



KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş. Participation Bank Financial Report Unconsolidated 2024 - 2. 3 Monthly Notification

General Information About Financial Statements



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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 5.b'de belirtildiği üzere, 30 Haziran 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında tamamı geçmiş dönemler içerisinde ayrılan 5.213.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Albaraka Türk Katılım Bankası Anonim Şirketi'nin 30 Haziran 2024 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, 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	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)		41.451.365	70.740.013	112.191.378	33.759.226	56.966.566	90.725.792
Cash and cash equivalents	(Beşinci Bölüm -I)(1)	24.287.153	58.670.619	82.957.772	23.405.932	39.954.247	63.360.179
Cash and Cash Balances at Central Bank		18.446.265	40.992.219	59.438.484	16.760.819	32.323.373	49.084.192
Banks		6.036.532	17.770.884	23.807.416	6.867.754	7.717.726	14.585.480
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-195.644	-92.484	-288.128	-222.641	-86.852	-309.493
Financial assets at fair value through profit or loss	(Beşinci Bölüm -I)(2)	9.465.942	7.624.600	17.090.542	6.894.578	12.886.675	19.781.253
Public Debt Securities		265.370	7.511.745	7.777.115	282.362	12.191.540	12.473.902
Equity instruments		0	82.648	82.648	0	74.650	74.650
Other Financial Assets		9.200.572	30.207	9.230.779	6.612.216	620.485	7.232.701
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm -I)(3)	7.682.499	4.435.171	12.117.670	3.414.078	4.118.013	7.532.091
Public Debt Securities		7.502.068	1.888.780	9.390.848	3.273.543	1.187.016	4.460.559
Equity instruments		7.667	41.194	48.861	7.667	37.594	45.261
Other Financial Assets		172.764	2.505.197	2.677.961	132.868	2.893.403	3.026.271
Derivative financial assets	(Beşinci Bölüm -I)(5)	15.771	9.623	25.394	44.638	7.631	52.269
Derivative Financial Assets At Fair Value Through Profit Or Loss		15.771	9.623	25.394	44.638	7.631	52.269
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		85.967.572	57.846.022	143.813.594	82.100.490	51.489.567	133.590.057
Loans	(Beşinci Bölüm -I)(6)	71.600.553	42.460.408	114.060.961	68.988.788	35.631.066	104.619.854
Receivables From Leasing Transactions	(Beşinci Bölüm -I)(7)	4.079.561	913.148	4.992.709	3.815.109	733.902	4.549.011
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm -I)(4)	12.516.571	15.640.828	28.157.399	11.533.660	17.318.883	28.852.543
Public Debt Securities		12.516.571	15.640.828	28.157.399	11.533.660	17.318.883	28.852.543
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm -I)(6)	-2.229.113	-1.168.362	-3.397.475	-2.237.067	-2.194.284	-4.431.351
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -I)(8)	4.093.883	118.173	4.212.056	641.631	0	641.631
Held for Sale		4.093.883	0	4.093.883	641.631	0	641.631
Non-Current Assets From Discontinued Operations		0	118.173	118.173	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm -I)(9)	70.100	0	70.100	47.600	64.221	111.821
Investments in Associates (Net)		45.000	0	45.000	22.500	0	22.500
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		45.000	0	45.000	22.500	0	22.500
Investments in Subsidiaries (Net)		5.100	0	5.100	5.100	64.221	69.321
Unconsolidated Financial Subsidiaries		5.100	0	5.100	5.100	64.221	69.321
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		20.000	0	20.000	20.000	0	20.000
TANGIBLE ASSETS (Net)	(Beşinci Bölüm -I)(10)	5.010.749	79.887	5.090.636	4.448.035	66.241	4.514.276
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm -I)(11)	546.215	0	546.215	357.219	0	357.219
Goodwill		0	0	0	0	0	0
Other		546.215	0	546.215	357.219	0	357.219
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm -I)(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(Beşinci Bölüm -I)(13)	1.245.377	0	1.245.377	1.194.755	0	1.194.755
OTHER ASSETS	(Beşinci Bölüm -I)(14)	1.242.628	232.682	1.475.310	668.743	365.201	1.033.944
TOTAL ASSETS		139.627.889	129.016.777	268.644.666	123.217.699	108.951.796	232.169.495
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm -II)(1)	96.285.556	83.276.240	179.561.796	81.304.541	80.501.315	161.805.856
LOANS RECEIVED	(Beşinci Bölüm -II)(2)	10.290.759	35.556.295	45.847.054	2.178.308	28.357.631	30.535.939
MONEY MARKET FUNDS		1.006.791	0	1.006.791	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm -II)(3)	245.928	11.526	257.454	114.039	7.337	121.376
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		245.928	11.526	257.454	114.039	7.337	121.376
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm -II)(4)	868.404	78.332	946.736	702.237	72.516	774.753
PROVISIONS	(Beşinci Bölüm -II)(5)	6.042.377	76.898	6.119.275	6.525.366	43.598	6.568.964
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		709.936	0	709.936	1.202.524	0	1.202.524
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		5.332.441	76.898	5.409.339	5.322.842	43.598	5.366.440
CURRENT TAX LIABILITIES	(Beşinci Bölüm -II)(6)	435.217	955	436.172	1.095.841	96.074	1.191.915
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -II)(7)	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	(Beşinci Bölüm -II)(8)	0	9.025.516	9.025.516	0	8.896.597	8.896.597
Loans		0	9.025.516	9.025.516	0	8.896.597	8.896.597
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm -II)(9)	4.979.386	5.201.655	10.181.041	4.355.660	4.531.016	8.886.676
EQUITY	(Beşinci Bölüm -II)(10)	15.203.558	59.273	15.262.831	13.326.608	60.811	13.387.419
Issued capital		2.500.000	0	2.500.000	2.500.000	0	2.500.000
Capital Reserves		2.538.979	0	2.538.979	4.080.011	0	4.080.011
Equity Share Premiums		23.278	0	23.278	23.278	0	23.278
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		2.515.701	0	2.515.701	4.056.733	0	4.056.733

