



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

TÜRKİYE HALK BANKASI AŞ CONCOLIDATED FINANCIAL REPORT 30.06.2024



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

Ara Dönem Konsolide Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Türkiye Halk Bankası A.Ş. Yönetim Kurulu'na

Giriş

Türkiye Halk 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 konsolide finansal tabloların 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 konsolide 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 Tabloların 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

Grup, 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 finansal tabloların, Türkiye Halk Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2024 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama 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 da ayrıca belirtildiği üzere, Grup'un 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 Grup'un finansal durumunu olumsuz yönde etkileyebilecek bir karar alınması konusu belirsizliğini korumaktadır. Grup'un finansal tablolarında bu hususlarla ilgili herhangi bir karşılık ayrılmamıştır. Ancak, yukarıda açıklanan hususlar, tarafımızca bildirilen şartlı sonucu etkilememektedir.

Diğer Husus

Grup'un 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ve 30 Haziran 2023 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide 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 Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal tablolarının sınırlı denetimden geçmiş ara dönem konsolide 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	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)		331.142.088	418.917.014	750.059.102	175.110.301	300.004.789	475.115.090
Cash and cash equivalents		200.102.983	323.110.397	523.213.380	65.739.027	241.981.017	307.720.044
Cash and Cash Balances at Central Bank	1	192.111.197	303.604.018	495.715.215	58.383.459	223.481.117	281.864.576
Banks	3	8.144.431	19.508.254	27.652.685	6.761.374	16.320.634	23.082.008
Receivables From Money Markets		0	0	0	705.217	2.182.907	2.888.124
Allowance for Expected Losses (-)		-152.645	-1.875	-154.520	-111.023	-3.641	-114.664
Financial assets at fair value through profit or loss	2	38.736.817	35.623.041	74.359.858	39.538.388	37.345	39.575.733
Public Debt Securities		35.512.077	35.005.487	70.517.564	35.418.374	1.349	35.419.723
Equity instruments		0	33.040	33.040	797	35.996	36.793
Other Financial Assets		3.224.740	584.514	3.809.254	4.119.217	0	4.119.217
Financial Assets at Fair Value Through Other Comprehensive Income	4	92.302.288	59.113.517	151.415.805	69.720.912	54.310.022	124.030.934
Public Debt Securities		92.201.790	58.109.147	150.310.937	69.636.615	53.263.517	122.900.132
Equity instruments		100.498	1.004.370	1.104.868	84.297	1.046.505	1.130.802
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	2-11	0	1.070.059	1.070.059	111.974	3.676.405	3.788.379
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	1.070.059	1.070.059	111.974	3.676.405	3.788.379
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.352.757.201	484.983.040	1.837.740.241	1.265.250.225	446.711.843	1.711.962.068
Loans	5	1.019.391.301	401.552.924	1.420.944.225	1.006.259.638	308.031.962	1.314.291.600
Receivables From Leasing Transactions	10	8.063.006	3.483.497	11.546.503	7.855.446	2.701.825	10.557.271
Factoring Receivables		7.042.215	383.139	7.425.354	6.104.440	218.052	6.322.492
Other Financial Assets Measured at Amortised Cost	6	364.275.056	81.277.476	445.552.532	293.803.473	136.953.976	430.757.449
Public Debt Securities		361.878.130	81.277.476	443.155.606	291.411.340	136.953.976	428.365.316
Other Financial Assets		2.396.926	0	2.396.926	2.392.133	0	2.392.133
Allowance for Expected Credit Losses (-)		-46.014.377	-1.713.996	-47.728.373	-48.772.772	-1.193.972	-49.966.744
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	14	1.034	0	1.034	3.522	0	3.522
Held for Sale		1.034	0	1.034	3.522	0	3.522
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		464.761	2.653.028	3.117.789	994.518	2.436.869	3.431.387
Investments in Associates (Net)	7	464.761	2.653.028	3.117.789	396.410	2.436.869	2.833.279

