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KAMUYU AYDINLATMA PLATFORMU

ANADOLUBANK A.Ş.
Bank Financial Report
Unconsolidated
2024 - 2. 3 Monthly Notification

General Information About Financial Statements

Independedt Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Anadolubank A.Ş. Genel Kurulu'na

Giriş

Anadolubank A.Ş.'nin ("Banka") 30 Haziran 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Anadolubank A.Ş.'nin 30 Haziran 2024 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve 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 Yükümlülüklere 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.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 13 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)		12.377.856	10.293.328	22.671.184	10.438.251	8.321.932	18.760.183
Cash and cash equivalents		10.332.042	8.205.960	18.538.002	7.018.663	6.407.066	13.425.729
Cash and Cash Balances at Central Bank	V-I-1	2.297.009	7.282.359	9.579.368	4.207.306	4.615.042	8.822.348
Banks	V-I-2	830	924.978	925.808	1.803	1.793.555	1.795.358
Receivables From Money Markets		8.034.484	0	8.034.484	2.810.043		2.810.043
Allowance for Expected Losses (-)		-281	-1.377	-1.658	-489	-1.531	-2.020
Financial assets at fair value through profit or loss	V-I-3	0	149.612	149.612	0	118.238	118.238
Public Debt Securities		0	109.476	109.476		102.803	102.803
Equity instruments		0	0	0			0
Other Financial Assets		0	40.136	40.136		15.435	15.435
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	1.537.213	1.876.529	3.413.742	1.441.203	1.689.385	3.130.588
Public Debt Securities		1.427.595	1.785.312	3.212.907	1.351.279	1.609.927	2.961.206
Equity instruments		13.781	91.217	104.998	13.781	79.458	93.239
Other Financial Assets		95.837	0	95.837	76.143		76.143
Derivative financial assets	V-I-5	508.601	61.227	569.828	1.978.385	107.243	2.085.628
Derivative Financial Assets At Fair Value Through Profit Or Loss		508.601	61.227	569.828	1.978.385	107.243	2.085.628
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		29.554.582	13.234.402	42.788.984	23.768.116	5.481.580	29.249.696
Loans	V-I-6	30.247.318	7.458.241	37.705.559	24.381.992	5.530.735	29.912.727
Receivables From Leasing Transactions	V-I-8	0	0	0	0	0	0
Factoring Receivables		1.892	0	1.892	27.748	0	27.748
Other Financial Assets Measured at Amortised Cost	V-I-7	0	5.828.939	5.828.939	0	0	0
Public Debt Securities		0	5.828.939	5.828.939	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-694.628	-52.778	-747.406	-641.624	-49.155	-690.779
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	III-12	217.891	0	217.891	211.656	0	211.656
Held for Sale		217.891	0	217.891	211.656		211.656
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.143.595	5.162.719	6.306.314	902.047	4.329.423	5.231.470
Investments in Associates (Net)	V-I-9	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)	V-I-10	1.143.595	5.162.719	6.306.314	902.047	4.329.423	5.231.470
