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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
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 KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2024 tarihli ilişikteki konsolide bilançosu ile aynı tarihte sona eren altı aylık döneme ait; konsolide kar veya zarar tablosu ve konsolide kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide özkaynaklar değişim tablosu ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 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 Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Haziran 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 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 kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2023 tarihinde sona eren altı aylık döneme ilişkin konsolide 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 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.

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.

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	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)		486.267.910	626.814.180	1.113.082.090	379.570.024	497.592.316	877.162.340
Cash and cash equivalents	V-I-1	292.221.058	370.369.384	662.590.442	238.275.236	281.731.970	520.007.206
Cash and Cash Balances at Central Bank	V-I-1	286.910.018	305.026.651	591.936.669	156.310.313	229.425.451	385.735.764
Banks	V-I-3	915.035	65.787.659	66.702.694	566.548	52.585.045	53.151.593
Receivables From Money Markets		4.419.787	0	4.419.787	81.420.621	0	81.420.621
Allowance for Expected Losses (-)	V-I-16	-23.782	-444.926	-468.708	-22.246	-278.526	-300.772
Financial assets at fair value through profit or loss	V-I-2	2.014.917	4.115.427	6.130.344	3.128.128	31.899.099	35.027.227
Public Debt Securities		7.733	3.268.979	3.276.712	7.126	31.141.330	31.148.456
Equity instruments		383.910	846.448	1.230.358	204.322	757.769	962.091
Other Financial Assets		1.623.274	0	1.623.274	2.916.680	0	2.916.680
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	170.299.481	247.793.411	418.092.892	114.440.625	178.428.660	292.869.285
Public Debt Securities		168.361.421	242.989.248	411.350.669	112.640.191	173.896.831	286.537.022
Equity instruments		211.267	45.925	257.192	168.362	17.818	186.180
Other Financial Assets		1.726.793	4.758.238	6.485.031	1.632.072	4.514.011	6.146.083
Derivative financial assets	V-I-2	21.732.454	4.535.958	26.268.412	23.726.035	5.532.587	29.258.622
Derivative Financial Assets At Fair Value Through Profit Or Loss		21.732.454	4.535.958	26.268.412	23.726.035	5.532.587	29.258.622
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.413.483.215	637.709.056	2.051.192.271	1.317.406.419	525.981.240	1.843.387.659
Loans	V-I-5	1.102.588.047	613.801.627	1.716.389.674	1.025.330.731	479.141.155	1.504.471.886
Receivables From Leasing Transactions	V-I-10	14.019.121	7.324.087	21.343.208	13.489.614	6.264.053	19.753.667
Factoring Receivables		35.963.384	3.213.810	39.177.194	34.876.011	2.678.189	37.554.200
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 (-)		-42.277.252	-15.800.194	-58.077.446	-45.575.917	-17.189.179	-62.765.096
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	334.099	0	334.099	262.727	0	262.727
Held for Sale		334.099	0	334.099	262.727	0	262.727
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		8.502.904	3	8.502.907	8.027.095	3	8.027.098
Investments in Associates (Net)	V-I-7	6.564.866	3	6.564.869	6.089.057	3	6.089.060

