.389	702.317.632	2.152.316.021	1.254.133.247	707.627.870	1.961.761.117
LOANS RECEIVED	V-II-3	42.577.504	232.152.215	274.729.719	32.724.113	188.953.477	221.677.590
MONEY MARKET FUNDS		128.426.635	134.043.096	262.469.731	58.858.701	73.504.733	132.363.434
MARKETABLE SECURITIES (Net)	V-II-3	1.880.335	140.829.673	142.710.008	1.163.579	117.165.636	118.329.215
Bills		1.880.335	3.906.358	5.786.693	1.163.579	0	1.163.579
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	136.923.315	136.923.315	0	117.165.636	117.165.636
FUNDS		3.005	0	3.005	3.005	0	3.005
Borrower funds		0	0	0	0	0	0
Other		3.005	0	3.005	3.005	0	3.005
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	2.162.842	5.929.640	8.092.482	81.679	5.684.709	5.766.388
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.162.842	5.929.640	8.092.482	81.679	5.684.709	5.766.388
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-5	4.247.536	2.945	4.250.481	2.866.665	3.947	2.870.612
PROVISIONS	V-II-7	18.049.463	724.016	18.773.479	20.628.265	1.463.336	22.091.601
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.809.032	0	7.809.032	7.128.807	0	7.128.807
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		10.240.431	724.016	10.964.447	13.499.458	1.463.336	14.962.794
CURRENT TAX LIABILITIES	V-II-8	12.548.749	20.813	12.569.562	11.522.000	27.923	11.549.923
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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	V-II-10	11.296.329	43.191.709	54.488.038	10.730.094	23.707.184	34.437.278
Loans		0	0	0	0	0	0

Other Debt Instruments		11.296.329	43.191.709	54.488.038	10.730.094	23.707.184	34.437.278
OTHER LIABILITIES	V-II-4	88.833.733	27.007.550	115.841.283	83.300.256	31.056.099	114.356.355
EQUITY	V-II-11	186.945.272	4.313.932	191.259.204	166.695.848	4.731.766	171.427.614
Issued capital	V-II-11	9.915.922	0	9.915.922	9.915.922	0	9.915.922
Capital Reserves		47.480.822	947.892	48.428.714	47.437.916	883.459	48.321.375
Equity Share Premiums		45.589.048	0	45.589.048	45.589.048	0	45.589.048
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.891.774	947.892	2.839.666	1.848.868	883.459	2.732.327
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		24.697.910	-705.283	23.992.627	21.825.766	-657.341	21.168.425
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-45.243	4.071.323	4.026.080	1.812.094	4.505.648	6.317.742
Profit Reserves		85.704.152	0	85.704.152	59.858.743	0	59.858.743
Legal Reserves		9.197.197	0	9.197.197	6.612.656	0	6.612.656
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		74.771.302	0	74.771.302	51.613.230	0	51.613.230
Other Profit Reserves		1.735.653	0	1.735.653	1.632.857	0	1.632.857
Profit or Loss		19.191.709	0	19.191.709	25.845.407	0	25.845.407
Prior Years' Profit or Loss		0	0	0	799.497	0	799.497
Current Period Net Profit Or Loss		19.191.709	0	19.191.709	25.045.910	0	25.045.910
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**1.946.969.792**	**1.290.533.221**	**3.237.503.013**	**1.642.707.452**	**1.153.926.680**	**2.796.634.132**

