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KAMUYU AYDINLATMA PLATFORMU

TURKISH BANK A.Ş.
Bank Financial Report
Consolidated
2024 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank A.Ş.'nin ("Banka") 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 bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu (" BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Turkish Bank A.Ş.'nin 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.

Diğer Husus

Banka'nın 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 27 Mart 2024 tarihli bağımsız denetçi raporunda ve 18 Ağustos 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, 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)		1.507.839	1.176.447	2.684.286	1.301.602	1.009.065	2.310.667
Cash and cash equivalents		1.423.846	1.054.243	2.478.089	1.085.950	958.885	2.044.835
Cash and Cash Balances at Central Bank	1	3.820	706.828	710.648	312.630	455.386	768.016
Banks	3	299.178	347.415	646.593	163.002	503.499	666.501
Receivables From Money Markets		1.121.090	0	1.121.090	610.553	0	610.553
Allowance for Expected Losses (-)		-242	0	-242	-235	0	-235
Financial assets at fair value through profit or loss	2	31.423	41.443	72.866	140.769	36.866	177.635
Public Debt Securities		0	0	0	0	0	0
Equity instruments		4	41.443	41.447	1	36.866	36.867
Other Financial Assets		31.419	0	31.419	140.768	0	140.768
Financial Assets at Fair Value Through Other Comprehensive Income	4	37.561	75.216	112.777	74.683	0	74.683
Public Debt Securities		11.487	0	11.487	17.730	0	17.730
Equity instruments		1.517	0	1.517	1.517	0	1.517
Other Financial Assets		24.557	75.216	99.773	55.436	0	55.436
Derivative financial assets	2	15.009	5.545	20.554	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Profit Or Loss		15.009	5.545	20.554	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	10	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		859.095	790.351	1.649.446	597.871	704.290	1.302.161
Loans	5	910.584	790.351	1.700.935	652.858	704.290	1.357.148
Receivables From Leasing Transactions	9	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	6	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-51.489	0	-51.489	-54.987	0	-54.987
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	13	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		10.000	0	10.000	10.000	0	10.000
Investments in Associates (Net)	7	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	7	10.000	0	10.000	10.000	0	10.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	8	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)		22.964	0	22.964	25.724	0	25.724
INTANGIBLE ASSETS AND GOODWILL (Net)		12.611	0	12.611	13.568	0	13.568
Goodwill		0	0	0	0	0	0
Other		12.611	0	12.611	13.568	0	13.568
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS	12	1.549	0	1.549	1.027	0	1.027
DEFERRED TAX ASSET	12	59.149	0	59.149	34.614	0	34.614
OTHER ASSETS (Net)		281.063	49.797	330.860	135.365	25.637	161.002
TOTAL ASSETS		**2.754.270**	**2.016.595**	**4.770.865**	**2.119.771**	**1.738.992**	**3.858.763**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	1.507.690	2.318.401	3.826.091	1.488.981	1.434.452	2.923.433
LOANS RECEIVED	3	4.338	56.590	60.928	11.569	260.501	272.070
MONEY MARKET FUNDS	4	158.529	0	158.529	159.484	0	159.484
MARKETABLE SECURITIES (Net)	5	0	0	0	49.340	0	49.340
Bills		0	0	0	49.340	0	49.340
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2	15.874	20.864	36.738	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		15.874	20.864	36.738	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	8	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	7	3.022	0	3.022	4.346	0	4.346
PROVISIONS	9	23.905	0	23.905	17.534	0	17.534
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		18.495	0	18.495	11.295	0	11.295
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		5.410	0	5.410	6.239	0	6.239
CURRENT TAX LIABILITIES	10	29.769	0	29.769	10.051	0	10.051
DEFERRED TAX LIABILITY	10	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	6	224.347	39.668	264.015	57.776	23.015	80.791
EQUITY	11	369.843	-1.975	367.868	330.215	0	330.215
Issued capital		175.000	0	175.000	175.000	0	175.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-6.577	0	-6.577	-4.763	0	-4.763
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		941	-1.975	-1.034	952	0	952
Profit Reserves		26.368	0	26.368	22.329	0	22.329
Legal Reserves	12	12.972	0	12.972	8.933	0	8.933
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	13	13.396	0	13.396	13.396	0	13.396
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		174.111	0	174.111	136.697	0	136.697
Prior Years' Profit or Loss		132.658	0	132.658	52.499	0	52.499
Current Period Net Profit Or Loss		41.453	0	41.453	84.198	0	84.198
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**2.337.317**	**2.433.548**	**4.770.865**	**2.129.496**	**1.729.267**	**3.858.763**