Associates Accounted for Using Equity Method		2.495.505	0	2.495.505	1.992.061	0	1.992.061
Unconsolidated Associates		4.069.361	3	4.069.364	4.096.996	3	4.096.999
Investments in Subsidiaries (Net)	V-I-8	1.938.038	0	1.938.038	1.938.038	0	1.938.038
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		1.938.038	0	1.938.038	1.938.038	0	1.938.038
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)		29.208.976	139.678	29.348.654	26.443.986	130.818	26.574.804
INTANGIBLE ASSETS AND GOODWILL (Net)		1.089.276	16.521	1.105.797	905.389	15.280	920.669
Goodwill		3.501	0	3.501	9.739	0	9.739
Other		1.085.775	16.521	1.102.296	895.650	15.280	910.930
INVESTMENT PROPERTY (Net)	V-I-12	13.010.115	0	13.010.115	8.871.051	0	8.871.051
CURRENT TAX ASSETS		2.160	0	2.160	6.141	0	6.141
DEFERRED TAX ASSET	V-I-13	16.952.674	169.467	17.122.141	10.907.444	217.282	11.124.726
OTHER ASSETS (Net)	V-I-15	61.948.680	8.791.247	70.739.927	66.611.632	16.297.386	82.909.018
TOTAL ASSETS		**2.030.800.009**	**1.273.640.152**	**3.304.440.161**	**1.819.011.908**	**1.040.234.325**	**2.859.246.233**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	1.448.722.909	723.996.781	2.172.719.690	1.251.483.436	727.982.218	1.979.465.654
LOANS RECEIVED	V-II-3	55.054.522	240.460.790	295.515.312	45.244.603	194.896.818	240.141.421
MONEY MARKET FUNDS		128.953.896	137.216.250	266.170.146	59.566.183	77.795.929	137.362.112
MARKETABLE SECURITIES (Net)	V-II-3	1.880.335	140.829.673	142.710.008	4.122.574	117.165.636	121.288.210
Bills		1.880.335	3.906.358	5.786.693	4.122.574	0	4.122.574
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	5.931.594	8.094.436	81.679	5.684.718	5.766.397
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.162.842	5.931.594	8.094.436	81.679	5.684.718	5.766.397
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		2.142	0	2.142	90	0	90
LEASE PAYABLES (Net)	V-II-5	4.261.980	2.945	4.264.925	2.868.611	3.947	2.872.558
PROVISIONS	V-II-7	18.166.967	1.048.122	19.215.089	20.724.690	1.740.669	22.465.359
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.906.059	25.692	7.931.751	7.204.372	18.899	7.223.271
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		10.260.908	1.022.430	11.283.338	13.520.318	1.721.770	15.242.088
CURRENT TAX LIABILITIES	V-II-8	13.172.983	20.813	13.193.796	12.068.704	27.923	12.096.627
DEFERRED TAX LIABILITY	V-II-8	85.950	0	85.950	118.171	0	118.171
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	93.962.941	27.736.292	121.699.233	90.653.894	31.699.759	122.353.653
EQUITY	V-II-11	199.088.487	7.189.904	206.278.391	173.154.668	7.721.030	180.875.698
Issued capital	V-II-11	9.915.922	0	9.915.922	9.915.922	0	9.915.922
Capital Reserves		45.225.647	0	45.225.647	45.162.980	0	45.162.980
Equity Share Premiums		45.601.513	0	45.601.513	45.589.989	0	45.589.989
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-375.866	0	-375.866	-427.009	0	-427.009
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		15.590.477	0	15.590.477	15.231.608	0	15.231.608
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-90.111	6.379.406	6.289.295	1.764.237	5.876.465	7.640.702
Profit Reserves		89.509.267	46.684	89.555.951	61.639.907	447.897	62.087.804
Legal Reserves		9.564.288	46.684	9.610.972	6.893.519	28.297	6.921.816
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		78.121.503	0	78.121.503	53.024.454	415.985	53.440.439
Other Profit Reserves		1.817.139	0	1.817.139	1.715.597	3.615	1.719.212
Profit or Loss		30.485.360	763.814	31.249.174	33.837.087	1.391.998	35.229.085
Prior Years' Profit or Loss		6.416.987	565.749	6.982.736	3.596.715	-23.561	3.573.154
Current Period Net Profit Or Loss		24.068.373	198.065	24.266.438	30.240.372	1.415.559	31.655.931
Non-controlling Interests		8.451.925	0	8.451.925	5.602.927	4.670	5.607.597
Total equity and liabilities		**1.976.815.288**	**1.327.624.873**	**3.304.440.161**	**1.670.820.402**	**1.188.425.831**	**2.859.246.233**