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		988.653.389	1.355.204.089	2.343.857.478	863.023.395	1.335.390.171	2.198.413.566
GUARANTIES AND WARRANTIES	V-III-2	293.091.562	251.964.806	545.056.368	241.897.179	247.494.642	489.391.821
Letters of Guarantee	V-III-1	292.785.566	156.457.359	449.242.925	239.771.005	157.390.797	397.161.802
Guarantees Subject to State Tender Law		7.344.480	0	7.344.480	6.831.439	0	6.831.439
Guarantees Given for Foreign Trade Operations		18.345.515	90.846.696	109.192.211	12.911.007	85.112.714	98.023.721
Other Letters of Guarantee		267.095.571	65.610.663	332.706.234	220.028.559	72.278.083	292.306.642
Bank Acceptances		4.258	6.177.142	6.181.400	4.258	4.398.076	4.402.334
Import Letter of Acceptance		0	1.717.297	1.717.297	0	1.091.455	1.091.455
Other Bank Acceptances	V-III-4	4.258	4.459.845	4.464.103	4.258	3.306.621	3.310.879
Letters of Credit	V-III-4	301.738	86.083.858	86.385.596	2.121.916	82.572.374	84.694.290
Documentary Letters of Credit		301.738	86.083.858	86.385.596	2.121.916	82.572.374	84.694.290
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	26.092	26.092	0	23.515	23.515
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	621.640	621.640	0	526.329	526.329
Other Collaterals		0	2.598.715	2.598.715	0	2.583.551	2.583.551
COMMITMENTS		614.609.347	290.220.224	904.829.571	451.724.674	287.192.025	738.916.699
Irrevocable Commitments	V-III-1	577.266.781	75.935.815	653.202.596	416.470.540	106.591.474	523.062.014
Forward Asset Purchase Commitments	V-III-1	6.983.576	75.935.815	82.919.391	35.193.004	106.591.474	141.784.478
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	V-III-1	168.748.676	0	168.748.676	119.165.714	0	119.165.714
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	15.113.675	0	15.113.675	10.121.928	0	10.121.928
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	366.848.286	0	366.848.286	239.679.180	0	239.679.180
Commitments for Credit Cards and Banking Services Promotions		4.639.517	0	4.639.517	2.274.392	0	2.274.392
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		14.933.051	0	14.933.051	10.036.322	0	10.036.322
Revocable Commitments		37.342.566	214.284.409	251.626.975	35.254.134	180.600.551	215.854.685
Revocable Loan Granting Commitments		37.342.566	214.284.409	251.626.975	35.254.134	180.600.551	215.854.685
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		80.952.480	813.019.059	893.971.539	169.401.542	800.703.504	970.105.046
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		80.952.480	813.019.059	893.971.539	169.401.542	800.703.504	970.105.046
Forward Foreign Currency Buy or Sell Transactions		24.067.936	29.994.584	54.062.520	13.437.023	18.270.450	31.707.473
Forward Foreign Currency Buying Transactions		12.063.276	14.998.482	27.061.758	6.731.972	9.136.245	15.868.217
Forward Foreign Currency Sale Transactions		12.004.660	14.996.102	27.000.762	6.705.051	9.134.205	15.839.256
Currency and Interest Rate Swaps		52.206.580	559.888.698	612.095.278	146.286.235	587.735.885	734.022.120
Currency Swap Buy Transactions		566.900	162.411.453	162.978.353	3.312.843	231.173.916	234.486.759
Currency Swap Sell Transactions		49.809.680	173.993.921	223.803.601	141.123.392	122.716.186	263.839.578
Interest Rate Swap Buy Transactions		915.000	111.741.662	112.656.662	925.000	116.922.891	117.847.891
Interest Rate Swap Sell Transactions		915.000	111.741.662	112.656.662	925.000	116.922.892	117.847.892
Currency, Interest Rate and Securities Options		3.593.010	5.074.704	8.667.714	8.508.530	8.647.024	17.155.554
Currency Options Buy Transactions		3.593.010	910.570	4.503.580	8.508.530	304.758	8.813.288
Currency Options Sell Transactions		0	4.164.134	4.164.134	0	8.342.266	8.342.266
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		1.084.954	218.061.073	219.146.027	1.169.754	186.050.145	187.219.899
CUSTODY AND PLEDGES RECEIVED		30.975.210.158	25.026.641.663	56.001.851.821	26.518.716.170	21.382.410.321	47.901.126.491
ITEMS HELD IN CUSTODY		290.512.892	163.304.998	453.817.890	234.749.671	119.191.038	353.940.709
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		92.060.874	107.780.155	199.841.029	61.953.528	79.267.030	141.220.558
Cheques Received for Collection		96.469.616	5.598.504	102.068.120	80.178.405	3.074.417	83.252.822
Commercial Notes Received for Collection		10.119.501	8.957.566	19.077.067	7.490.224	5.613.199	13.103.423
Other Assets Received for Collection		2.152	1.312	3.464	2.152	1.183	3.335
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	27.122.761	27.123.070	309	21.785.600	21.785.909
Custodians		91.860.440	13.844.700	105.705.140	85.125.053	9.449.609	94.574.662
PLEDGED ITEMS		4.690.105.223	1.247.829.050	5.937.934.273	4.329.505.590	1.033.151.407	5.362.656.997
Securities		437.484	2.812.191	3.249.675	398.290	4.906.082	5.304.372
Guarantee Notes		28.551.551	13.405.500	41.957.051	19.402.395	10.297.268	29.699.663
Commodity		388.042.827	14.561.581	402.604.408	320.451.642	12.699.256	333.150.898
Warrant		0	0	0	0	0	0
Real Estate		3.744.428.333	1.013.661.203	4.758.089.536	3.497.221.552	841.937.410	4.339.158.962
Other Pledged Items		528.140.375	203.237.365	731.377.740	491.647.668	163.143.400	654.791.068

Depositories Receiving Pledged Items		504.653	151.210	655.863	384.043	167.991	552.034
ACCEPTED BILL, GUARANTIES AND WARRANTEES		25.994.592.043	23.615.507.615	49.610.099.658	21.954.460.909	20.230.067.876	42.184.528.785
TOTAL OFF-BALANCE SHEET ACCOUNTS		**31.963.863.547**	**26.381.845.752**	**58.345.709.299**	**27.381.739.565**	**22.717.800.492**	**50.099.540.057**

