KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE HALK BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2024 - 2. 3 Monthly Notification

General Information About Financial Statements

TÜRKİYE HALK BANKASI AŞ UNCONCOLIDATED FINANCIAL REPORT 30.06.2024

KAMUYU AYDINLATMA PLATFORMU

Independet Audit Comment

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

Ara Dönem Konsolide Olmayan Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Türkiye Halk Bankası A.Ş. Yönetim Kurulu'na

Giriş

Türkiye Halk Bankası A.Ş.' 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 konsolide olmayan finansal tabloların 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal tablolara 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 tablolara 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 tabloların 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 tabloların sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Banka, Türkiye Finansal Raporlama Standardı ("TFRS") 9 uyarınca hazırladığı iş modeli doğrultusunda daha önce gerçeğe uygun değer farkı diğer kapsamlı gelire yansıtılan finansal varlıklara sınıfladığı maliyet tutarı 18.965.006 Bin TL olan devlet borçlanma senetlerini, 23 Mayıs 2018 tarihinde itfa edilmiş maliyeti ile ölçülen finansal varlıklar altında yeniden sınıflandırmış ve kâr veya zararda yeniden sınıflandırılacak birikmiş diğer kapsamlı gelirler veya giderler altındaki 2.229.977 Bin TL tutarındaki menkul değerler değer azalış fonunu iptal etmiştir. Bu durum, ilgili TFRS 9 hükümlerine aykırılık teşkil etmektedir. Söz konusu sınıflama yapılmamış olsaydı, 30 Haziran 2024 tarihi itibarıyla reeskont dahil itfa edilmiş maliyeti ile ölçülen finansal varlıklar 59.052.814 Bin TL azalacak, gerçeğe uygun değer farkı diğer kapsamlı gelire yansıtılan finansal varlıklar 51.131.561 Bin TL artacak, ertelenmiş vergi varlığı 2.376.376 Bin TL artacak, kâr veya zararda yeniden sınıflandırılacak birikmiş diğer kapsamlı gelirler veya giderler vergi etkisi hariç 7.921.253 Bin TL azalacak ve bu etkiler sonucunda toplam varlıklar ve özkaynaklar 5.544.877 Bin TL daha düşük olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal tabloların, Türkiye Halk Bankası A.Ş.' nin 30 Haziran 2024 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatına uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Dikkat Çekilen Hususlar

Beşinci bölüm yedi numaralı dipnotta detaylı olarak açıklandığı üzere, Banka'nın etkilenebileceği aşağıdaki hususlara dikkat çekmekteyiz:

Amerika Birleşik Devletleri ("ABD") Güney New York Bölge Savcılığı tarafından Banka hakkında 15 Ekim 2019 tarihinde, Güney New York Bölge Mahkemesi (" Bölge Mahkemesi") nezdinde, ABD'nin İran'a yönelik yaptırımlarının ihlal edilmesi iddiasıyla ceza davası açılmıştır. Bölge Mahkemesindeki cezai yargılama, Banka'nın devlet dokunulmazlığı kapsamındaki temyiz süreci nedeniyle durdurulmuştur. Mevcut durumda, Birleşik Devletler İstinaf Mahkemesi İkinci Dairesi'nin, (İkinci İstinaf) Banka'nın bahse konu devlet dokunulmazlığına dair temyizi hakkında vereceği karar beklenmektedir.

Ayrıca, bir grup müşteki tarafından 27 Mart 2020 tarihinde, "yaptırım ihlallerinden dolayı İran'dan olan alacaklarını tahsil edemedikleri gerekçesiyle" Banka hakkında Bölge Mahkemesi nezdinde tazminat talebi ile hukuk davası (*Owens* veya *birinci hukuk davası*) açılmıştır. Dava sırasıyla Bölge Mahkemesi, İkinci İstinaf Mahkemesi ve ABD Yüksek Mahkemesi nezdinde reddedilmiştir. Sonuç olarak *Owens* davası 8 Ocak 2024 tarihinde nihai olarak düşmüştür.