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.059.191	3.673.830	4.733.021	519.639	3.625.819	4.145.458
GUARANTIES AND WARRANTIES	1	258.903	289.688	548.591	323.581	317.459	641.040
Letters of Guarantee		258.903	172.409	431.312	323.581	243.807	567.388
Guarantees Subject to State Tender Law		215.907	147.949	363.856	281.672	200.404	482.076
Guarantees Given for Foreign Trade Operations		548	0	548	548	0	548
Other Letters of Guarantee		42.448	24.460	66.908	41.361	43.403	84.764
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	117.279	117.279	0	73.652	73.652
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	117.279	117.279	0	73.652	73.652
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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	79.688	42.865	122.553	59.616	44.737	104.353
Irrevocable Commitments		79.688	42.865	122.553	59.616	44.737	104.353
Forward Asset Purchase Commitments		19.725	29.779	49.504	2.954	31.985	34.939
Time Deposit Purchase and Sales Commitments		17.147	0	17.147	4.199	0	4.199
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		1.769	0	1.769	1.431	0	1.431
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.947	0	5.947	4.454	0	4.454
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	7	0	7
Commitments for Credit Card Limits		3.898	13.086	16.984	3.931	12.752	16.683
Commitments for Credit Cards and Banking Services Promotions		144	0	144	144	0	144
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		31.051	0	31.051	42.496	0	42.496
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		720.600	3.341.277	4.061.877	136.442	3.263.623	3.400.065
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		720.600	3.341.277	4.061.877	136.442	3.263.623	3.400.065
Forward Foreign Currency Buy or Sell Transactions		584.042	526.663	1.110.705	0	0	0
Forward Foreign Currency Buying Transactions		73.228	458.877	532.105	0	0	0
Forward Foreign Currency Sale Transactions		510.814	67.786	578.600	0	0	0
Currency and Interest Rate Swaps		0	1.876.739	1.876.739	0	2.250.788	2.250.788
Currency Swap Buy Transactions		0	937.916	937.916	0	1.125.239	1.125.239
Currency Swap Sell Transactions		0	938.823	938.823	0	1.125.549	1.125.549
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		136.558	935.364	1.071.922	136.442	937.016	1.073.458
Currency Options Buy Transactions		68.279	467.727	536.006	68.221	466.260	534.481
Currency Options Sell Transactions		68.279	467.637	535.916	68.221	470.756	538.977
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	2.511	2.511	0	75.819	75.819
CUSTODY AND PLEDGES RECEIVED		16.437.582	60.029.598	76.467.180	14.570.519	56.829.020	71.399.539
ITEMS HELD IN CUSTODY		1.705.926	2.550.231	4.256.157	873.653	4.852.722	5.726.375
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.554.355	2.292.532	3.846.887	807.762	2.144.840	2.952.602
Cheques Received for Collection		98.820	54.844	153.664	13.140	58.741	71.881
Commercial Notes Received for Collection		0	1.804	1.804	0	1.673	1.673
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		52.751	201.051	253.802	52.751	2.647.468	2.700.219
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.393.537	6.142.106	7.535.643	1.053.747	5.596.694	6.650.441
Securities		3.745	0	3.745	3.745	0	3.745
Guarantee Notes		56.785	8.782	65.567	56.785	8.143	64.928
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		129.120	5.807.927	5.937.047	201.620	5.231.848	5.433.468
Other Pledged Items		1.203.887	325.397	1.529.284	791.597	356.703	1.148.300

