Date and time of publication on KAP: 08.08.2024 18:26:37
https://www.kap.org.tr/en/Bildirim/1323018

KAMUYU AYDINLATMA PLATFORMU

D YATIRIM BANKASI A.Ş.
Bank Financial Report
Consolidated
2024 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

D Yatırım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

D Yatırım Bankası A.Ş'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. Banka 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 finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, D Yatırım Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2024 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin 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

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ile 30 Haziran 2023 tarihinde sona eren üç aylık ara hesap dönemine ait konsolide olmayan finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 16 Şubat 2024 tarihli bağımsız denetçi raporunda ve 4 Ağustos 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş verilmiş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci 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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 8 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)		530.852	142.073	672.925	366.387	395.888	762.275
Cash and cash equivalents		257.452	109.150	366.602	218.875	298.080	516.955
Cash and Cash Balances at Central Bank	1	993	56.884	57.877	62.849	90.887	153.736
Banks	4	166.109	52.266	218.375	578	207.193	207.771
Receivables From Money Markets		90.393		90.393	155.551		155.551
Allowance for Expected Losses (-)		-43		-43	-103		-103
Financial assets at fair value through profit or loss	2	0	0	0	0	0	0
Public Debt Securities				0			0
Equity instruments				0			0
Other Financial Assets				0			0
Financial Assets at Fair Value Through Other Comprehensive Income	5	248.194	32.923	281.117	96.920	97.808	194.728
Public Debt Securities		248.194	32.923	281.117	96.920	97.808	194.728
Equity instruments				0			0
Other Financial Assets				0			0
Derivative financial assets	3	25.206	0	25.206	50.592	0	50.592
Derivative Financial Assets At Fair Value Through Profit Or Loss		25.206		25.206	50.592		50.592
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.634.421	542.377	2.176.798	1.496.809	183.318	1.680.127
Loans	6	1.626.918	542.377	2.169.295	1.483.270	183.318	1.666.588
Receivables From Leasing Transactions	11			0			0
Factoring Receivables				0			0
Other Financial Assets Measured at Amortised Cost	7	16.626	0	16.626	14.914	0	14.914
Public Debt Securities		16.626		16.626	14.129		14.129
Other Financial Assets				0	785		785
Allowance for Expected Credit Losses (-)		-9.123		-9.123	-1.375		-1.375
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	15	0	0	0	0	0	0
Held for Sale				0			0
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	8	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	9	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)	10	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)		156.209		156.209	148.980		148.980
INTANGIBLE ASSETS AND GOODWILL (Net)		64.612	0	64.612	60.102	0	60.102
Goodwill				0			0
Other		64.612		64.612	60.102		60.102
INVESTMENT PROPERTY (Net)	12			0			0
CURRENT TAX ASSETS	13			0			0
DEFERRED TAX ASSET	13	44.753		44.753	5.545		5.545
OTHER ASSETS (Net)	15	90.834	16	90.850	295.377		295.377
TOTAL ASSETS		**2.521.681**	**684.466**	**3.206.147**	**2.373.200**	**579.206**	**2.952.406**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1			0			0
LOANS RECEIVED	3	68.653	460.941	529.594	30.137	339.769	369.906
MONEY MARKET FUNDS		208.299		208.299	196.397		196.397
MARKETABLE SECURITIES (Net)	5	286.978	0	286.978	466.825	0	466.825
Bills		286.978		286.978	466.825		466.825
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		557.723	700.744	1.258.467	44.181	644.856	689.037
Borrower funds	4	557.723	700.744	1.258.467	44.181	644.856	689.037
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	2	42.907	0	42.907	31.438	0	31.438
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		42.907		42.907	31.438		31.438
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	7	4.505		4.505	1.575		1.575
PROVISIONS	9	43.417	0	43.417	58.227	0	58.227
Provision for Restructuring				0			0
Reserves for Employee Benefits		40.699		40.699	54.258		54.258
Insurance Technical Reserves (Net)				0			0
Other provisions		2.718		2.718	3.969		3.969
CURRENT TAX LIABILITIES	10	28.831		28.831	24.732		24.732
DEFERRED TAX LIABILITY	10			0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	11	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	12	0	0	0	0	0	0
Loans				0			0