Son olarak, bir grup davacı tarafından 26 Temmuz 2023 tarihinde, Bölge Mahkemesine sunulan şikâyet dilekçesi ile Banka hakkında, Owens davası ile benzer şekilde tazminat talepli yeni bir hukuk davası (*Hughes* veya *ikinci hukuk davası*) açılmıştır. *Hughes* davası, Bölge Mahkemesi'nin 1 Mayıs 2024 tarihli kararı doğrultusunda, Banka hakkındaki ceza davasında nihai bir karar verilene kadar askıya alınmıştır.

Banka Yönetimi, bu aşamada, Banka hakkında ceza ve hukuk davalarından kaynaklanan herhangi bir olası ceza, tazminat, yaptırım veya önlem uygulanmadığını belirtmiştir. ABD'li yetkili kurumlar tarafından Banka'nın finansal durumunu olumsuz yönde etkileyebilecek bir karar alınması konusu belirsizliğini korumaktadır. Banka'nın finansal tablolarında bu hususlarla ilgili herhangi bir karşılık ayrılmamıştır. Ancak, yukarıda açıklanan hususlar, tarafımızca bildirilen şartlı sonucu etkilememektedir.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ve 30 Haziran 2023 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide olmayan finansal tablolarının sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup, 14 Şubat 2024 tarihli bağımsız denetçi raporunda ve 10 Ağustos 2023 tarihli sınırlı denetim raporunda gerçeğe uygun değer farkı diğer kapsamlı gelire yansıtılan finansal varlıkların itfa edilmiş maliyetiyle ölçülen finansal varlıklar olarak sınıflanması nedeniyle sırasıyla sınırlı olumlu görüş ve şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal tablolarının 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Alper Güvenç, SMMM

Sorumlu Denetçi

12 Ağustos 2024

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		329.720.040	391.705.697	721.425.737	171.442.267	275.614.881	447.057.148
Cash and cash equivalents		199.126.962	308.975.430	508.102.392	62.405.047	227.037.693	289.442.740
Cash and Cash Balances at Central Bank	(1)	192.104.562	292.467.958	484.572.520	58.379.139	215.350.486	273.729.625
Banks	(3)	7.175.041	16.507.472	23.682.513	4.136.930	11.687.207	15.824.137
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-152.641	0	-152.641	-111.022	0	-111.022
Financial assets at fair value through profit or loss	(2)	37.598.687	35.590.001	73.188.688	38.761.199	1.349	38.762.548
Public Debt Securities		35.365.849	35.005.487	70.371.336	35.365.865	1.349	35.367.214
Equity instruments		0	0	0	0	0	0
Other Financial Assets		2.232.838	584.514	2.817.352	3.395.334	0	3.395.334
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	92.994.391	46.071.308	139.065.699	70.164.047	44.903.036	115.067.083
Public Debt Securities		92.201.790	45.086.343	137.288.133	69.636.615	43.874.551	113.511.166
Equity instruments		792.601	984.965	1.777.566	527.432	1.028.485	1.555.917
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2)(11)	0	1.068.958	1.068.958	111.974	3.672.803	3.784.777
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	1.068.958	1.068.958	111.974	3.672.803	3.784.777
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.343.564.108	423.713.063	1.767.277.171	1.259.345.495	393.195.667	1.652.541.162
Loans	(5)	1.025.020.300	342.643.583	1.367.663.883	1.014.108.976	256.435.699	1.270.544.675
Receivables From Leasing Transactions	(10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	364.275.056	81.069.480	445.344.536	293.803.473	136.759.968	430.563.441
Public Debt Securities		361.878.130	81.069.480	442.947.610	291.411.340	136.759.968	428.171.308
Other Financial Assets		2.396.926	0	2.396.926	2.392.133	0	2.392.133
Allowance for Expected Credit Losses (-)		-45.731.248	0	-45.731.248	-48.566.954	0	-48.566.954
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		13.836.852	18.121.617	31.958.469	11.403.519	16.869.137	28.272.656
Investments in Associates (Net)	(7)	309.241	2.920.677	3.229.918	309.241	2.715.304	3.024.545