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		1.004.272.609	1.364.426.310	2.368.698.919	875.990.279	1.340.534.602	2.216.524.881
GUARANTIES AND WARRANTIES	V-III-2	298.304.180	256.234.354	554.538.534	247.348.813	250.160.120	497.508.933
Letters of Guarantee	V-III-1	294.515.566	156.461.035	450.976.601	241.501.004	157.394.223	398.895.227
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		268.825.571	65.614.339	334.439.910	221.758.558	72.281.509	294.040.067
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		2.405.713	4.265.872	6.671.585	1.689.731	2.662.052	4.351.783
Other Guarantees		356.904	621.640	978.544	356.904	526.329	883.233
Other Collaterals		720.001	2.598.715	3.318.716	1.675.000	2.583.551	4.258.551
COMMITMENTS		625.015.949	294.338.300	919.354.249	459.239.924	289.433.226	748.673.150
Irrevocable Commitments	V-III-1	587.673.383	80.053.891	667.727.274	423.985.790	108.832.675	532.818.465
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	3.564	168.752.240	119.165.714	4.256	119.169.970
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		25.339.653	4.114.512	29.454.165	17.551.572	2.236.945	19.788.517
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	813.853.656	894.806.136	169.401.542	800.941.256	970.342.798
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	813.853.656	894.806.136	169.401.542	800.941.256	970.342.798
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	560.723.295	612.929.875	146.286.235	587.973.637	734.259.872
Currency Swap Buy Transactions		566.900	162.827.913	163.394.813	3.312.843	231.294.703	234.607.546
Currency Swap Sell Transactions		49.809.680	174.412.058	224.221.738	141.123.392	122.833.151	263.956.543
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		31.074.832.697	25.084.474.096	56.159.306.793	26.581.415.298	21.432.985.703	48.014.401.001
ITEMS HELD IN CUSTODY		390.127.031	221.137.431	611.264.462	297.240.399	169.766.420	467.006.819
Customer Fund and Portfolio Balances		14.674.190	0	14.674.190	13.774.891	0	13.774.891
Securities Held in Custody		115.203.223	107.780.155	222.983.378	63.816.139	79.267.030	143.083.169
Cheques Received for Collection		103.716.533	5.924.934	109.641.467	86.170.197	3.367.156	89.537.353
Commercial Notes Received for Collection		63.223.803	11.527.110	74.750.913	47.371.511	7.928.256	55.299.767
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		1.418.990	82.059.220	83.478.210	953.336	69.753.186	70.706.522
Custodians		91.888.140	13.844.700	105.732.840	85.152.173	9.449.609	94.601.782
PLEDGED ITEMS		4.690.113.623	1.247.829.050	5.937.942.673	4.329.713.990	1.033.151.407	5.362.865.397
Securities		437.484	2.812.191	3.249.675	398.290	4.906.082	5.304.372
Guarantee Notes		28.559.951	13.405.500	41.965.451	19.610.795	10.297.268	29.908.063
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		**32.079.105.306**	**26.448.900.406**	**58.528.005.712**	**27.457.405.577**	**22.773.520.305**	**50.230.925.882**