Other Debt Instruments				0			0
OTHER LIABILITIES		8.462	12.823	21.285	366.887	35.744	402.631
EQUITY	13	781.901	-37	781.864	704.578	7.060	711.638
Issued capital		200.000		200.000	200.000		200.000
Capital Reserves		0	0	0	25.250	0	25.250
Equity Share Premiums				0			0
Share Cancellation Profits				0			0
Other Capital Reserves				0	25.250		25.250
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		35.266		35.266	29.653		29.653
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-7.134	-37	-7.171	-545	7.060	6.515
Profit Reserves		475.470	0	475.470	22.727	0	22.727
Legal Reserves		23.605		23.605	2.230		2.230
Statutory Reserves				0			0
Extraordinary Reserves		451.865		451.865	20.497		20.497
Other Profit Reserves				0			0
Profit or Loss		78.299	0	78.299	427.493	0	427.493
Prior Years' Profit or Loss				0			0
Current Period Net Profit Or Loss		78.299		78.299	427.493		427.493
Non-controlling Interests				0			0
Total equity and liabilities		**2.031.676**	**1.174.471**	**3.206.147**	**1.924.977**	**1.027.429**	**2.952.406**

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		2.680.239	2.282.035	4.962.274	6.851.596	6.014.380	12.865.976
GUARANTIES AND WARRANTIES	1,3	958.116	284.876	1.242.992	754.375	50.314	804.689
Letters of Guarantee		958.116	276.372	1.234.488	754.375	20.731	775.106
Guarantees Subject to State Tender Law				0			0
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		958.116	276.372	1.234.488	754.375	20.731	775.106
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance				0			0
Other Bank Acceptances				0			0
Letters of Credit		0	8.504	8.504	0	29.583	29.583
Documentary Letters of Credit			8.504	8.504		29.583	29.583
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees				0			0
Other Collaterals				0			0
COMMITMENTS	1,3	271.429	249.479	520.908	181.506	56.521	238.027
Irrevocable Commitments		271.429	249.479	520.908	181.506	56.521	238.027
Forward Asset Purchase Commitments		249.600	249.479	499.079	56.703	56.521	113.224
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		21.829		21.829	124.803		124.803
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments				0			0
Tax and Fund Liabilities Arised from Export Commitments				0			0
Commitments for Credit Card Limits				0			0
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments				0			0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS	2	1.450.694	1.747.680	3.198.374	5.915.715	5.907.545	11.823.260
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		1.450.694	1.747.680	3.198.374	5.915.715	5.907.545	11.823.260
Forward Foreign Currency Buy or Sell Transactions		318.471	672.695	991.166	2.847.395	2.755.958	5.603.353
Forward Foreign Currency Buying Transactions		226.721	280.495	507.216	1.434.037	1.377.979	2.812.016
Forward Foreign Currency Sale Transactions		91.750	392.200	483.950	1.413.358	1.377.979	2.791.337
Currency and Interest Rate Swaps		1.132.223	1.074.985	2.207.208	3.068.320	3.151.587	6.219.907
Currency Swap Buy Transactions		335.925	741.143	1.077.068	1.310.911	1.796.105	3.107.016
Currency Swap Sell Transactions		796.298	333.842	1.130.140	1.757.409	1.355.482	3.112.891
Interest Rate Swap Buy Transactions				0			0
Interest Rate Swap Sell Transactions				0			0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions				0			0
Currency Options Sell Transactions				0			0
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		2.243.927	1.503.762	3.747.689	1.408.887	1.895.294	3.304.181
ITEMS HELD IN CUSTODY		192.034	1.265.680	1.457.714	97.848	1.674.008	1.771.856
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody			1.265.680	1.265.680		1.674.008	1.674.008
Cheques Received for Collection		192.034		192.034	97.848		97.848
Commercial Notes Received for Collection				0			0
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody				0			0
Custodians				0			0
PLEDGED ITEMS		2.051.893	238.082	2.289.975	1.311.039	221.286	1.532.325
Securities				0			0
Guarantee Notes				0			0
Commodity				0			0
Warrant				0			0
Real Estate				0			0
Other Pledged Items		2.051.893	238.082	2.289.975	1.311.039	221.286	1.532.325