Associates Accounted for Using Equity Method		312.449	2.653.028	2.965.477	244.098	2.436.869	2.680.967
Unconsolidated Associates		152.312	0	152.312	152.312	0	152.312
Investments in Subsidiaries (Net)	8	0	0	0	598.108	0	598.108
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		36.524.080	2.069.031	38.593.111	29.158.949	2.026.019	31.184.968
INTANGIBLE ASSETS AND GOODWILL (Net)		1.871.222	742.400	2.613.622	1.517.511	584.130	2.101.641
Goodwill		0	0	0	0	0	0
Other		1.871.222	742.400	2.613.622	1.517.511	584.130	2.101.641
INVESTMENT PROPERTY (Net)	12	20.621.864	35.013	20.656.877	15.054.757	33.046	15.087.803
CURRENT TAX ASSETS		7.269	1.867	9.136	0	0	0
DEFERRED TAX ASSET	13	26.536.713	15.577	26.552.290	14.493.112	13.934	14.507.046
OTHER ASSETS (Net)	15	41.996.246	6.636.515	48.632.761	38.084.743	5.532.283	43.617.026
TOTAL ASSETS		1.811.922.478	916.053.485	2.727.975.963	1.539.667.638	757.342.913	2.297.010.551
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	1.382.878.498	846.524.278	2.229.402.776	1.120.393.181	810.488.435	1.930.881.616
LOANS RECEIVED	3	4.125.724	36.006.851	40.132.575	3.068.293	20.588.826	23.657.119
MONEY MARKET FUNDS		117.494.627	15.875.890	133.370.517	9.708.690	18.716.071	28.424.761
MARKETABLE SECURITIES (Net)	4	11.303.383	0	11.303.383	17.151.189	0	17.151.189
Bills		7.883.254	0	7.883.254	10.546.742	0	10.546.742
Asset-backed Securities		3.287.239	0	3.287.239	6.471.955	0	6.471.955
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	2.744.499	3.356.721	186.308	708.949	895.257
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		612.222	2.744.499	3.356.721	186.308	708.949	895.257
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		29.480	0	29.480	16.981	1	16.982
LEASE PAYABLES (Net)	6	2.747.085	533.509	3.280.594	1.726.345	567.336	2.293.681
PROVISIONS	8	11.643.530	749.161	12.392.691	12.543.822	719.039	13.262.861
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.663.103	178.692	7.841.795	8.096.278	201.066	8.297.344
Insurance Technical Reserves (Net)		0	495.821	495.821	0	444.684	444.684
Other provisions		3.980.427	74.648	4.055.075	4.447.544	73.289	4.520.833
CURRENT TAX LIABILITIES	9	8.390.518	36.875	8.427.393	5.105.526	78.249	5.183.775
DEFERRED TAX LIABILITY	9	0	2.152	2.152	0	2.152	2.152
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	83.278.693	8.226.254	91.504.947	79.848.242	9.776.075	89.624.317
EQUITY	12	150.297.724	6.712.060	157.009.784	137.291.730	5.623.213	142.914.943
Issued capital		7.184.778	0	7.184.778	7.184.778	0	7.184.778
Capital Reserves		45.124.322	541.681	45.666.003	45.047.632	487.352	45.534.984
Equity Share Premiums		44.505.199	0	44.505.199	44.505.199	0	44.505.199
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		619.123	541.681	1.160.804	542.433	487.352	1.029.785
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		22.132.497	-12.856	22.119.641	17.794.556	-12.856	17.781.700
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-4.009.821	-122.075	-4.131.896	-696.147	-118.697	-814.844
Profit Reserves		55.943.778	5.196.484	61.140.262	44.901.038	3.793.271	48.694.309
Legal Reserves		5.051.943	1.428.472	6.480.415	4.400.037	636.014	5.036.051
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		50.844.654	356.873	51.201.527	33.696.783	51.597	33.748.380
Other Profit Reserves		47.181	3.411.139	3.458.320	6.804.218	3.105.660	9.909.878
Profit or Loss		20.866.751	1.073.095	21.939.846	21.020.763	1.442.304	22.463.067
Prior Years' Profit or Loss		10.015.195	344.570	10.359.765	5.428.762	203.550	5.632.312
Current Period Net Profit Or Loss		10.851.556	728.525	11.580.081	15.592.001	1.238.754	16.830.755
Non-controlling Interests		3.055.419	35.731	3.091.150	2.039.110	31.839	2.070.949
Total equity and liabilities		1.778.890.686	949.085.277	2.727.975.963	1.393.675.968	903.334.583	2.297.010.551