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.555.897	0	1.555.897	1.579.623	0	1.579.623
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.391.453	59.273	1.450.726	1.318.028	60.811	1.378.839
Profit Reserves		6.679.763	0	6.679.763	1.533.386	0	1.533.386
Legal Reserves		464.809	0	464.809	293.381	0	293.381
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		5.494.954	0	5.494.954	1.020.005	0	1.020.005
Other Profit Reserves		720.000	0	720.000	220.000	0	220.000
Profit or Loss		537.466	0	537.466	2.315.560	0	2.315.560
Prior Years' Profit or Loss		-1.333.014	0	-1.333.014	-1.112.998	0	-1.112.998
Current Period Net Profit Or Loss		1.870.480	0	1.870.480	3.428.558	0	3.428.558
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		135.357.976	133.286.690	268.644.666	109.602.600	122.566.895	232.169.495

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		32.004.658	24.549.729	56.554.387	38.792.293	33.545.326	72.337.619
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	17.842.273	15.026.439	32.868.712	15.325.346	14.746.594	30.071.940
Letters of Guarantee		17.722.084	8.778.202	26.500.286	15.172.970	9.438.213	24.611.183
Guarantees Subject to State Tender Law		2.106.527	436.882	2.543.409	2.023.770	400.715	2.424.485
Guarantees Given for Foreign Trade Operations		390	3.442.907	3.443.297	390	3.389.192	3.389.582
Other Letters of Guarantee		15.615.167	4.898.413	20.513.580	13.148.810	5.648.306	18.797.116
Bank Acceptances		0	40.383	40.383	0	137.121	137.121
Import Letter of Acceptance		0	40.383	40.383	0	137.121	137.121
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		10.890	6.160.852	6.171.742	12.800	5.141.798	5.154.598
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		10.890	6.160.852	6.171.742	12.800	5.141.798	5.154.598
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Other Guarantees		0	47.002	47.002	0	29.462	29.462
Other Collaterals		109.299	0	109.299	139.576	0	139.576
COMMITMENTS	(Beşinci Bölüm-III) (1)	8.879.204	438.440	9.317.644	7.273.434	1.748.585	9.022.019
Irrevocable Commitments		8.834.704	438.440	9.273.144	7.228.934	1.748.585	8.977.519
Forward Asset Purchase Commitments		294.311	438.440	732.751	1.050.506	1.748.585	2.799.091
Share Capital Commitments to Associates and Subsidiaries		45.000	0	45.000	67.500	0	67.500
Loan Granting Commitments		612.704	0	612.704	605.190	0	605.190
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.268.821	0	2.268.821	1.628.852	0	1.628.852
Tax and Fund Liabilities Arised from Export Commitments		102.366	0	102.366	78.574	0	78.574
Commitments for Credit Card Limits		5.509.996	0	5.509.996	3.797.263	0	3.797.263
Commitments for Credit Cards and Banking Services Promotions		942	0	942	492	0	492
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		564	0	564	557	0	557
Revocable Commitments		44.500	0	44.500	44.500	0	44.500