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**4.924.166**	**3.785.797**	**8.709.963**	**8.260.483**	**7.909.674**	**16.170.157**

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	1	528.325	122.158	287.996	68.418
Interest Income on Loans		451.878	73.720	243.375	37.335
Interest Income on Reserve Deposits		6	3	3	2
Interest Income on Banks		15.409	36.466	9.945	25.328
Interest Income on Money Market Placements		2.625	1.450	2.340	1.450
Interest Income on Marketable Securities Portfolio		36.446	9.031	18.984	3.370
Financial Assets At Fair Value Through Other Comprehensive Income		33.746	2.957	17.749	2.633
Financial Assets Measured at Amortised Cost		2.700	6.074	1.235	737
Other Interest Income		21.961	1.488	13.349	933
INTEREST EXPENSES (-)	2	-175.065	-44.394	-92.728	-23.788
Interest Expenses on Funds Borrowed		-15.482	-11.351	-10.851	-5.545
Interest Expenses on Money Market Funds		-43.408	-6.711	-19.422	-2.703
Interest Expenses on Securities Issued		-72.496	-20.055	-30.507	-12.589
Lease Interest Expenses		-506	-1.073	-446	404
Other Interest Expense		-43.173	-5.204	-31.502	-3.355
NET INTEREST INCOME OR EXPENSE		353.260	77.764	195.268	44.630
NET FEE AND COMMISSION INCOME OR EXPENSES		24.112	239.803	2.505	217.465
Fees and Commissions Received	3	31.670	242.066	6.836	218.945
From Noncash Loans		7.989	4.656	4.178	2.358
Other		23.681	237.410	2.658	216.587
Fees and Commissions Paid (-)		-7.558	-2.263	-4.331	-1.480
Paid for Noncash Loans		-1.827	-438	-1.181	-231
Other		-5.731	-1.825	-3.150	-1.249
DIVIDEND INCOME	4	0	0		
TRADING INCOME OR LOSS (Net)	5	-104.144	156.599	-75.986	140.385
Gains (Losses) Arising from Capital Markets Transactions		7.060	2.466	474	824
Gains (Losses) Arising From Derivative Financial Transactions		-131.046	59.913	-75.245	47.543
Foreign Exchange Gains or Losses		19.842	94.220	-1.215	92.018
OTHER OPERATING INCOME	6	1.543	2.885	67	2.583
GROSS PROFIT FROM OPERATING ACTIVITIES		274.771	477.051	121.854	405.063
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	7	-6.919	-19	-5.296	-19
OTHER ALLOWANCE EXPENSES (-)		0	0		
PERSONNEL EXPENSES (-)		-115.118	-53.171	-58.573	-28.280
OTHER OPERATING EXPENSES (-)	8	-58.199	-29.141	-31.909	-16.323
NET OPERATING INCOME (LOSS)		94.535	394.720	26.076	360.441
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0			
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	9	94.535	394.720	26.076	360.441
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	10	-16.236	-91.729	-629	-87.850
Current Tax Provision		-43.302	-82.393	-16.172	-75.689
Expense Effect of Deferred Tax		-27.057	-20.033	0	-19.501
Income Effect of Deferred Tax		54.123	10.697	15.543	7.340
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	11	78.299	302.991	25.447	272.591
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	9	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	10	0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	11	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	12	78.299	302.991	25.447	272.591
Profit (Loss) Attributable to Group		78.299	302.991	25.447	272.591
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					

Profit (Loss) per Share	

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	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)		78.299	302.991		
OTHER COMPREHENSIVE INCOME		-8.073	5.505		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		5.613	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-657	0		
Gains (Losses) on Revaluation of Intangible Assets		0			
Gains (Losses) on Remeasurements of Defined Benefit Plans		0			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		6.270	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-13.686	5.505		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-19.558	7.343		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		5.872	-1.838		
TOTAL COMPREHENSIVE INCOME (LOSS)		70.226	308.496		