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		768.214.708	499.943.266	1.268.157.974	734.623.732	557.072.522	1.291.696.254
GUARANTIES AND WARRANTIES	1	488.506.204	238.495.563	727.001.767	408.138.817	206.664.572	614.803.389
Letters of Guarantee		411.878.968	220.268.022	632.146.990	344.610.100	189.979.648	534.589.748
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	53.823.172	54.394.146	428.706	49.272.722	49.701.428
Other Letters of Guarantee		392.125.874	138.625.188	530.751.062	328.299.567	118.087.302	446.386.869
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	16.957.766	17.021.154	36.988	15.258.877	15.295.865
Documentary Letters of Credit		63.388	16.957.766	17.021.154	36.988	15.258.877	15.295.865
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	120.692	29.909.259	26.927.057	41.350	26.968.407
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		223.915.235	46.299.645	270.214.880	161.279.458	38.094.809	199.374.267
Irrevocable Commitments	1	215.363.240	11.288.659	226.651.899	155.005.650	7.927.205	162.932.855
Forward Asset Purchase Commitments		2.592.981	8.729.286	11.322.267	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	458.693	21.376.171	19.873.658	716.849	20.590.507
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	744.987	129.602.802	102.599.070	668.714	103.267.784
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	1.355.693	34.006.495	13.341.523	1.367.858	14.709.381
Revocable Commitments		8.551.995	35.010.986	43.562.981	6.273.808	30.167.604	36.441.412
Revocable Loan Granting Commitments		0	16.001.214	16.001.214	0	12.708.731	12.708.731
Other Revocable Commitments		8.551.995	19.009.772	27.561.767	6.273.808	17.458.873	23.732.681
DERIVATIVE FINANCIAL INSTRUMENTS	2	55.793.269	215.148.058	270.941.327	165.205.457	312.313.141	477.518.598
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	215.148.058	270.941.327	165.205.457	312.313.141	477.518.598
Forward Foreign Currency Buy or Sell Transactions		11.929.944	31.344.370	43.274.314	9.230.910	27.525.996	36.756.906
Forward Foreign Currency Buying Transactions		5.506.366	11.986.076	17.492.442	4.682.299	11.551.529	16.233.828
Forward Foreign Currency Sale Transactions		6.423.578	19.358.294	25.781.872	4.548.611	15.974.467	20.523.078
Currency and Interest Rate Swaps		43.513.403	157.063.204	200.576.607	155.926.024	249.861.654	405.787.678
Currency Swap Buy Transactions		0	45.686.879	45.686.879	0	143.581.351	143.581.351
Currency Swap Sell Transactions		43.373.403	14.193.617	57.567.020	155.746.024	13.995.031	169.741.055
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		8.208.390.716	2.068.652.173	10.277.042.889	6.741.124.812	1.858.146.995	8.599.271.807
ITEMS HELD IN CUSTODY		3.622.561.980	341.002.994	3.963.564.974	2.912.258.340	273.473.246	3.185.731.586
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		285.735.570	34.828.096	320.563.666	219.008.282	25.418.120	244.426.402
Cheques Received for Collection		182.023.250	195.607.905	377.631.155	150.336.614	161.724.393	312.061.007
Commercial Notes Received for Collection		2.993.815.692	42.856.518	3.036.672.210	2.432.854.819	39.021.781	2.471.876.600
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		2.217.548	86.557	2.304.105	1.695.003	84.769	1.779.772
Custodians		158.769.920	67.623.918	226.393.838	108.363.622	47.224.183	155.587.805
PLEDGED ITEMS		4.585.828.736	1.727.649.179	6.313.477.915	3.828.866.472	1.584.673.749	5.413.540.221
Securities		20.457.860	4.289.582	24.747.442	18.546.613	3.351.873	21.898.486
Guarantee Notes		66.020.592	6.594.080	72.614.672	59.620.831	3.181.663	62.802.494
Commodity		25.812	0	25.812	25.813	0	25.813
Warrant		0	0	0	0	0	0
Real Estate		3.943.365.768	1.286.902.124	5.230.267.892	3.202.313.539	1.156.746.582	4.359.060.121
Other Pledged Items		393.196.856	341.357.486	734.554.342	385.301.665	291.886.966	677.188.631