Unconsolidated Financial Subsidiaries		1.143.595	5.162.719	6.306.314	902.047	4.329.423	5.231.470
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-11	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)	V-I-12	1.702.430	72	1.702.502	1.720.293	257	1.720.550
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-13	118.934	0	118.934	97.681	0	97.681
Goodwill		0	0	0	0	0	0
Other		118.934	0	118.934	97.681		97.681
INVESTMENT PROPERTY (Net)	V-I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-15	402.105	0	402.105	0	0	0
OTHER ASSETS (Net)	V-I-16	2.511.429	106.632	2.618.061	991.493	47.342	1.038.835
TOTAL ASSETS		**48.028.822**	**28.797.153**	**76.825.975**	**38.129.537**	**18.180.534**	**56.310.071**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	30.896.463	21.617.679	52.514.142	26.589.988	16.383.881	42.973.869
LOANS RECEIVED	V-II-2	159.827	7.278.713	7.438.540	115.019	71.694	186.713
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
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	V-II-3	227.480	37.216	264.696	130.796	124.451	255.247
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		227.480	37.216	264.696	130.796	124.451	255.247
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-4	236.690	73	236.763	235.437	258	235.695
PROVISIONS	V-II-5	325.474	2.762	328.236	176.306	1.459	177.765
Provision for Restructuring		0	0	0			0
Reserves for Employee Benefits		190.942	0	190.942	139.146		139.146
Insurance Technical Reserves (Net)		0	0	0			0
Other provisions		134.532	2.762	137.294	37.160	1.459	38.619
CURRENT TAX LIABILITIES	V-II-6	791.795	0	791.795	18.575		18.575
DEFERRED TAX LIABILITY	V-II-7	0	0	0	206.021		206.021
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-8	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	V-II-9	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	V-II-10	1.366.823	126.151	1.492.974	975.918	147.334	1.123.252
EQUITY		13.377.390	381.439	13.758.829	10.721.323	411.611	11.132.934
Issued capital	V-II-11	1.100.000	0	1.100.000	1.100.000		1.100.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0			0
Share Cancellation Profits		0	0	0			0
Other Capital Reserves		0	0	0			0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.116.690	45.225	1.161.915	1.159.957	38.911	1.198.868
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.429.067	-95.413	1.333.654	1.279.081	-117.997	1.161.084
Profit Reserves		7.672.982	0	7.672.982	4.741.743	0	4.741.743
Legal Reserves		220.000	0	220.000	220.000		220.000
Statutory Reserves		0	0	0			0
Extraordinary Reserves		7.452.982	0	7.452.982	4.521.743		4.521.743
Other Profit Reserves		0	0	0			0
Profit or Loss		2.058.651	431.627	2.490.278	2.440.542	490.697	2.931.239
Prior Years' Profit or Loss		0	0	0			0
Current Period Net Profit Or Loss		2.058.651	431.627	2.490.278	2.440.542	490.697	2.931.239
Non-controlling Interests							0
Total equity and liabilities		**47.381.942**	**29.444.033**	**76.825.975**	**39.169.383**	**17.140.688**	**56.310.071**