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		61.017	276.507
Interest Received		509.502	137.386
Interest Paid		-138.514	-36.470
Dividends received			0
Fees and Commissions Received		32.332	241.316
Other Gains		7.060	2.466
Collections from Previously Written Off Loans and Other Receivables			0
Cash Payments to Personnel and Service Suppliers		-186.876	-84.067
Taxes Paid		-62.091	-6.548
Other		-100.396	22.424
Changes in Operating Assets and Liabilities Subject to Banking Operations		248.298	-43.641
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		188.859	-64.315
Net (Increase) Decrease in Loans		-506.258	-332.487
Net (Increase) Decrease in Other Assets		210.709	-76.353
Net Increase (Decrease) in Bank Deposits			0
Net Increase (Decrease) in Other Deposits			0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss			0
Net Increase (Decrease) in Funds Borrowed		170.623	122.603
Net Increase (Decrease) in Matured Payables			0
Net Increase (Decrease) Other Liabilities		184.365	306.911
Net Cash Provided From Banking Operations		309.315	232.866
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-103.615	-156.036
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0
Cash Paid For Tangible And Intangible Asset Purchases		-17.981	-115.662
Cash Obtained from Tangible and Intangible Asset Sales			0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-86.334	-115.862
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income			0
Cash Paid for Purchase of Financial Assets At Amortised Cost			-10.760
Cash Obtained from Sale of Financial Assets At Amortised Cost		700	86.248
Other			0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-191.459	31.712
Cash Obtained from Loans and Securities Issued		550.000	182.553
Cash Outflow Arised From Loans and Securities Issued		-740.000	-148.100
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.459	-2.741
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		23.872	61.612
Net Increase (Decrease) in Cash and Cash Equivalents		38.113	170.154
Cash and Cash Equivalents at Beginning of the Period		270.799	327.228
Cash and Cash Equivalents at End of the Period		308.912	497.382

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period	Item	Footnote Reference	Issued Capital	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	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income						
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		**200.000**			**-827**	**-954**	**26.402**	**3.370**	**18.205**	**246.196**		**246.196**
	Adjustments Related to TMS 8												
	Effect Of Corrections												
	Effect Of Changes In Accounting Policy												
	Adjusted Beginning Balance		200.000			-827	-954	26.402	3.370	18.205	246.196		246.196
	Total Comprehensive Income (Loss)						5.505			302.991	308.496		308.496
	Capital Increase in Cash												
	Capital Increase Through Internal Reserves												
	Issued Capital Inflation Adjustment Difference												
	Convertible Bonds												
	Subordinated Debt												
	Increase (decrease) through other changes, equity			25.250				-25.250					
	Profit Distributions							21.575	-3.370	-18.205			
	Dividends Paid												
	Transfers To Reserves							21.575	-3.370	-18.205			
	Other												
	Equity at end of period		**200.000**	**25.250**		**-827**	**4.551**	**22.727**	**0**	**302.991**	**554.692**		**554.692**
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		**200.000**	**25.250**	**31.303**	**-1.650**	**6.515**	**22.727**		**427.493**	**711.638**		**711.638**
	Adjustments Related to TMS 8												
	Effect Of Corrections												
	Effect Of Changes In Accounting Policy												
	Adjusted Beginning Balance		200.000	25.250	31.303	-1.650	6.515	22.727		427.493	711.638		711.638
	Total Comprehensive Income (Loss)				5.613		-13.686			78.299	70.226		70.226
	Capital Increase in Cash												
	Capital Increase Through Internal Reserves												
	Issued Capital Inflation Adjustment Difference												
	Convertible Bonds												
	Subordinated Debt												
	Increase (decrease) through other changes, equity												
	Profit Distributions			-25.250				452.743		-427.493	0		0
	Dividends Paid												
	Transfers To Reserves			-25.250				452.743		-427.493	0		0
	Other												
	Equity at end of period		**200.000**	**0**	**36.916**	**-1.650**	**-7.171**	**475.470**		**78.299**	**781.864**		**781.864**