Depositories Receiving Pledged Items		162.761.848	88.505.907	251.267.755	163.058.011	129.506.665	292.564.676
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		8.976.605.424	2.568.595.439	11.545.200.863	7.475.748.544	2.415.219.517	9.890.968.061

Statement of Profit or Loss (IFRS 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 (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	1	303.338.073	108.098.460	164.209.249	58.108.657
Interest Income on Loans		197.403.738	64.511.950	107.104.418	36.275.231
Interest Income on Reserve Deposits		13.141.389	11.404	9.200.155	6.445
Interest Income on Banks		2.679.630	489.557	1.372.289	285.783
Interest Income on Money Market Placements		540.909	116.254	256.779	58.249
Interest Income on Marketable Securities Portfolio		85.577.714	41.163.112	44.391.873	20.562.295
Financial Assets At Fair Value Through Profit Loss		306.730	19.936	268.786	13.572
Financial Assets At Fair Value Through Other Comprehensive Income		18.210.128	7.345.482	9.754.657	3.490.253
Financial Assets Measured at Amortised Cost		67.060.856	33.797.694	34.368.430	17.058.470
Finance Leasing Interest Income		1.595.572	753.831	525.452	422.661
Other Interest Income		2.399.121	1.052.352	1.358.283	497.993
INTEREST EXPENSES (-)	2	-278.436.970	-85.516.661	-153.818.098	-52.295.847
Interest Expenses on Deposits		-244.230.451	-74.887.930	-135.295.296	-45.346.833
Interest Expenses on Funds Borrowed		-3.140.406	-556.132	-2.215.620	-345.303
Interest Expenses on Money Market Funds		-25.370.979	-5.132.014	-14.235.925	-3.691.126
Interest Expenses on Securities Issued		-3.034.008	-3.739.985	-632.945	-2.519.417
Lease Interest Expenses		-335.171	-117.943	-193.644	-70.539
Other Interest Expense		-2.325.955	-1.082.657	-1.244.668	-322.629
NET INTEREST INCOME OR EXPENSE		24.901.103	22.581.799	10.391.151	5.812.810
NET FEE AND COMMISSION INCOME OR EXPENSES		18.845.599	7.934.773	10.162.713	4.619.567
Fees and Commissions Received		27.346.056	10.691.793	14.237.980	6.170.759
From Noncash Loans		4.671.645	2.172.791	2.604.936	1.168.709
Other	11	22.674.411	8.519.002	11.633.044	5.002.050
Fees and Commissions Paid (-)		-8.500.457	-2.757.020	-4.075.267	-1.551.192
Paid for Noncash Loans		-30.887	-23.462	-16.487	-14.032
Other	11	-8.469.570	-2.733.558	-4.058.780	-1.537.160
DIVIDEND INCOME		24.601	2.274	24.601	1.422
TRADING INCOME OR LOSS (Net)	3	-19.640.600	-1.220.103	-8.196.516	-961.109
Gains (Losses) Arising from Capital Markets Transactions		4.136.797	1.876.961	3.357.200	1.669.796
Gains (Losses) Arising From Derivative Financial Transactions		-15.102.047	26.282.173	-14.450.330	22.430.175
Foreign Exchange Gains or Losses		-8.675.350	-29.379.237	2.896.614	-25.061.080
OTHER OPERATING INCOME	4	13.666.676	8.168.015	7.612.997	5.366.004
GROSS PROFIT FROM OPERATING ACTIVITIES		37.797.379	37.466.758	19.994.946	14.838.694
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5	-3.519.508	-1.817.729	2.619.111	-583.759
OTHER ALLOWANCE EXPENSES (-)	5	-34.413	-48.716	91.191	-26.712
PERSONNEL EXPENSES (-)		-15.885.504	-8.632.166	-7.089.753	-4.518.734
OTHER OPERATING EXPENSES (-)	6	-16.019.261	-18.176.855	-7.960.607	-6.181.512
NET OPERATING INCOME (LOSS)		2.338.693	8.791.292	7.654.888	3.527.977
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		201.810	72.658	98.752	70.759
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	7	2.540.503	8.863.950	7.753.640	3.598.736
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	9.777.081	-2.501.840	-1.045.517	-1.945.353
Current Tax Provision		-981.968	-440.253	-464.328	-253.350
Expense Effect of Deferred Tax		-8.906.955	-12.693.186	-1.290.381	-9.025.739
Income Effect of Deferred Tax		19.666.004	10.631.599	709.192	7.333.736
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	9	12.317.584	6.362.110	6.708.123	1.653.383
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	12.317.584	6.362.110	6.708.123	1.653.383
Profit (Loss) Attributable to Group		11.580.081	6.311.834	6.071.275	1.602.313
Profit (loss), attributable to non-controlling interests		737.503	50.276	636.848	51.070
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar / Zarar (Tam TL)</i>		1,61175210	1,03552283	0,84501915	0,22301496



