



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Ziraat Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 8.c.1 ve IV. Kısım 5'te belirtildiği üzere, 30 Haziran 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında tamamı geçmiş yıllarda ayrılan 500.000 bin TL tutarında serbest karşılık cari dönemde iptal edilmiştir.

Şartlı Sonuç

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

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

İstanbul, 12 Ağustos 2024

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		49.031.601	52.592.174	101.623.775	38.243.744	56.778.131	95.021.875
Cash and cash equivalents		33.224.633	45.758.792	78.983.425	24.310.294	49.348.784	73.659.078
Cash and Cash Balances at Central Bank	1	33.144.595	29.191.018	62.335.613	24.206.770	36.433.541	60.640.311
Banks	2	82.088	16.580.770	16.662.858	114.562	12.915.243	13.029.805
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-2.050	-12.996	-15.046	-11.038	0	-11.038
Financial assets at fair value through profit or loss	3	0	6.503.699	6.503.699	0	3.812.067	3.812.067
Public Debt Securities		0	6.503.699	6.503.699	0	3.812.067	3.812.067
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	4	15.764.333	291.645	16.055.978	13.930.460	3.616.542	17.547.002
Public Debt Securities		10.995.847	291.645	11.287.492	13.001.450	3.616.542	16.617.992
Equity instruments		52.913	0	52.913	52.913	0	52.913
Other Financial Assets		4.715.573	0	4.715.573	876.097	0	876.097
Derivative financial assets	5	42.635	38.038	80.673	2.990	738	3.728
Derivative Financial Assets At Fair Value Through Profit Or Loss		42.635	38.038	80.673	2.990	738	3.728
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		174.564.372	103.058.620	277.622.992	178.139.272	103.461.708	281.600.980
Loans	6	117.804.591	91.680.975	209.485.566	122.689.489	88.274.149	210.963.638
Receivables From Leasing Transactions	6	38.948.792	11.481.897	50.430.689	41.601.878	11.043.826	52.645.704
Other Financial Assets Measured at Amortised Cost	7	20.564.793	1.347.400	21.912.193	17.374.116	4.456.177	21.830.293
Public Debt Securities		20.462.649	1.347.400	21.810.049	17.374.116	4.456.177	21.830.293
Other Financial Assets		102.144	0	102.144	0	0	0
Allowance for Expected Credit Losses (-)		-2.753.804	-1.451.652	-4.205.456	-3.526.211	-312.444	-3.838.655
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	8	511.658	0	511.658	427.229	0	427.229
Held for Sale		511.658	0	511.658	427.229	0	427.229
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	9	45.100	0	45.100	22.600	0	22.600
Investments in Associates (Net)		45.000	0	45.000	22.500	0	22.500
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		45.000	0	45.000	22.500	0	22.500
Investments in Subsidiaries (Net)		100	0	100	100	0	100
Unconsolidated Financial Subsidiaries		100	0	100	100	0	100
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		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)	10	3.248.672	40.681	3.289.353	2.159.859	5.840	2.165.699
INTANGIBLE ASSETS AND GOODWILL (Net)	11	990.300	0	990.300	692.634	0	692.634
Goodwill		0	0	0	0	0	0
Other		990.300	0	990.300	692.634	0	692.634
INVESTMENT PROPERTY (Net)	12	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	13	2.951.410	0	2.951.410	2.478.105	0	2.478.105
OTHER ASSETS	14	1.811.131	323.789	2.134.920	1.505.019	342.464	1.847.483
TOTAL ASSETS		233.154.244	156.015.264	389.169.508	223.668.462	160.588.143	384.256.605
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	1	190.220.047	115.985.943	306.205.990	185.040.926	119.331.448	304.372.374
LOANS RECEIVED	2	14.941.594	30.067.378	45.008.972	12.087.572	22.801.405	34.888.977
MONEY MARKET FUNDS	3	2.048.777	16.068	2.064.845	435.678	10.528.455	10.964.133
MARKETABLE SECURITIES (Net)	4	0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	5	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	6	0	4.918	4.918	0	153.095	153.095
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	4.918	4.918	0	153.095	153.095
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	7	1.418.239	0	1.418.239	785.859	0	785.859
PROVISIONS	8	806.676	1.036.060	1.842.736	1.456.125	1.476.173	2.932.298
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		337.182	0	337.182	247.253	0	247.253
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		469.494	1.036.060	1.505.554	1.208.872	1.476.173	2.685.045
CURRENT TAX LIABILITIES	9	597.147	360	597.507	866.770	198	866.968
DEFERRED TAX LIABILITY	10	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	11	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	12	1.341.723	7.955.415	9.297.138	1.341.987	4.451.686	5.793.673
Loans		1.341.723	7.955.415	9.297.138	1.341.987	4.451.686	5.793.673
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	13	2.763.874	387.826	3.151.700	2.408.661	1.259.020	3.667.681
EQUITY	14	19.568.896	8.567	19.577.463	19.863.305	-31.758	19.831.547
Issued capital		10.350.000	0	10.350.000	10.350.000	0	10.350.000
Capital Reserves		261.513	0	261.513	261.513	0	261.513
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		261.513	0	261.513	261.513	0	261.513