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		309.241	2.920.677	3.229.918	309.241	2.715.304	3.024.545
Investments in Subsidiaries (Net)	(8)	13.527.611	15.200.940	28.728.551	11.094.278	14.153.833	25.248.111
Unconsolidated Financial Subsidiaries		13.527.611	15.200.940	28.728.551	10.496.170	14.153.833	24.650.003
Unconsolidated Non-Financial Subsidiaries		0	0	0	598.108	0	598.108
Jointly Controlled Partnerships (JointVentures) (Net)	(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)		22.750.841	954	22.751.795	20.047.734	858	20.048.592
INTANGIBLE ASSETS AND GOODWILL (Net)		1.812.668	0	1.812.668	1.498.351	0	1.498.351
Goodwill		0	0	0	0	0	0
Other		1.812.668	0	1.812.668	1.498.351	0	1.498.351
INVESTMENT PROPERTY (Net)	(12)	4.100.575	0	4.100.575	2.675.524	0	2.675.524
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(13)	26.323.106	0	26.323.106	14.361.148	0	14.361.148
OTHER ASSETS (Net)	(15)	32.311.365	3.078.593	35.389.958	26.131.866	2.700.439	28.832.305
TOTAL ASSETS		**1.774.419.555**	**836.619.924**	**2.611.039.479**	**1.506.905.904**	**688.380.982**	**2.195.286.886**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	1.383.422.129	778.143.020	2.161.565.149	1.121.857.569	750.990.436	1.872.848.005
LOANS RECEIVED	(3)	978.435	30.404.806	31.383.241	560.752	16.430.458	16.991.210
MONEY MARKET FUNDS		109.014.472	15.875.890	124.890.362	1.625.466	18.556.332	20.181.798
MARKETABLE SECURITIES (Net)	(4)	7.067.411	0	7.067.411	9.252.499	0	9.252.499
Bills		6.934.521	0	6.934.521	9.120.007	0	9.120.007
Asset-backed Securities		0	0	0	0	0	0
Bonds		132.890	0	132.890	132.492	0	132.492
FUNDS		31.380	0	31.380	571.618	0	571.618
Borrower funds		0	0	0	0	0	0
Other		31.380	0	31.380	571.618	0	571.618
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	612.222	2.744.341	3.356.563	186.308	708.113	894.421
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		612.222	2.744.341	3.356.563	186.308	708.113	894.421
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(6)	3.613.073	69.476	3.682.549	2.958.953	69.638	3.028.591
PROVISIONS	(8)	11.532.953	0	11.532.953	12.429.302	0	12.429.302
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.556.734	0	7.556.734	7.987.832	0	7.987.832
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.976.219	0	3.976.219	4.441.470	0	4.441.470
CURRENT TAX LIABILITIES	(9)	7.969.548	2.251	7.971.799	4.791.678	1.572	4.793.250
DEFERRED TAX LIABILITY	(9)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	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	(11)	6.057.822	31.673.748	37.731.570	6.064.043	36.066.237	42.130.280
Loans		0	31.673.748	31.673.748	0	36.066.237	36.066.237

Other Debt Instruments		6.057.822	0	6.057.822	6.064.043	0	6.064.043
OTHER LIABILITIES	(5)	79.197.128	6.548.807	85.745.935	75.857.702	7.902.191	83.759.893
EQUITY	(12)	131.193.500	4.887.067	136.080.567	123.659.404	4.746.615	128.406.019
Issued capital		7.184.778	0	7.184.778	7.184.778	0	7.184.778
Capital Reserves		45.399.330	847.387	46.246.717	45.330.525	793.058	46.123.583
Equity Share Premiums		44.465.222	0	44.465.222	44.465.222	0	44.465.222
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		934.108	847.387	1.781.495	865.303	793.058	1.658.361
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		18.716.456	4.119.787	22.836.243	16.330.204	3.835.280	20.165.484
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-3.568.779	-80.107	-3.648.886	-390.143	118.277	-271.866
Profit Reserves		54.395.568	0	54.395.568	44.283.603	0	44.283.603
Legal Reserves		4.685.607	0	4.685.607	4.180.008	0	4.180.008
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		49.662.780	0	49.662.780	33.299.377	0	33.299.377
Other Profit Reserves		47.181	0	47.181	6.804.218	0	6.804.218
Profit or Loss		9.066.147	0	9.066.147	10.920.437	0	10.920.437
Prior Years' Profit or Loss		808.472	0	808.472	808.472	0	808.472
Current Period Net Profit Or Loss		8.257.675	0	8.257.675	10.111.965	0	10.111.965
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**1.740.690.073**	**870.349.406**	**2.611.039.479**	**1.359.815.294**	**835.471.592**	**2.195.286.886**