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-1	311.187.989	98.460.671	170.085.769	53.947.397
Interest Income on Loans	V-IV-1	213.904.702	64.922.811	115.110.754	35.958.553
Interest Income on Reserve Deposits		12.746.897	664.748	9.054.950	340.339
Interest Income on Banks	V-IV-1	881.056	677.496	466.396	233.645
Interest Income on Money Market Placements		8.463.518	117.338	4.912.013	62.631
Interest Income on Marketable Securities Portfolio	V-IV-1	71.250.013	30.066.241	38.517.655	15.989.323
Financial Assets At Fair Value Through Profit Loss		210.969	261.687	61.475	146.388
Financial Assets At Fair Value Through Other Comprehensive Income		31.678.255	10.827.317	18.032.602	5.683.401
Financial Assets Measured at Amortised Cost		39.360.789	18.977.237	20.423.578	10.159.534
Finance Leasing Interest Income		3.365.682	1.282.581	1.777.215	789.132
Other Interest Income		576.121	729.456	246.786	573.774
INTEREST EXPENSES (-)	V-IV-2	-270.968.337	-87.862.990	-149.262.242	-50.883.371
Interest Expenses on Deposits	V-IV-2	-240.338.048	-72.042.684	-132.283.057	-41.902.062
Interest Expenses on Funds Borrowed	V-IV-2	-11.734.024	-6.170.591	-6.210.257	-3.717.699
Interest Expenses on Money Market Funds		-9.871.937	-4.559.564	-6.112.023	-2.756.369
Interest Expenses on Securities Issued	V-IV-2	-7.361.880	-4.109.833	-3.862.211	-2.253.890
Lease Interest Expenses		-321.656	-267.944	-181.025	-149.254
Other Interest Expense		-1.340.792	-712.374	-613.669	-104.097
NET INTEREST INCOME OR EXPENSE		40.219.652	10.597.681	20.823.527	3.064.026
NET FEE AND COMMISSION INCOME OR EXPENSES		20.334.410	8.877.344	10.166.598	5.075.027
Fees and Commissions Received		28.668.480	11.174.375	15.006.890	6.408.058
From Noncash Loans		2.519.191	1.367.650	1.325.281	747.055
Other		26.149.289	9.806.725	13.681.609	5.661.003
Fees and Commissions Paid (-)		-8.334.070	-2.297.031	-4.840.292	-1.333.031
Paid for Noncash Loans		-63.052	-29.757	-29.887	-18.402
Other		-8.271.018	-2.267.274	-4.810.405	-1.314.629
DIVIDEND INCOME		121.821	12.027	120.331	9.746
TRADING INCOME OR LOSS (Net)	V-IV-3	-10.487.267	12.731.311	-7.053.284	10.397.186
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	2.194.089	1.668.104	878.819	611.928
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	8.311.494	8.399.165	2.638.215	7.041.677
OTHER OPERATING INCOME	V-IV-4	42.365.332	31.184.314	17.764.841	6.102.103
GROSS PROFIT FROM OPERATING ACTIVITIES		92.553.948	63.402.677	41.822.013	24.648.088
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-24.696.114	-22.174.535	-7.026.402	-8.750.689
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-1.534.585	-70.263	-1.376.761	22.826
PERSONNEL EXPENSES (-)		-13.179.364	-6.600.893	-7.268.939	-3.570.515
OTHER OPERATING EXPENSES (-)	V-IV-6	-21.675.525	-23.440.840	-11.830.776	-6.354.392
NET OPERATING INCOME (LOSS)		31.468.360	11.116.146	14.319.135	5.995.318
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		394.372	282.011	218.004	155.280
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	31.862.732	11.398.157	14.537.139	6.150.598
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-5.033.791	-3.049.319	-1.025.285	-3.286.702
Current Tax Provision	V-IV-10	-9.743.477	-1.665.622	-7.388.324	-372.102
Expense Effect of Deferred Tax	V-IV-10	-3.999.575	-7.593.334	-2.099.768	-7.085.971
Income Effect of Deferred Tax	V-IV-10	8.709.261	6.209.637	8.462.807	4.171.371
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	26.828.941	8.348.838	13.511.854	2.863.896
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	26.828.941	8.348.838	13.511.854	2.863.896
Profit (Loss) Attributable to Group		24.266.438	7.889.356	11.094.210	2.549.765
Profit (loss), attributable to non-controlling interests		2.562.503	459.482	2.417.644	314.131
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	2,70560000	0,92320000	1,36260000	0,28880000

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)		26.828.941	8.348.838		
OTHER COMPREHENSIVE INCOME		-982.501	-5.190.108		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		368.906	278.379		
Gains (Losses) on Revaluation of Property, Plant and Equipment		15.405	15.694		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-7.661	-5.674		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-7.184	30.732		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		368.346	237.627		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.351.407	-5.468.487		
Exchange Differences on Translation		105.349	657.472		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.922.351	-7.964.659		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		494.426	-315.288		
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		971.169	2.153.988		
TOTAL COMPREHENSIVE INCOME (LOSS)		25.846.440	3.158.730		