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)		12.317.584	6.362.110		
OTHER COMPREHENSIVE INCOME		1.020.889	-5.647.940		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		4.337.941	162.490		
Gains (Losses) on Revaluation of Property, Plant and Equipment		4.930.449	-91.252		
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		-497.764	0		
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		-3.317.052	-5.810.430		
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		-4.645.335	-7.724.446		
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		1.380.939	1.929.318		
TOTAL COMPREHENSIVE INCOME (LOSS)		13.338.473	714.170		

Statement of Cash Flow (IFRS 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 (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-89.075.478	-87.799.790
Interest Received		226.377.574	74.982.560
Interest Paid		-257.756.643	-75.367.617
Dividends received		24.601	2.274
Fees and Commissions Received		27.463.247	12.468.227
Other Gains		12.015.080	5.065.504
Collections from Previously Written Off Loans and Other Receivables		2.827.631	2.577.175
Cash Payments to Personnel and Service Suppliers		-16.081.693	-8.819.712
Taxes Paid		-1.565.015	-9.905.986
Other		-82.380.260	-88.802.215
Changes in Operating Assets and Liabilities Subject to Banking Operations		215.250.563	105.381.604
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-31.820.542	-25.253.077
Net (Increase) Decrease in Due From Banks		206.511	-386.510
Net (Increase) Decrease in Loans		-67.906.677	-288.226.467
Net (Increase) Decrease in Other Assets		-70.609.273	-48.278.425
Net Increase (Decrease) in Bank Deposits		79.522.850	38.114.552
Net Increase (Decrease) in Other Deposits		182.349.684	352.323.204
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		22.954.583	1.503.282
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		100.553.427	75.585.045
Net Cash Provided From Banking Operations		126.175.085	17.581.814
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		10.669.896	-50.321.633
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		313.598	-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		-7.655.454	-3.014.871
Cash Obtained from Tangible and Intangible Asset Sales		1.500.798	3.522.639
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-29.624.942	-26.128.371
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.446.280	16.018.514
Cash Paid for Purchase of Financial Assets At Amortised Cost		-54.921.225	-46.865.862
Cash Obtained from Sale of Financial Assets At Amortised Cost		94.471.095	7.325.797
Other		-860.254	-1.053.194
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-7.273.429	24.177.819
Cash Obtained from Loans and Securities Issued		18.191.068	19.347.055
Cash Outflow Arised From Loans and Securities Issued		-24.187.093	-24.920.720
Equity Instruments Issued		0	30.000.000
Dividends paid		0	0
Payments of lease liabilities		-1.277.404	-248.516
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		15.162.538	20.710.995
Net Increase (Decrease) in Cash and Cash Equivalents		144.734.090	12.148.995
Cash and Cash Equivalents at Beginning of the Period		151.521.943	85.555.468
Cash and Cash Equivalents at End of the Period		296.256.033	97.704.463