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		768.366.904	458.232.848	1.226.599.752	734.755.257	520.480.944	1.255.236.201
GUARANTEES AND WARRANTIES	(1)	488.658.400	221.937.732	710.596.132	408.270.342	192.445.788	600.716.130
Letters of Guarantee		412.031.164	203.938.126	615.969.290	344.741.625	176.537.882	521.279.507
Guarantees Subject to State Tender Law		19.182.120	27.819.662	47.001.782	15.881.827	22.619.624	38.501.451
Guarantees Given for Foreign Trade Operations		570.974	52.902.975	53.473.949	428.706	48.544.359	48.973.065
Other Letters of Guarantee		392.278.070	123.215.489	515.493.559	328.431.092	105.373.899	433.804.991
Bank Acceptances		46.775.281	1.149.083	47.924.364	36.564.672	1.384.697	37.949.369
Import Letter of Acceptance		0	853.863	853.863	0	449.252	449.252
Other Bank Acceptances		46.775.281	295.220	47.070.501	36.564.672	935.445	37.500.117
Letters of Credit		63.388	16.850.523	16.913.911	36.988	14.523.209	14.560.197
Documentary Letters of Credit		63.388	16.850.523	16.913.911	36.988	14.523.209	14.560.197
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		29.788.567	0	29.788.567	26.927.057	0	26.927.057
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		223.915.235	22.330.442	246.245.677	161.279.458	17.849.365	179.128.823
Irrevocable Commitments	(1)	215.363.240	7.742.101	223.105.341	155.005.650	5.173.784	160.179.434
Forward Asset Purchase Commitments		2.592.981	7.742.101	10.335.082	88.630	5.173.784	5.262.414
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		20.917.478	0	20.917.478	19.873.658	0	19.873.658
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	(3)	29.344.894	0	29.344.894	18.516.662	0	18.516.662
Tax and Fund Liabilities Arised from Export Commitments		942.035	0	942.035	569.005	0	569.005
Commitments for Credit Card Limits		128.857.815	0	128.857.815	102.599.070	0	102.599.070
Commitments for Credit Cards and Banking Services Promotions		57.235	0	57.235	17.102	0	17.102
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		32.650.802	0	32.650.802	13.341.523	0	13.341.523
Revocable Commitments		8.551.995	14.588.341	23.140.336	6.273.808	12.675.581	18.949.389
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		8.551.995	14.588.341	23.140.336	6.273.808	12.675.581	18.949.389
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	55.793.269	213.964.674	269.757.943	165.205.457	310.185.791	475.391.248
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		55.793.269	213.964.674	269.757.943	165.205.457	310.185.791	475.391.248
Forward Foreign Currency Buy or Sell Transactions		11.929.944	31.344.370	43.274.314	9.230.910	27.507.219	36.738.129