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-129.071	0	-129.071	-129.539	0	-129.539
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.768.645	8.567	-1.760.078	-761.298	-31.758	-793.056
Profit Reserves		10.142.629	0	10.142.629	6.138.132	0	6.138.132
Legal Reserves		512.488	0	512.488	312.264	0	312.264
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		9.584.074	0	9.584.074	5.779.801	0	5.779.801
Other Profit Reserves		46.067	0	46.067	46.067	0	46.067
Profit or Loss		712.470	0	712.470	4.004.497	0	4.004.497
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		712.470	0	712.470	4.004.497	0	4.004.497
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		233.706.973	155.462.535	389.169.508	224.286.883	159.969.722	384.256.605

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		68.396.749	57.004.500	125.401.249	44.556.727	56.166.174	100.722.901
GUARANTIES AND WARRANTIES	1	56.367.929	43.158.766	99.526.695	38.343.405	39.987.128	78.330.533
Letters of Guarantee		56.323.926	34.843.141	91.167.067	38.324.265	30.767.784	69.092.049
Guarantees Subject to State Tender Law		664.134	23.827.698	24.491.832	652.636	21.831.242	22.483.878
Guarantees Given for Foreign Trade Operations		38.938.370	0	38.938.370	30.182.880	0	30.182.880
Other Letters of Guarantee		16.721.422	11.015.443	27.736.865	7.488.749	8.936.542	16.425.291
Bank Acceptances		0	279.809	279.809	0	414.759	414.759
Import Letter of Acceptance		0	279.809	279.809	0	414.759	414.759
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		429	7.948.759	7.949.188	0	7.928.282	7.928.282
Documentary Letters of Credit		429	7.948.759	7.949.188	0	7.928.282	7.928.282
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
Other Guarantees		17.877	87.057	104.934	10.586	876.303	886.889
Other Collaterals		25.697	0	25.697	8.554	0	8.554
COMMITMENTS	1	12.010.377	2.106.623	14.117.000	6.163.310	1.289.972	7.453.282
Irrevocable Commitments		12.010.377	2.106.623	14.117.000	6.163.310	1.289.972	7.453.282
Forward Asset Purchase Commitments		1.656.003	2.106.623	3.762.626	508.849	1.289.972	1.798.821
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.774.804	0	2.774.804	1.708.702	0	1.708.702
Tax and Fund Liabilities Arised from Export Commitments		451.282	0	451.282	296.293	0	296.293
Commitments for Credit Card Limits		3.921.663	0	3.921.663	2.342.967	0	2.342.967
Commitments for Credit Cards and Banking Services Promotions		2.833	0	2.833	2.276	0	2.276
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		3.203.792	0	3.203.792	1.304.223	0	1.304.223
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		18.443	11.739.111	11.757.554	50.012	14.889.074	14.939.086
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		18.443	11.739.111	11.757.554	50.012	14.889.074	14.939.086
Forward Buy or Sell Transactions		18.443	14.957	33.400	50.012	44.662	94.674
Forward Foreign Currency Buying Transactions		18.443	0	18.443	50.012	0	50.012
Forward Foreign Currency Sale Transactions		0	14.957	14.957	0	44.662	44.662
Other Forward Buy or Sell Transactions		0	11.724.154	11.724.154	0	14.844.412	14.844.412
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		378.970.891	89.060.744	468.031.635	300.753.601	61.244.711	361.998.312
ITEMS HELD IN CUSTODY		22.921.728	32.508.683	55.430.411	15.313.288	25.398.103	40.711.391
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		8.013.675	50.241	8.063.916	2.998.906	19.107	3.018.013
Cheques Received for Collection		10.725.763	207.104	10.932.867	8.050.832	165.195	8.216.027
Commercial Notes Received for Collection		940.088	605.371	1.545.459	1.022.775	518.334	1.541.109
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		3.242.202	7.450.296	10.692.498	3.240.775	6.942.970	10.183.745
Custodians		0	24.195.671	24.195.671	0	17.752.497	17.752.497
PLEDGED ITEMS		356.049.163	56.552.061	412.601.224	285.440.313	35.846.608	321.286.921
Securities		2.345.172	54.977	2.400.149	2.210.399	63.993	2.274.392
Guarantee Notes		13.257.954	235.534	13.493.488	10.971.967	214.321	11.186.288
Commodity		37.309.018	15.929.584	53.238.602	28.617.839	10.953.703	39.571.542
Warrant		0	0	0	0	0	0
Real Estate		270.424.545	34.966.484	305.391.029	200.678.424	20.355.321	221.033.745
Other Pledged Items		32.712.474	5.365.482	38.077.956	42.961.684	4.259.270	47.220.954
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		447.367.640	146.065.244	593.432.884	345.310.328	117.410.885	462.721.213