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		13.338.119	51.337.261	64.675.380	12.643.119	46.379.604	59.022.723
TOTAL OFF-BALANCE SHEET ACCOUNTS		**17.496.773**	**63.703.428**	**81.200.201**	**15.090.158**	**60.454.839**	**75.544.997**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	1	432.590	120.579	259.590	59.380
Interest Income on Loans		197.559	46.829	110.483	20.264
Interest Income on Reserve Deposits		5.206	42	50	28
Interest Income on Banks		47.618	42.022	30.565	21.775
Interest Income on Money Market Placements		152.349	13.228	99.835	11.593
Interest Income on Marketable Securities Portfolio		16.726	16.156	10.039	4.082
Financial Assets At Fair Value Through Profit Loss		540	0	540	0
Financial Assets At Fair Value Through Other Comprehensive Income		16.186	16.156	9.499	4.082
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		13.132	2.302	8.618	1.638
INTEREST EXPENSES (-)	2	-282.277	-80.257	-148.792	-47.280
Interest Expenses on Deposits		-267.262	-75.460	-143.976	-43.528
Interest Expenses on Funds Borrowed		-2.865	-2.163	-1.417	-1.417
Interest Expenses on Money Market Funds		-214	-14	-105	-1
Interest Expenses on Securities Issued		-8.382	-2.077	-2.920	-2.077
Lease Interest Expenses		-764	-539	-349	-257
Other Interest Expense		-2.790	-4	-25	0
NET INTEREST INCOME OR EXPENSE		150.313	40.322	110.798	12.100
NET FEE AND COMMISSION INCOME OR EXPENSES		-145	3.705	-2.132	2.490
Fees and Commissions Received		20.484	18.136	10.360	10.350
From Noncash Loans		3.402	2.642	1.606	1.232
Other	4	17.082	15.494	8.754	9.118
Fees and Commissions Paid (-)		-20.629	-14.431	-12.492	-7.860
Paid for Noncash Loans		-368	-2.119	-183	-1.290
Other	4	-20.261	-12.312	-12.309	-6.570
DIVIDEND INCOME		552	0	552	0
TRADING INCOME OR LOSS (Net)	3	59.579	147.034	9.268	117.685
Gains (Losses) Arising from Capital Markets Transactions		56.771	26.656	25.624	11.743
Gains (Losses) Arising From Derivative Financial Transactions		10.214	-47.727	-12.023	-50.817
Foreign Exchange Gains or Losses		-7.406	168.105	-4.333	156.759
OTHER OPERATING INCOME	5	16.633	24.792	8.525	18.341
GROSS PROFIT FROM OPERATING ACTIVITIES		226.932	215.853	127.011	150.616
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-2.487	-19.395	-353	-13.396
OTHER ALLOWANCE EXPENSES (-)		0	-100	0	0
PERSONNEL EXPENSES (-)		-64.186	-36.164	-32.713	-22.680
OTHER OPERATING EXPENSES (-)	7	-125.646	-86.778	-67.539	-46.979
NET OPERATING INCOME (LOSS)		34.613	73.416	26.406	67.561
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		34.613	73.416	26.406	67.561
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	6.840	-19.860	-2.724	-18.228
Current Tax Provision		-16.067	-22.502	-15.722	-21.320
Expense Effect of Deferred Tax		0	-690	0	-240
Income Effect of Deferred Tax		22.907	3.332	12.998	3.332
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		41.453	53.556	23.682	49.333
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	9	41.453	53.556	23.682	49.333
Profit (Loss) Attributable to Group		41.453	53.556	23.682	49.333
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		41.453	53.556	23.682	49.333
OTHER COMPREHENSIVE INCOME		-3.800	3.340	-5.446	3.920
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.814	1	-2.340	-388
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-2.592	1	-3.343	-518
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		778	0	1.003	130
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.986	3.339	-3.106	4.308
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.836	4.281	-4.354	5.573
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		850	-942	1.248	-1.265
TOTAL COMPREHENSIVE INCOME (LOSS)		37.653	56.896	18.236	53.253