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	V-IV-1	305.210.711	95.578.906	166.893.965	52.431.479
Interest Income on Loans	V-IV-1	211.798.023	63.453.973	113.947.098	35.136.684
Interest Income on Reserve Deposits		12.746.897	664.748	9.054.950	340.339
Interest Income on Banks	V-IV-1	605.376	657.024	331.246	377.946
Interest Income on Money Market Placements		8.459.559	116.336	4.911.495	62.499
Interest Income on Marketable Securities Portfolio	V-IV-1	71.086.663	29.967.573	38.434.260	15.945.614
Financial Assets At Fair Value Through Profit Loss		199.041	250.230	56.757	149.581
Financial Assets At Fair Value Through Other Comprehensive Income		31.526.833	10.740.106	17.953.925	5.636.499
Financial Assets Measured at Amortised Cost		39.360.789	18.977.237	20.423.578	10.159.534
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		514.193	719.252	214.916	568.397
INTEREST EXPENSES (-)	V-IV-2	-268.883.081	-87.364.490	-148.268.228	-50.669.591
Interest Expenses on Deposits	V-IV-2	-240.425.977	-72.403.670	-132.321.492	-42.225.070
Interest Expenses on Funds Borrowed	V-IV-2	-9.737.894	-5.560.921	-5.157.242	-3.330.380
Interest Expenses on Money Market Funds		-9.732.355	-4.447.490	-6.076.795	-2.670.829
Interest Expenses on Securities Issued	V-IV-2	-7.195.717	-3.987.121	-3.853.814	-2.192.782
Lease Interest Expenses		-452.174	-267.322	-246.190	-148.959
Other Interest Expense		-1.338.964	-697.966	-612.695	-101.571
NET INTEREST INCOME OR EXPENSE		36.327.630	8.214.416	18.625.737	1.761.888
NET FEE AND COMMISSION INCOME OR EXPENSES		21.134.778	9.234.264	10.505.748	5.133.733
Fees and Commissions Received		29.388.435	11.489.609	15.308.774	6.441.651
From Noncash Loans		2.523.043	1.370.202	1.327.360	748.387
Other		26.865.392	10.119.407	13.981.414	5.693.264
Fees and Commissions Paid (-)		-8.253.657	-2.255.345	-4.803.026	-1.307.918
Paid for Noncash Loans		-161	-122	-70	-87
Other		-8.253.496	-2.255.223	-4.802.956	-1.307.831
DIVIDEND INCOME		114.202	9.428	112.929	8.768
TRADING INCOME OR LOSS (Net)	V-IV-3	-10.597.975	11.549.600	-7.061.956	9.297.686
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	2.148.245	1.646.889	849.024	598.113
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-20.992.850	2.664.042	-10.570.318	2.743.581
Foreign Exchange Gains or Losses	V-IV-3	8.246.630	7.238.669	2.659.338	5.955.992
OTHER OPERATING INCOME	V-IV-4	34.739.371	30.400.698	11.394.892	5.799.284
GROSS PROFIT FROM OPERATING ACTIVITIES		81.718.006	59.408.406	33.577.350	22.001.359
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-24.465.695	-21.970.477	-6.899.390	-8.649.458
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-1.529.401	-70.162	-1.371.803	17.524
PERSONNEL EXPENSES (-)		-12.724.636	-6.389.856	-7.008.873	-3.448.973
OTHER OPERATING EXPENSES (-)	V-IV-6	-19.747.792	-23.235.086	-10.634.303	-6.179.486
NET OPERATING INCOME (LOSS)		23.250.482	7.742.825	7.662.981	3.740.966
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	23.250.482	7.742.825	7.662.981	3.740.966
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-4.058.773	-2.233.666	-494.241	-2.734.405
Current Tax Provision	V-IV-10	-8.769.778	-1.090.874	-6.850.399	-19.227
Expense Effect of Deferred Tax	V-IV-10	-3.950.087	-7.344.099	-2.098.241	-6.878.522
Income Effect of Deferred Tax	V-IV-10	8.661.092	6.201.307	8.454.399	4.163.344
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	19.191.709	5.509.159	7.168.740	1.006.561
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	V-IV-11	19.191.709	5.509.159	7.168.740	1.006.561
Profit (Loss) Attributable to Group		19.191.709	5.509.159	7.168.740	1.006.561
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	1,93540000	0,61360000	0,72300000	0,10150000