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(1)	39.260.544	14.855.460	20.888.339	8.192.594
Profit Share on Loans		24.836.690	9.668.145	12.890.554	5.129.275
Income Received From Reserve Deposits		1.541.846	0	1.541.846	0
Income Received From Banks		133.884	168.361	100.436	131.059
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		4.978.400	2.619.406	2.435.165	1.363.961
Financial Assets At Fair Value Through Profit Loss		65.615	31.316	34.749	17.752
Financial Assets At Fair Value Through Other Comprehensive Income		2.959.828	2.089.859	1.472.003	976.931
Financial Assets Measured at Amortised Cost		1.952.957	498.231	928.413	369.278
Finance Lease Income		7.554.175	2.365.292	3.834.832	1.559.300
Other Profit Share Income		215.549	34.256	85.506	8.999
PROFIT SHARE EXPENSES (-)	(2)	-39.367.496	-12.333.509	-21.180.240	-7.167.970
Expenses on Profit Sharing Accounts		-34.772.811	-11.022.750	-18.772.145	-6.399.165
Profit Share Expense on Funds Borrowed		-3.947.117	-1.092.113	-2.038.926	-652.077
Profit Share Expense on Money Market Borrowings		-505.173	-175.066	-291.888	-93.854
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-118.680	-41.350	-77.142	-22.479
Other Profit Share Expense		-23.715	-2.230	-139	-395
NET PROFIT SHARE INCOME (LOSS)		-106.952	2.521.951	-291.901	1.024.624
NET FEE AND COMMISSION INCOME OR EXPENSES		1.052.442	581.228	745.781	413.625
Fees and Commissions Received		1.974.145	711.479	1.228.841	475.666
From Noncash Loans		373.890	211.539	199.350	113.997
Other		1.600.255	499.940	1.029.491	361.669
Fees and Commissions Paid (-)		-921.703	-130.251	-483.060	-62.041
Paid for Noncash Loans		0	0	0	0
Other		-921.703	-130.251	-483.060	-62.041
DIVIDEND INCOME	(3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(4)	2.230.361	1.116.557	1.079.186	903.417
Gains (Losses) Arising from Capital Markets Transactions		346.905	-13.452	-39.605	-16.188
Gains (Losses) Arising From Derivative Financial Transactions		1.060.866	122.815	694.759	56.433
Foreign Exchange Gains or Losses		822.590	1.007.194	424.032	863.172
OTHER OPERATING INCOME	(5)	3.367.263	1.528.017	1.123.755	284.609
GROSS PROFIT FROM OPERATING ACTIVITIES		6.543.114	5.747.753	2.656.821	2.626.275
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-2.329.663	-1.626.622	-780.686	-682.607
OTHER ALLOWANCE EXPENSES (-)	(6)	-91.213	-41.052	-30.759	-18.583
PERSONNEL EXPENSES (-)		-1.803.746	-967.085	-955.042	-552.724
OTHER OPERATING EXPENSES (-)	(7)	-1.664.174	-1.749.500	-874.338	-814.160
NET OPERATING INCOME (LOSS)		654.318	1.363.494	15.996	558.201
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	(8)	654.318	1.363.494	15.996	558.201
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	58.152	-204.900	246.702	-397.687
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		-534.086	-720.734	48.258	-274.134
Income Effect of Deferred Tax		592.238	515.834	198.444	-123.553
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	712.470	1.158.594	262.698	160.514
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	(11)	712.470	1.158.594	262.698	160.514
Profit (Loss) Attributable to Group		712.470	1.158.594	262.698	160.514
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,06880000	0,23350000	0,02530000	-0,07950000