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		44.500	0	44.500	44.500	0	44.500
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	5.283.181	9.084.850	14.368.031	16.193.513	17.050.147	33.243.660
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		5.283.181	9.084.850	14.368.031	16.193.513	17.050.147	33.243.660
Forward Buy or Sell Transactions		267.647	2.706.128	2.973.775	167.848	1.764.017	1.931.865
Forward Foreign Currency Buying Transactions		142.690	1.345.664	1.488.354	127.947	743.016	870.963
Forward Foreign Currency Sale Transactions		124.957	1.360.464	1.485.421	39.901	1.021.001	1.060.902
Other Forward Buy or Sell Transactions		5.015.534	6.378.722	11.394.256	16.025.665	15.286.130	31.311.795
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		606.582.690	150.292.978	756.875.668	365.308.886	122.192.080	487.500.966
ITEMS HELD IN CUSTODY		23.055.554	85.138.352	108.193.906	17.450.435	61.975.672	79.426.107
Customer Fund and Portfolio Balances		9.383.617	0	9.383.617	5.251.693	0	5.251.693
Securities Held in Custody		431	25.375.716	25.376.147	9.124	21.282.784	21.291.908
Cheques Received for Collection		10.595.424	336.163	10.931.587	9.196.163	346.474	9.542.637
Commercial Notes Received for Collection		2.770.059	1.113.016	3.883.075	2.717.701	287.869	3.005.570
Other Assets Received for Collection		103	0	103	103	0	103
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		226.395	3.270.644	3.497.039	218.626	2.340.384	2.559.010
Custodians		79.525	55.042.813	55.122.338	57.025	37.718.161	37.775.186
PLEDGED ITEMS		583.527.136	65.154.626	648.681.762	347.858.451	60.216.408	408.074.859
Securities		19.483.515	19.201.074	38.684.589	19.249.676	16.891.614	36.141.290
Guarantee Notes		7.946.344	239.086	8.185.430	5.618.532	187.917	5.806.449
Commodity		72.709.122	5.393.322	78.102.444	52.109.951	4.711.743	56.821.694
Warrant		0	0	0	0	0	0
Real Estate		412.645.055	34.290.436	446.935.491	242.386.120	32.844.770	275.230.890
Other Pledged Items		70.361.946	6.002.944	76.364.890	28.274.636	5.565.022	33.839.658
Depositories Receiving Pledged Items		381.154	27.764	408.918	219.536	15.342	234.878
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		638.587.348	174.842.707	813.430.055	404.101.179	155.737.406	559.838.585