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)		19.191.709	5.509.159		
OTHER COMPREHENSIVE INCOME		532.540	-7.277.988		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.824.202	-1.360.624		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-39.421	-16.249		
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		2.499.390	-1.685.794		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		364.233	341.419		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.291.662	-5.917.364		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.284.643	-7.889.297		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		992.981	1.971.933		
TOTAL COMPREHENSIVE INCOME (LOSS)		19.724.249	-1.768.829		

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		12.746.586	33.956.205
Interest Received		273.997.566	95.536.352
Interest Paid		-267.732.281	-86.447.337
Dividends received		114.202	9.428
Fees and Commissions Received		20.215.610	5.308.405
Other Gains		9.424.068	2.382.545
Collections from Previously Written Off Loans and Other Receivables		3.124.335	2.054.963
Cash Payments to Personnel and Service Suppliers		-14.069.723	-7.036.096
Taxes Paid		-3.806.619	-842.156
Other		-8.520.572	22.990.101
Changes in Operating Assets and Liabilities Subject to Banking Operations		57.330.433	37.131.070
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		28.676.135	-6.192.354
Net (Increase) Decrease in Due From Banks		-56.321.286	27.036.064
Net (Increase) Decrease in Loans		-146.506.315	-227.611.407
Net (Increase) Decrease in Other Assets		-71.013.545	-7.023.476
Net Increase (Decrease) in Bank Deposits		-7.125.510	-20.747.138
Net Increase (Decrease) in Other Deposits		162.319.440	187.639.900
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		34.192.935	12.651.784
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		113.108.579	71.377.697
Net Cash Provided From Banking Operations		70.077.019	71.087.275
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-25.180.441	-88.397.157
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-624.941	-585.123
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.568.404	-2.572.257
Cash Obtained from Tangible and Intangible Asset Sales		703.758	543.822
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-67.330.638	-21.584.206
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		17.714.366	5.801.083
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.298.353	-83.696.110
Cash Obtained from Sale of Financial Assets At Amortised Cost		30.468.235	13.930.409
Other		-244.464	-234.775
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		43.553.383	21.799.914
Cash Obtained from Loans and Securities Issued		47.644.459	29.212.093
Cash Outflow Arised From Loans and Securities Issued		-3.357.143	-6.998.854
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-733.933	-413.325
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-601.790	4.981.573
Net Increase (Decrease) in Cash and Cash Equivalents		87.848.171	9.471.605
Cash and Cash Equivalents at Beginning of the Period		334.068.851	129.436.268
Cash and Cash Equivalents at End of the Period		421.917.022	138.907.873

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		**7.111.364**	**16.468.559**	**0**	**1.266.702**	**3.237.995**	**-792.431**	**8.547.402**	**80.727**	**11.205.827**	**0**	**35.841.511**	**24.017.232**	**0**	**106.984.888**	**0**	**106.984.888**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		7.111.364	16.468.559	0	1.266.702	3.237.995	-792.431	8.547.402	80.727	11.205.827	0	35.841.511	24.017.232	0	106.984.888	0	106.984.888
	Total Comprehensive Income (Loss)		0	0	0	0	219.810	0	-1.580.434	0	-5.917.364	0	0	0	5.509.159	-1.768.829	0	-1.768.829
	Capital Increase in Cash		2.804.558	29.120.489	0	0	0	0	0	0	0	0	0	0	0	31.925.047	0	31.925.047
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	-127.744	0	0	0	0	0	0	141.515	-141.515	0	-127.744	0	-127.744
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	431	-431	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	431	-431	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**9.915.922**	**45.589.048**	**0**	**1.138.958**	**3.457.805**	**-792.431**	**6.966.968**	**80.727**	**5.288.463**	**0**	**35.983.457**	**23.875.286**	**5.509.159**	**137.013.362**	**0**	**137.013.362**
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		**9.915.922**	**45.589.048**	**0**	**2.732.327**	**11.461.320**	**-1.942.825**	**11.649.930**	**80.727**	**6.237.015**	**0**	**59.858.743**	**25.845.407**	**0**	**171.427.614**	**0**	**171.427.614**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		9.915.922	45.589.048	0	2.732.327	11.461.320	-1.942.825	11.649.930	80.727	6.237.015	0	59.858.743	25.845.407	0	171.427.614	0	171.427.614
	Total Comprehensive Income (Loss)		0	0	0	0	324.811	0	2.499.391	0	-2.291.662	0	0	0	19.191.709	19.724.249	0	19.724.249
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	107.339	0	0	0	0	0	0	98.685	-98.683	0	107.341	0	107.341
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	25.746.724	-25.746.724	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	25.746.724	-25.746.724	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**9.915.922**	**45.589.048**	**0**	**2.839.666**	**11.786.131**	**-1.942.825**	**14.149.321**	**80.727**	**3.945.353**	**0**	**85.704.152**	**0**	**19.191.709**	**191.259.204**	**0**	**191.259.204**