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)		712.470	1.158.594		
OTHER COMPREHENSIVE INCOME		-966.554	-1.524.349		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		468	853		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
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		468	853		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-967.022	-1.525.202		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.382.174	-2.033.602		
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		415.152	508.400		
TOTAL COMPREHENSIVE INCOME (LOSS)		-254.084	-365.755		

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		-4.112.329	5.215.428
Profit Share Income Received		31.917.753	14.759.546
Profit Share Expense Paid		-33.648.728	-9.796.091
Dividends received		0	0
Fees and Commissions Received		1.896.405	1.532.680
Other Gains		2.040.491	692.354
Collections from Previously Written Off Loans and Other Receivables		518.658	36.818
Cash Payments to Personnel and Service Suppliers		-1.803.746	-967.085
Taxes Paid		-3.413.325	-2.444.250
Other		-1.619.837	1.401.456
Changes in Operating Assets and Liabilities Subject to Banking Operations		-232.432	-760.508
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.660.432	-957.784
Net (Increase) Decrease in Due From Banks		-4.058	-17.453.189
Net (Increase) Decrease in Loans		5.259.645	-41.903.001
Net (Increase) Decrease in Other Assets		1.929.237	-22.292.638
Net (Increase) Decrease in Funds Collected From Banks		3.547	374.308
Net Increase (Decrease) in Other Funds Collected		-5.007.798	75.874.251
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		9.657.819	2.114.738
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-9.410.392	3.482.807
Net Cash Provided From Banking Operations		-4.344.761	4.454.920
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		5.282.407	-9.944.089
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-22.500	-24.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.421.704	-734.037
Cash Obtained from Tangible and Intangible Asset Sales		380	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.083.393	-6.627.455
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.791.097	3.373.461
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.399.889	-5.932.058
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.418.416	0
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.378.920	4.406.033
Cash Obtained from Loans and Securities Issued		4.044.379	9.209.424
Cash Outflow Arised From Loans and Securities Issued		-540.911	-9.455.712
Equity Instruments Issued		0	4.700.000
Dividends paid		0	0
Payments of lease liabilities		-124.548	-47.679
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		666.149	1.484.318
Net Increase (Decrease) in Cash and Cash Equivalents		4.982.715	401.182
Cash and Cash Equivalents at Beginning of the Period		41.562.423	21.154.391
Cash and Cash Equivalents at End of the Period		46.545.138	21.555.573



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 Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2023 - 30.06.2023	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		2.650.000	0	0	261.513	0	-94.366	289 0	0	2.422.877	0 0	2.297.860	3.840.272	0	11.378.445	0	11.378.445
	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		2.650.000	0	0	261.513	0	-94.366	289 0	0	2.422.877	0 0	2.297.860	3.840.272	0	11.378.445	0	11.378.445
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	853 0	0	-1.525.202	0 0	0	0	1.158.594	-365.755	0	-365.755
	Capital Increase in Cash		4.700.000	0	0	0	0	0	0 0	0	0	0 0	0	0	0	4.700.000	0	4.700.000
	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	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	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		7.350.000	0	0	261.513	0	-94.366	1.142 0	0	897.675	0 0	2.297.860	3.840.272	1.158.594	15.712.690	0	15.712.690
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		10.350.000	0	0	261.513	0	-127.913	-1.626 0	0	-793.056	0 0	6.138.132	4.004.497	0	19.831.547	0	19.831.547
	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		10.350.000	0	0	261.513	0	-127.913	-1.626 0	0	-793.056	0 0	6.138.132	4.004.497	0	19.831.547	0	19.831.547
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	468 0	0	-967.022	0 0	0	0	712.470	-254.084	0	-254.084
	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	4.004.497	- 4.004.497	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	4.004.497	- 4.004.497	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		10.350.000	0	0	261.513	0	-127.913	-1.158 0	0	-1.760.078	0 0	10.142.629	0	712.470	19.577.463	0	19.577.463