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					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV)(1)	18.264.577	6.932.543	10.195.812	3.691.185
Profit Share on Loans		12.968.611	5.136.109	7.013.568	2.756.709
Income Received From Reserve Deposits		992.637	16.866	989.903	15.820
Income Received From Banks		1.081	39	94	29
Income Received from Money Market Placements		40.455	5.588	18.250	1.627
Income Received From Marketable Securities Portfolio		3.292.657	1.641.758	1.722.006	831.326
Financial Assets At Fair Value Through Profit Loss		261.349	551.842	137.400	270.845
Financial Assets At Fair Value Through Other Comprehensive Income		1.052.693	147.283	592.376	67.791
Financial Assets Measured at Amortised Cost		1.978.615	942.633	992.230	492.690
Finance Lease Income		843.784	110.960	446.393	85.514
Other Profit Share Income		125.352	21.223	5.598	160
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV)(2)	-13.549.109	-3.869.567	-7.698.611	-2.060.106
Expenses on Profit Sharing Accounts		-10.300.798	-3.089.811	-5.655.698	-1.578.929
Profit Share Expense on Funds Borrowed		-2.727.823	-679.225	-1.670.276	-438.459
Profit Share Expense on Money Market Borrowings		-444.443	-29.487	-332.419	-16.459
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-69.327	-44.369	-36.328	-23.321
Other Profit Share Expense		-6.718	-26.675	-3.890	-2.938
NET PROFIT SHARE INCOME (LOSS)		4.715.468	3.062.976	2.497.201	1.631.079
NET FEE AND COMMISSION INCOME OR EXPENSES		1.564.889	763.868	830.907	551.169
Fees and Commissions Received		1.870.607	1.062.574	981.869	657.385
From Noncash Loans		217.825	147.750	112.188	76.680
Other	(Beşinci Bölüm-IV)(3)	1.652.782	914.824	869.681	580.705
Fees and Commissions Paid (-)		-305.718	-298.706	-150.962	-106.216
Paid for Noncash Loans		-347	-278	-198	-175
Other	(Beşinci Bölüm-IV)(3)	-305.371	-298.428	-150.764	-106.041
DIVIDEND INCOME	(Beşinci Bölüm-IV)(4)	356	166	205	86
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV)(5)	-1.281.709	2.414.358	-647.829	1.783.905
Gains (Losses) Arising from Capital Markets Transactions		1.479.670	426.404	517.651	209.256
Gains (Losses) Arising From Derivative Financial Transactions		-3.984.381	1.223.735	-2.368.187	1.223.795
Foreign Exchange Gains or Losses		1.223.002	764.219	1.202.707	350.854
OTHER OPERATING INCOME	(Beşinci Bölüm-IV)(6)	1.887.031	970.636	661.936	213.375
GROSS PROFIT FROM OPERATING ACTIVITIES		6.886.035	7.212.004	3.342.420	4.179.614
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV)(7)	-445.102	-2.236.831	-130.818	-996.937
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV)(7)	-96.048	-763.907	-46.351	-661.286
PERSONNEL EXPENSES (-)		-2.451.707	-1.203.399	-988.507	-528.519
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV)(8)	-1.699.367	-900.235	-850.401	-464.387
NET OPERATING INCOME (LOSS)		2.193.811	2.107.632	1.326.343	1.528.485
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(Beşinci Bölüm-IV)(9)	2.193.811	2.107.632	1.326.343	1.528.485
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV)(10)	-323.331	-614.439	-69.869	-552.264
Current Tax Provision		-51.016	-6.491	-51.016	84.432
Expense Effect of Deferred Tax		-1.581.169	-1.356.921	-708.510	-973.865
Income Effect of Deferred Tax		1.308.854	748.973	689.657	337.169
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV)(11)	1.870.480	1.493.193	1.256.474	976.221
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV)(11)	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	(Beşinci Bölüm-IV)(12)	1.870.480	1.493.193	1.256.474	976.221
Profit (Loss) Attributable to Group		1.870.480	1.493.193	1.256.474	976.221
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,74819000	0,59728000	0,50259000	0,39049000



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)		1.870.480	1.493.193		
OTHER COMPREHENSIVE INCOME		48.161	332.460	0	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-23.726	-27.548		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-23.726	-27.548		
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		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		71.887	360.008	0	
Exchange Differences on Translation		142.990	368.488		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-101.576	-11.307		
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		30.473	2.827		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.918.641	1.825.653	0	