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		56.865.807	45.067.767	101.933.574	46.290.741	51.970.592	98.261.333
GUARANTIES AND WARRANTIES	V-III-2	14.089.772	4.759.327	18.849.099	12.335.125	4.122.578	16.457.703
Letters of Guarantee		10.943.209	2.493.836	13.437.045	9.989.875	2.392.095	12.381.970
Guarantees Subject to State Tender Law		41.547	8.390	49.937	66.465	8.178	74.643
Guarantees Given for Foreign Trade Operations		144.079	6.147	150.226	113.422	7.172	120.594
Other Letters of Guarantee		10.757.583	2.479.299	13.236.882	9.809.988	2.376.745	12.186.733
Bank Acceptances		0	152.411	152.411	0	74.195	74.195
Import Letter of Acceptance			152.411	152.411		74.195	74.195
Other Bank Acceptances			0	0			0
Letters of Credit		0	2.113.080	2.113.080	0	1.607.427	1.607.427
Documentary Letters of Credit			2.113.080	2.113.080		1.607.427	1.607.427
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees		3.146.563		3.146.563	2.345.250	48.861	2.394.111
Other Collaterals				0			0
COMMITMENTS	V-III-1	5.280.503	2.725.835	8.006.338	4.309.703	3.056.470	7.366.173
Irrevocable Commitments		5.280.503	2.725.835	8.006.338	4.309.703	3.056.470	7.366.173
Forward Asset Purchase Commitments		1.087.697	2.725.835	3.813.532	783.087	3.056.470	3.839.557
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		2.689.661		2.689.661	2.317.989		2.317.989
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		1.079.811		1.079.811	815.921		815.921
Tax and Fund Liabilities Arised from Export Commitments		34		34	12		12
Commitments for Credit Card Limits		347.207		347.207	323.994		323.994
Commitments for Credit Cards and Banking Services Promotions		795		795	617		617
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments		75.298		75.298	68.083		68.083
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS	V-III-6	37.495.532	37.582.605	75.078.137	29.645.913	44.791.544	74.437.457
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		37.495.532	37.582.605	75.078.137	29.645.913	44.791.544	74.437.457
Forward Foreign Currency Buy or Sell Transactions		7.332.394	6.614.007	13.946.401	8.034.726	8.555.068	16.589.794
Forward Foreign Currency Buying Transactions		3.866.977	3.075.655	6.942.632	8.034.726	559.919	8.594.645
Forward Foreign Currency Sale Transactions		3.465.417	3.538.352	7.003.769		7.995.149	7.995.149
Currency and Interest Rate Swaps		25.588.957	23.378.478	48.967.435	16.292.728	26.937.722	43.230.450
Currency Swap Buy Transactions		1.538.474	11.555.093	13.093.567	3.147.742	13.743.468	16.891.210
Currency Swap Sell Transactions		1.315.249	11.823.385	13.138.634	3.602.986	13.194.254	16.797.240
Interest Rate Swap Buy Transactions		11.367.617		11.367.617	4.771.000		4.771.000
Interest Rate Swap Sell Transactions		11.367.617		11.367.617	4.771.000		4.771.000
Currency, Interest Rate and Securities Options		4.574.181	7.590.120	12.164.301	5.318.459	9.298.754	14.617.213
Currency Options Buy Transactions		439.417	5.241.394	5.680.811	974.804	7.070.187	8.044.991
Currency Options Sell Transactions		4.134.764	2.348.726	6.483.490	4.343.655	2.228.567	6.572.222
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		499.982.984	59.242.828	559.225.812	369.652.401	50.035.876	419.688.277
ITEMS HELD IN CUSTODY		16.488.084	8.103.143	24.591.227	10.763.068	6.261.343	17.024.411
Customer Fund and Portfolio Balances		3.852.222	3.087.423	6.939.645	195.761	2.148.446	2.344.207
Securities Held in Custody		218	4.964.386	4.964.604	218	3.990.353	3.990.571
Cheques Received for Collection		12.565.535	27.698	12.593.233	10.489.905	106.157	10.596.062
Commercial Notes Received for Collection		70.109	23.636	93.745	77.184	16.387	93.571
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody				0			0
Custodians				0			0
PLEDGED ITEMS		481.897.915	51.139.685	533.037.600	357.292.348	43.774.533	401.066.881
Securities		555		555	5.748		5.748
Guarantee Notes		8.241	76.797	85.038	11.329	71.648	82.977
Commodity				0			0
Warrant			0	0			0
Real Estate				0			0
Other Pledged Items		481.889.119	51.062.888	532.952.007	357.275.271	43.702.885	400.978.156