Forward Foreign Currency Buying Transactions		5.506.366	11.986.076	17.492.442	4.682.299	11.542.147	16.224.446
Forward Foreign Currency Sale Transactions		6.423.578	19.358.294	25.781.872	4.548.611	15.965.072	20.513.683
Currency and Interest Rate Swaps		43.513.403	155.879.820	199.393.223	155.926.024	247.753.081	403.679.105
Currency Swap Buy Transactions		0	45.094.168	45.094.168	0	142.525.535	142.525.535
Currency Swap Sell Transactions		43.373.403	13.602.944	56.976.347	155.746.024	12.942.274	168.688.298
Interest Rate Swap Buy Transactions		70.000	48.591.354	48.661.354	90.000	46.142.636	46.232.636
Interest Rate Swap Sell Transactions		70.000	48.591.354	48.661.354	90.000	46.142.636	46.232.636
Currency, Interest Rate and Securities Options		286.993	2.810.170	3.097.163	0	1.025.859	1.025.859
Currency Options Buy Transactions		137.200	1.410.958	1.548.158	0	512.929	512.929
Currency Options Sell Transactions		149.793	1.399.212	1.549.005	0	512.930	512.930
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		62.929	55.540	118.469	48.523	43.430	91.953
Currency Futures Buy Transactions		59.032	3.390	62.422	0	43.430	43.430
Currency Futures Sell Transactions		3.897	52.150	56.047	48.523	0	48.523
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		0	23.874.774	23.874.774	0	33.856.202	33.856.202
CUSTODY AND PLEDGES RECEIVED		8.187.093.900	1.974.956.663	10.162.050.563	6.720.349.353	1.829.500.394	8.549.849.747
ITEMS HELD IN CUSTODY		3.603.134.405	340.504.700	3.943.639.105	2.893.208.310	273.232.576	3.166.440.886
Customer Fund and Portfolio Balances		0	0	0			0
Securities Held in Custody		270.712.432	34.589.675	305.302.107	202.469.441	25.418.120	227.887.561
Cheques Received for Collection		178.140.330	195.437.023	373.577.353	148.159.996	161.570.802	309.730.798
Commercial Notes Received for Collection		2.993.294.185	42.828.317	3.036.122.502	2.432.520.258	38.996.266	2.471.516.524
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		2.217.538	25.767	2.243.305	1.694.993	23.205	1.718.198
Custodians		158.769.920	67.623.918	226.393.838	108.363.622	47.224.183	155.587.805
PLEDGED ITEMS		4.583.959.495	1.634.451.963	6.218.411.458	3.827.141.043	1.556.267.818	5.383.408.861
Securities		18.588.619	4.008.135	22.596.754	16.821.184	3.131.321	19.952.505
Guarantee Notes		66.020.592	2.659.974	68.680.566	59.620.831	2.610.698	62.231.529
Commodity		25.812	0	25.812	25.813	0	25.813
Warrant		0	0	0	0	0	0
Real Estate		3.943.365.768	1.204.677.084	5.148.042.852	3.202.313.539	1.130.581.759	4.332.895.298
Other Pledged Items		393.196.856	337.764.256	730.961.112	385.301.665	291.886.882	677.188.547