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		16.875.972	35.920.365
Interest Received		279.841.201	98.417.887
Interest Paid		-269.369.896	-86.945.837
Dividends received		121.821	12.027
Fees and Commissions Received		19.495.655	4.993.171
Other Gains		12.643.753	2.692.941
Collections from Previously Written Off Loans and Other Receivables		3.134.870	2.115.175
Cash Payments to Personnel and Service Suppliers		-14.534.877	-7.250.942
Taxes Paid		-3.845.689	-851.136
Other		-10.610.866	22.737.079
Changes in Operating Assets and Liabilities Subject to Banking Operations		55.422.793	34.392.127
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		29.145.823	-6.548.518
Net (Increase) Decrease in Due From Banks		-56.321.286	27.036.064
Net (Increase) Decrease in Loans		-145.689.714	-225.796.794
Net (Increase) Decrease in Other Assets		-71.461.310	-12.156.162
Net Increase (Decrease) in Bank Deposits		-7.154.930	-20.747.069
Net Increase (Decrease) in Other Deposits		163.321.230	187.838.767
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		34.181.764	13.338.792
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		109.401.216	71.427.047
Net Cash Provided From Banking Operations		72.298.765	70.312.492
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-24.883.151	-87.738.558
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-119.285
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.622.028	-2.610.083
Cash Obtained from Tangible and Intangible Asset Sales		703.758	733.662
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-67.990.230	-21.900.057
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		18.102.340	6.170.285
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		-246.873	-247.379
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		40.672.285	22.072.787
Cash Obtained from Loans and Securities Issued		47.644.459	29.568.888
Cash Outflow Arised From Loans and Securities Issued		-6.208.624	-8.513.353
Equity Instruments Issued		0	1.378.970
Dividends paid		0	0
Payments of lease liabilities		-763.550	-361.718
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-535.262	5.225.116
Net Increase (Decrease) in Cash and Cash Equivalents		87.552.637	9.871.837
Cash and Cash Equivalents at Beginning of the Period		336.682.989	129.679.153
Cash and Cash Equivalents at End of the Period		424.235.626	139.550.990

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

							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								
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	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)	Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
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**	**16.469.500**	**0**	**-63.177**	**3.381.054**	**-800.579**	**2.924.446**	**1.490.653**	**10.802.217**	**-328.089**	**37.480.709**	**27.311.639**	**0**	**105.779.737**	**2.882.654**	**108.662.391**
	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	16.469.500	0	-63.177	3.381.054	-800.579	2.924.446	1.490.653	10.802.217	-328.089	37.480.709	27.311.639	0	105.779.737	2.882.654	108.662.391
	Total Comprehensive Income (Loss)		0	0	0	0	245.969	-4.276	31.165	657.472	-5.971.515	-154.444	0	0	7.889.356	2.693.727	465.003	3.158.730
	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	-352.390	0	0	0	0	0	0	160.402	-231.588	0	-423.576	227.891	-195.685
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	348.366	-350.730	0	-2.364	0	-2.364
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-1.087	0	-1.087	0	-1.087
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	336.195	-336.201	0	-6	0	-6
	Other		0	0	0	0	0	0	0	0	0	0	12.171	-13.442	0	-1.271	0	-1.271
	Equity at end of period		**9.915.922**	**45.589.989**	**0**	**-415.567**	**3.627.023**	**-804.855**	**2.955.611**	**2.148.125**	**4.830.702**	**-482.533**	**37.989.477**	**26.729.321**	**7.889.356**	**139.972.571**	**3.575.548**	**143.548.119**
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**	**45.589.989**	**0**	**-427.009**	**11.966.716**	**-1.955.463**	**5.220.355**	**2.644.546**	**5.671.208**	**-675.052**	**62.087.804**	**35.229.085**	**0**	**175.268.101**	**5.607.597**	**180.875.698**
	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	45.589.989	0	-427.009	11.966.716	-1.955.463	5.220.355	2.644.546	5.671.208	-675.052	62.087.804	35.229.085	0	175.268.101	5.607.597	180.875.698
	Total Comprehensive Income (Loss)		0	0	0	0	369.632	-5.885	-4.878	105.349	-2.005.370	548.614	0	0	24.266.438	23.273.900	2.572.540	25.846.440
	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	11.524	0	42.784	0	0	0	0	0	0	-425.918	-384.222	0	-755.832	275.805	-480.027
	Profit Distributions		0	0	0	8.359	0	0	0	0	0	0	27.894.065	-27.862.127	0	40.297	-4.017	36.280
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-71	-71
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	27.810.542	-27.791.974	0	18.568	-3.946	14.622
	Other		0	0	0	8.359	0	0	0	0	0	0	83.523	-70.153	0	21.729	0	21.729
	Equity at end of period		**9.915.922**	**45.601.513**	**0**	**-375.866**	**12.336.348**	**-1.961.348**	**5.215.477**	**2.749.895**	**3.665.838**	**-126.438**	**89.555.951**	**6.982.736**	**24.266.438**	**197.826.466**	**8.451.925**	**206.278.391**