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.596.985		1.596.985	1.596.985		1.596.985
TOTAL OFF-BALANCE SHEET ACCOUNTS		**556.848.791**	**104.310.595**	**661.159.386**	**415.943.142**	**102.006.468**	**517.949.610**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		8.117.734	2.218.654	4.823.523	1.175.299
Interest Income on Loans	V-IV-1	6.501.095	1.966.287	3.675.661	1.046.634
Interest Income on Reserve Deposits		124.260	46	106.944	30
Interest Income on Banks	V-IV-1	16.722	67.552	8.888	45.916
Interest Income on Money Market Placements		1.136.504	71.788	826.658	42.192
Interest Income on Marketable Securities Portfolio	V-IV-1	333.646	109.712	201.978	39.774
Financial Assets At Fair Value Through Profit Loss		4.499	3.100	2.287	2.030
Financial Assets At Fair Value Through Other Comprehensive Income		292.685	27.838	164.746	140
Financial Assets Measured at Amortised Cost		36.462	78.774	34.945	37.604
Finance Leasing Interest Income		0	0		
Other Interest Income		5.507	3.269	3.394	753
INTEREST EXPENSES (-)		-5.738.479	-2.347.754	-3.200.300	-1.464.772
Interest Expenses on Deposits	V-IV-2	-5.528.237	-2.311.997	-3.083.207	-1.446.947
Interest Expenses on Funds Borrowed	V-IV-2	-94.505	-6.249	-77.951	-2.786
Interest Expenses on Money Market Funds		-346	-9.246	-186	-5.028
Interest Expenses on Securities Issued		0	0		
Lease Interest Expenses		-25.022	-14.345	-12.647	-7.300
Other Interest Expense		-90.369	-5.917	-26.309	-2.711
NET INTEREST INCOME OR EXPENSE		2.379.255	-129.100	1.623.223	-289.473
NET FEE AND COMMISSION INCOME OR EXPENSES		601.945	603.118	345.932	405.568
Fees and Commissions Received		919.625	724.031	556.345	442.517
From Noncash Loans		107.471	63.659	55.690	34.425
Other	V-IV-11	812.154	660.372	500.655	408.092
Fees and Commissions Paid (-)		-317.680	-120.913	-210.413	-36.949
Paid for Noncash Loans		-139	-94	-79	-65
Other		-317.541	-120.819	-210.334	-36.884
DIVIDEND INCOME	V-IV-3	89	2.710	0	
TRADING INCOME OR LOSS (Net)	V-IV-4	850.751	2.462.495	90.454	1.697.220
Gains (Losses) Arising from Capital Markets Transactions		73.734	104.510	38.054	19.577
Gains (Losses) Arising From Derivative Financial Transactions		296.069	200.186	19.962	-286.776
Foreign Exchange Gains or Losses		480.948	2.157.799	32.438	1.964.419
OTHER OPERATING INCOME	V-IV-5	279.117	247.046	65.620	61.862
GROSS PROFIT FROM OPERATING ACTIVITIES		4.111.157	3.186.269	2.125.229	1.875.177
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-249.454	-152.143	-66.379	-52.590
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-92.872	-17.853	-35.425	-16.121
PERSONNEL EXPENSES (-)		-786.641	-540.180	-390.426	-228.526
OTHER OPERATING EXPENSES (-)	V-IV-7	-420.748	-366.171	-205.125	-183.491
NET OPERATING INCOME (LOSS)		2.561.442	2.109.922	1.427.874	1.394.449
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0		
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		674.621	354.095	338.056	229.583
NET MONETARY POSITION GAIN (LOSS)		0	0		
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-8	3.236.063	2.464.017	1.765.930	1.624.032
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-745.785	-528.760	-411.100	-350.108
Current Tax Provision		-1.230.621	-252.793	-699.264	-169.942
Expense Effect of Deferred Tax		-119.667	-315.203	-14.026	-208.762
Income Effect of Deferred Tax		604.503	39.236	302.190	28.596
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-10	2.490.278	1.935.257	1.354.830	1.273.924
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0		
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0		
Other Income on Discontinued Operations		0	0		
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0		