Depositories Receiving Pledged Items		162.761.848	85.342.514	248.104.362	163.058.011	128.057.158	291.115.169
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**8.955.460.804**	**2.433.189.511**	**11.388.650.315**	**7.455.104.610**	**2.349.981.338**	**9.805.085.948**

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	297.306.842	105.603.881	161.286.344	56.744.943
Interest Income on Loans		196.687.490	63.934.774	106.722.190	35.968.377
Interest Income on Reserve Deposits		13.132.599	7.924	9.195.532	4.632
Interest Income on Banks		1.920.104	347.177	978.869	213.195
Interest Income on Money Market Placements		0	0	0	0
Interest Income on Marketable Securities Portfolio		85.228.019	41.040.372	44.208.526	20.486.553
Financial Assets At Fair Value Through Profit Loss		233.231	8.337	230.073	6.283
Financial Assets At Fair Value Through Other Comprehensive Income		17.941.974	7.239.042	9.614.185	3.424.116
Financial Assets Measured at Amortised Cost		67.052.814	33.792.993	34.364.268	17.056.154
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		338.630	273.634	181.227	72.186
INTEREST EXPENSES (-)	(2)	-274.309.562	-84.880.439	-151.534.872	-51.908.193
Interest Expenses on Deposits		-243.862.970	-75.088.990	-135.125.094	-45.471.879
Interest Expenses on Funds Borrowed		-1.978.151	-315.937	-1.641.711	-190.319
Interest Expenses on Money Market Funds		-22.924.907	-4.623.098	-12.742.643	-3.355.276
Interest Expenses on Securities Issued		-2.749.754	-3.593.327	-517.828	-2.441.566
Lease Interest Expenses		-467.825	-176.430	-262.928	-126.524
Other Interest Expense		-2.325.955	-1.082.657	-1.244.668	-322.629
NET INTEREST INCOME OR EXPENSE		22.997.280	20.723.442	9.751.472	4.836.750
NET FEE AND COMMISSION INCOME OR EXPENSES		17.593.393	7.205.874	9.572.939	4.208.796
Fees and Commissions Received		25.673.059	9.740.952	13.415.284	5.632.612
From Noncash Loans		4.578.334	2.126.626	2.557.558	1.144.279
Other	(11)	21.094.725	7.614.326	10.857.726	4.488.333
Fees and Commissions Paid (-)		-8.079.666	-2.535.078	-3.842.345	-1.423.816
Paid for Noncash Loans		-260	-136	-39	-92
Other	(11)	-8.079.406	-2.534.942	-3.842.306	-1.423.724
DIVIDEND INCOME		970.696	43.985	120.696	43.185
TRADING INCOME OR LOSS (Net)	(3)	-19.912.368	-1.392.029	-8.335.643	-1.076.830
Gains (Losses) Arising from Capital Markets Transactions		4.017.794	1.846.029	3.305.098	1.653.922
Gains (Losses) Arising From Derivative Financial Transactions		-15.167.454	26.247.443	-14.491.274	22.406.091
Foreign Exchange Gains or Losses		-8.762.708	-29.485.501	2.850.533	-25.136.843
OTHER OPERATING INCOME	(4)	8.239.836	7.264.493	3.704.128	4.742.049
GROSS PROFIT FROM OPERATING ACTIVITIES		29.888.837	33.845.765	14.813.592	12.753.950
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-2.340.865	-1.364.315	3.258.019	-351.452
OTHER ALLOWANCE EXPENSES (-)	(5)	-28.853	-37.081	90.534	-18.545
PERSONNEL EXPENSES (-)		-14.907.509	-8.107.024	-6.537.771	-4.217.704
OTHER OPERATING EXPENSES (-)	(6)	-14.674.491	-17.191.327	-7.345.981	-5.705.285
NET OPERATING INCOME (LOSS)		-2.062.881	7.146.018	4.278.393	2.460.964
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	(7)	-2.062.881	7.146.018	4.278.393	2.460.964
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	10.320.556	-2.191.481	-838.237	-1.762.149
Current Tax Provision		-336.653	-92.732	-195.840	-59.373
Expense Effect of Deferred Tax		-8.888.588	-12.691.296	-1.290.739	-9.025.921
Income Effect of Deferred Tax		19.545.797	10.592.547	648.342	7.323.145
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	8.257.675	4.954.537	3.440.156	698.815
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	(10)	8.257.675	4.954.537	3.440.156	698.815
Profit (Loss) Attributable to Group		8.257.675	4.954.537	3.440.156	698.815
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 (Tam TL)		1,14932918	0,81284396	0,47881173	0,09726327

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)		8.257.675	4.954.537		
OTHER COMPREHENSIVE INCOME		-706.261	-7.545.117		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.670.759	-1.424.513		
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.127.098	-6.555		
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		1.638.405	-1.671.700		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-94.744	253.742		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3.377.020	-6.120.604		
Exchange Differences on Translation		-52.656	-15.302		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.723.857	-8.012.721		
Income (Loss) Related with Cash Flow Hedges		0			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0			
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0			
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.399.493	1.907.419		
TOTAL COMPREHENSIVE INCOME (LOSS)		7.551.414	-2.590.580		