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		-585.166	1.050.539
Profit Share Income Received		16.363.374	6.165.994
Profit Share Expense Paid		-13.247.388	-3.337.950
Dividends received		356	166
Fees and Commissions Received		1.646.755	912.239
Other Gains		694.895	495.074
Collections from Previously Written Off Loans and Other Receivables		93.197	139.751
Cash Payments to Personnel and Service Suppliers		-2.748.488	-1.587.130
Taxes Paid		-293.170	-187.907
Other		-3.094.697	-1.549.698
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.659.224	-3.000.501
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		3.382.139	-4.051.733
Net (Increase) Decrease in Due From Banks		-6.781.256	-79.328
Net (Increase) Decrease in Loans		-7.615.714	-15.767.299
Net (Increase) Decrease in Other Assets		-3.169.710	683.717
Net (Increase) Decrease in Funds Collected From Banks		-660.578	129.121
Net Increase (Decrease) in Other Funds Collected		14.255.447	14.831.819
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-4.069.552	1.253.202
Net Cash Provided From Banking Operations		-5.244.390	-1.949.962
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.167.363	2.268.896
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-76.452	-22.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-411.110	-189.734
Cash Obtained from Tangible and Intangible Asset Sales		30.971	79.804
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.708.208	-8.018.204
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.143.820	9.650.537
Cash Paid for Purchase of Financial Assets At Amortised Cost		-5.154.480	-1.270.643
Cash Obtained from Sale of Financial Assets At Amortised Cost		8.029.287	2.039.636
Other		-1.021.191	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		15.405.364	6.502.705
Cash Obtained from Loans and Securities Issued		91.913.273	445.762.763
Cash Outflow Arised From Loans and Securities Issued		-76.048.306	-438.999.841
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-100.219	-67.189
Other		-359.384	-193.028
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		264.198	3.081.692
Net Increase (Decrease) in Cash and Cash Equivalents		8.257.809	9.903.331
Cash and Cash Equivalents at Beginning of the Period		31.859.321	13.519.909
Cash and Cash Equivalents at End of the Period		40.117.130	23.423.240



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		2.500.000	23.278	0	1.585.124	1.034.726	-193.239	0	518.506	191.121	0	1.832.302	-738.341	1.365.496	8.118.973	0	8.118.973
	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		2.500.000	23.278	0	1.585.124	1.034.726	-193.239	0	518.506	191.121	0	1.832.302	-738.341	1.365.496	8.118.973	0	8.118.973
	Total Comprehensive Income (Loss)		0	0	0	0	-27.548	0	0	368.488	-8.480	0	0	0	1.493.193	1.825.653	0	1.825.653
	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	2.048.135	0	0	0	0	0	0	1.661.263	-191.399	0	195.473	0	195.473
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	1.352.765	12.731	-1.365.496	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	1.352.765	1.352.765	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	1.365.496	1.365.496	0	0	0
	Equity at end of period		2.500.000	23.278	0	3.633.259	1.007.178	-193.239	0	886.994	182.641	0	1.523.804	-917.009	1.493.193	10.140.099	0	10.140.099
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		2.500.000	23.278	0	4.056.733	1.804.567	-224.944	0	1.116.839	262.000	0	1.533.386	-1.112.998	3.428.558	13.387.419	0	13.387.419
	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		2.500.000	23.278	0	4.056.733	1.804.567	-224.944	0	1.116.839	262.000	0	1.533.386	-1.112.998	3.428.558	13.387.419	0	13.387.419
	Total Comprehensive Income (Loss)		0	0	0	0	-23.726	0	0	142.990	-71.103	0	0	0	1.870.480	1.918.641	0	1.918.641
	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	-1.541.032	0	0	0	0	0	0	135	-235.323	0	-1.776.220	0	-1.776.220
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	5.146.242	15.307	-3.428.558	1.732.991	0	1.732.991
	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	5.146.242	5.146.242	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	5.161.549	-3.428.558	1.732.991	0	1.732.991
	Equity at end of period		2.500.000	23.278	0	2.515.701	1.780.841	-224.944	0	1.259.829	190.897	0	6.679.763	-1.333.014	1.870.480	15.262.831	0	15.262.831