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0		
Other Expenses on Discontinued Operations		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		
Expense Effect of Deferred Tax		0	0		
Income Effect of Deferred Tax		0	0		
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-10	2.490.278	1.935.257	1.354.830	1.273.924
Profit (Loss) Attributable to Group		2.490.278	1.935.257	1.354.830	1.273.924
Profit (loss), attributable to non-controlling interests		0	0		
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar(Zarar)	III-XXIV	0,02263900	0,00175900	0,01232000	0,00115800

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)		2.490.278	1.935.257		
OTHER COMPREHENSIVE INCOME		135.617	111.595	0	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-36.953	-11.089		
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		-62.484	-29.520		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		9.020	14.731		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		16.511	3.700		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		172.570	122.684	0	
Exchange Differences on Translation		348.601	988.986		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		49.007	-274.398		
Income (Loss) Related with Cash Flow Hedges		0	3.338		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-331.665	-887.663		
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		106.627	292.421		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.625.895	2.046.852	0	

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		8.979.725	1.935.295
Interest Received		7.579.087	2.175.462
Interest Paid		-6.790.320	-2.250.890
Dividends received		89	2.710
Fees and Commissions Received		919.625	724.031
Other Gains		2.954.557	2.286.396
Collections from Previously Written Off Loans and Other Receivables		103.162	156.919
Cash Payments to Personnel and Service Suppliers		-786.641	-540.180
Taxes Paid		-640.442	-88.101
Other		5.640.608	-531.052
Changes in Operating Assets and Liabilities Subject to Banking Operations		-7.057.369	-2.001.166
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-9.283	-27.014
Net (Increase) Decrease in Due From Banks		-1.761.781	1.074.559
Net (Increase) Decrease in Loans		-7.357.789	-6.389.503
Net (Increase) Decrease in Other Assets		-8.037.593	-2.337.222
Net Increase (Decrease) in Bank Deposits		-725.543	1.220.556
Net Increase (Decrease) in Other Deposits		11.189.497	4.959.218
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-354.877	-501.760
Net Cash Provided From Banking Operations		1.922.356	-65.871
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-6.216.725	1.214.014
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		-260.020	-196.768
Cash Obtained from Tangible and Intangible Asset Sales		45.566	112.585
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-64.048	-877.160
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	470.804
Cash Paid for Purchase of Financial Assets At Amortised Cost		-5.828.939	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	1.744.224
Other		-109.284	-39.671
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		7.183.806	327.436
Cash Obtained from Loans and Securities Issued		7.184.874	351.449
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.068	-24.013
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		329.612	664.652
Net Increase (Decrease) in Cash and Cash Equivalents		3.219.049	2.140.231
Cash and Cash Equivalents at Beginning of the Period		9.783.242	6.091.188
Cash and Cash Equivalents at End of the Period		13.002.291	8.231.419

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)		Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2023 - 30.06.2023	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**1.100.000**	**0**	**0**	**0**	**492.241**	**-59.854**	**18.775**	**0**	**1.763.458**	**-59.427**	**-1.093.842**	**0**	**2.756.677**	**1.985.063**	**0**	**0**	**0**	**6.903.091**
	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	V-II-11	1.100.000	0	0	0	492.241	-59.854	18.775	0	1.763.458	-59.427	-1.093.842	0	2.756.677	1.985.063	0	0	0	6.903.091
	Total Comprehensive Income (Loss)		0	0	0	0	0	-22.137	11.048	0	988.987	-203.894	-662.409	0	0	0	1.935.257	0	0	2.046.852
	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	1.919.532	-1.919.532	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	1.919.532	-1.919.532	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		**1.100.000**	**0**	**0**	**0**	**492.241**	**-81.991**	**29.823**	**0**	**2.752.445**	**-263.321**	**-1.756.251**	**0**	**4.676.209**	**65.531**	**1.935.257**	**0**	**0**	**8.949.943**
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		**1.100.000**	**0**	**0**	**0**	**1.256.300**	**-96.343**	**38.911**	**0**	**3.316.174**	**-172.113**	**-1.982.977**	**0**	**4.741.743**	**2.931.239**	**0**	**0**	**0**	**11.132.934**
	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	V-II-11	1.100.000	0	0	0	1.256.300	-96.343	38.911	0	3.316.174	-172.113	-1.982.977	0	4.741.743	2.931.239	0	0	0	11.132.934
	Total Comprehensive Income (Loss)		0	0	0	0	-951	-42.316	6.314	0	348.603	56.133	-232.166	0	0	0	2.490.278	0	0	2.625.895
	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	2.931.239	-2.931.239	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	2.931.239	-2.931.239	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		**1.100.000**	**0**	**0**	**0**	**1.255.349**	**-138.659**	**45.225**		**3.664.777**	**-115.980**	**-2.215.143**	**0**	**7.672.982**	**0**	**2.490.278**	**0**	**0**	**13.758.829**