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		-88.127.285	-81.900.142
Interest Received		223.065.494	71.546.519
Interest Paid		-253.302.938	-74.672.907
Dividends received		970.696	43.985
Fees and Commissions Received		25.790.250	11.517.386
Other Gains		6.588.240	4.161.982
Collections from Previously Written Off Loans and Other Receivables		2.690.914	2.510.930
Cash Payments to Personnel and Service Suppliers		-15.103.698	-8.294.570
Taxes Paid		-1.565.015	-9.905.986
Other		-77.261.228	-78.807.481
Changes in Operating Assets and Liabilities Subject to Banking Operations		219.713.750	86.310.407
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-31.462.557	-25.378.591
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-59.844.456	-287.061.493
Net (Increase) Decrease in Other Assets		-64.765.911	-38.475.605
Net Increase (Decrease) in Bank Deposits		79.410.782	38.302.448
Net Increase (Decrease) in Other Deposits		172.185.467	340.091.376
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		20.871.158	345.512
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		103.319.267	58.486.760
Net Cash Provided From Banking Operations		131.586.465	4.410.265
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		14.308.434	-46.726.573
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.079.435	-126.285
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.578.750	-1.434.625
Cash Obtained from Tangible and Intangible Asset Sales		1.431.149	2.206.213
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-30.853.511	-22.457.270
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.446.280	15.893.215
Cash Paid for Purchase of Financial Assets At Amortised Cost		-54.982.114	-46.808.166
Cash Obtained from Sale of Financial Assets At Amortised Cost		94.470.173	6.774.703
Other		-545.358	-774.358
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-10.013.367	33.291.289
Cash Obtained from Loans and Securities Issued		7.340.800	27.113.740
Cash Outflow Arised From Loans and Securities Issued		-16.125.665	-23.544.061
Equity Instruments Issued		0	30.000.000
Dividends paid		0	0
Payments of lease liabilities		-1.228.502	-278.390
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		14.538.437	19.793.018
Net Increase (Decrease) in Cash and Cash Equivalents		150.419.969	10.767.999
Cash and Cash Equivalents at Beginning of the Period		140.836.396	83.310.804
Cash and Cash Equivalents at End of the Period		291.256.365	94.078.803

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		**4.969.121**	**16.680.879**	**0**	**1.398.087**	**4.110.048**	**-1.410.280**	**11.713.828**	**0**	**4.719**	**8.093.613**	**0**	**0**	**29.529.707**	**296.729**	**15.265.639**	**90.652.090**	**0**	**90.652.090**
Adjustments Related to TMS 8		0	0	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	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		4.969.121	16.680.879	0	1.398.087	4.110.048	-1.410.280	11.713.828	0	4.719	8.093.613	0	0	29.529.707	296.729	15.265.639	90.652.090	0	90.652.090
Total Comprehensive Income (Loss)		0	0	0	0	247.187	0	-1.671.700	0	-15.302	-6.105.302	0	0	0	0	4.954.537	-2.590.580	0	-2.590.580
Capital Increase in Cash		2.215.657	27.784.343	0	0	0	0	0	0	0	0	0	0	0	0	0	30.000.000	0	30.000.000
Capital Increase Through Internal Reserves		0	0	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	0	0
Convertible Bonds		0	0	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	0	0
Increase (decrease) through other changes, equity		0	0	0	-497.347	0	0	0	0	0	0	0	0	0	15.265.639	-15.265.639	-497.347	0	-497.347
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends Paid		0	0	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	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		**7.184.778**	**44.465.222**	**0**	**900.740**	**4.357.235**	**-1.410.280**	**10.042.128**	**0**	**-10.583**	**1.988.311**	**0**	**0**	**29.529.707**	**15.562.368**	**4.954.537**	**117.564.163**	**0**	**117.564.163**
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		**7.184.778**	**44.465.222**	**0**	**1.658.361**	**7.730.330**	**-1.880.044**	**14.315.198**	**0**	**-430.061**	**158.195**	**0**	**0**	**44.283.603**	**808.472**	**10.111.965**	**128.406.019**	**0**	**128.406.019**
Adjustments Related to TMS 8		0	0	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	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		7.184.778	44.465.222	0	1.658.361	7.730.330	-1.880.044	14.315.198	0	-430.061	158.195	0	0	44.283.603	808.472	10.111.965	128.406.019	0	128.406.019
Total Comprehensive Income (Loss)		0	0	0	0	1.032.354	0	1.638.405	0	-52.656	-3.324.364	0	0	0	0	8.257.675	7.551.414	0	7.551.414
Capital Increase in Cash		0	0	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	0	0
Issued Capital Inflation Adjustment Difference		0	0	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	0	0
Subordinated Debt		0	0	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	123.134	0	0	0	0	0	0	0	0	0	10.111.965	-10.111.965	123.134	0	123.134
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	10.111.965	-10.111.965	0	0	0	0
Dividends Paid		0	0	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	0	0	10.111.965	-10.111.965	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		**7.184.778**	**44.465.222**	**0**	**1.781.495**	**8.762.684**	**-1.880.044**	**15.953.603**	**0**	**-482.717**	**-3.166.169**	**0**	**0**	**54.395.568**	**808.472**	**8.257.675**	**136.080.567**	**0**	**136.080.567**