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		75.642	62.986
Interest Received		409.229	89.005
Interest Paid		-246.975	-60.532
Dividends received		552	0
Fees and Commissions Received		20.484	6.110
Other Gains		79.922	212.938
Collections from Previously Written Off Loans and Other Receivables		4.023	15.982
Cash Payments to Personnel and Service Suppliers		-59.578	-36.164
Taxes Paid		-817	-21.244
Other		-131.198	-143.109
Changes in Operating Assets and Liabilities Subject to Banking Operations		176.857	229.525
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		91.640	-10.725
Net (Increase) Decrease in Due From Banks		-6.861	0
Net (Increase) Decrease in Loans		-267.705	345.587
Net (Increase) Decrease in Other Assets		-332.276	-134.357
Net Increase (Decrease) in Bank Deposits		-181.746	12.244
Net Increase (Decrease) in Other Deposits		927.103	27.287
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-230.743	84.484
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		177.445	-94.995
Net Cash Provided From Banking Operations		252.499	292.511
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-13.048	-4.634
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.896	-3.877
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-153.060	-164.579
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		141.908	163.822
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-60.046	42.224
Cash Obtained from Loans and Securities Issued		59.041	89.098
Cash Outflow Arised From Loans and Securities Issued		-117.000	-44.549
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.087	-1.180
Other		0	-1.145
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		87.151	149.219
Net Increase (Decrease) in Cash and Cash Equivalents		266.556	479.320
Cash and Cash Equivalents at Beginning of the Period		1.594.235	1.226.441
Cash and Cash Equivalents at End of the Period		1.860.791	1.705.761

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period	Item	Footnote Reference	Issued Capital	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		**175.000**	**0**	**0**	**0**	**0**	**-4.394**	**-32**	**-4.426**	**0**	**655**	**0**	**655**	**20.908**	**29.885**	**24.035**	**246.057**	**0**	**246.057**
	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		175.000	0	0	0	0	-4.394	-32	-4.426	0	655	0	655	20.908	29.885	24.035	246.057	0	246.057
	Total Comprehensive Income (Loss)		0	0	0	0	0	1	0	1	0	3.339	0	3.339	0	0	53.556	56.896	0	56.896
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	-2.732	0	-2.732	635	26.132	-24.035	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	-2.732	0	-2.732	635	26.132	-24.035	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		**175.000**	**0**	**0**	**0**	**0**	**-4.393**	**-32**	**-4.425**	**0**	**1.262**	**0**	**1.262**	**21.543**	**56.017**	**53.556**	**302.953**	**0**	**302.953**
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		**175.000**	**0**	**0**	**0**	**0**	**-4.731**	**-32**	**-4.763**	**0**	**952**	**0**	**952**	**22.329**	**52.499**	**84.198**	**330.215**	**0**	**330.215**
	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		175.000	0	0	0	0	-4.731	-32	-4.763	0	952	0	952	22.329	52.499	84.198	330.215	0	330.215
	Total Comprehensive Income (Loss)		0	0	0	0	0	-1.814	0	-1.814	0	-1.986	0	-1.986	0	0	41.453	37.653	0	37.653
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.039	80.159	-84.198	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	4.039	80.159	-84.198	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		**175.000**	**0**	**0**	**0**	**0**	**-6.545**	**-32**	**-6.577**	**0**	**-1.034**	**0**	**-1.034**	**26.368**	**132.658**	**41.453**	**367.868**	**0**	**367.868**