



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SINAİ KALKINMA BANKASI A.Ş. Bank Financial Report Consolidated 2024 - 1. 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

Türkiye Sınai Kalkınma Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7.c.1'de belirtildiği üzere, 31 Mart 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Grup yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, tamamı geçmiş dönemlerde ayrılmış olan 1.750.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2024 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal

performansının ve konsolide 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.

Diğer Hususlar

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının tam kapsamlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 5 Şubat 2024 tarihli tam kapsamlı denetim raporunda sınırlı olumlu görüş bildirmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide yedinci 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 2 Mayıs 2024

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 31.03.2024			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)		18.479.318	14.050.111	32.529.429	12.366.734	15.366.459	27.733.193
Cash and cash equivalents		10.783.249	5.761.614	16.544.863	7.630.646	7.992.154	15.622.800
Cash and Cash Balances at Central Bank	(1)	565	3.957.445	3.958.010	8.683	2.934.142	2.942.825
Banks	(3)	552.499	1.810.962	2.363.461	198.512	5.062.745	5.261.257
Receivables From Money Markets		10.240.293	0	10.240.293	7.424.388	0	7.424.388
Allowance for Expected Losses (-)		-10.108	-6.793	-16.901	-937	-4.733	-5.670
Financial assets at fair value through profit or loss	(2)	529.135	0	529.135	409.358	0	409.358
Public Debt Securities		28.680	0	28.680	0	0	0
Equity instruments		10.911	0	10.911	7.440	0	7.440
Other Financial Assets		489.544	0	489.544	401.918	0	401.918
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	6.564.477	6.463.854	13.028.331	3.851.908	5.914.430	9.766.338
Public Debt Securities		6.024.078	5.650.863	11.674.941	3.669.367	5.161.094	8.830.461
Equity instruments		177.702	812.991	990.693	163.648	753.336	916.984
Other Financial Assets		362.697	0	362.697	18.893	0	18.893
Derivative financial assets	(2)	602.457	1.824.643	2.427.100	474.822	1.459.875	1.934.697
Derivative Financial Assets At Fair Value Through Profit Or Loss		602.457	1.824.643	2.427.100	474.822	1.459.875	1.934.697
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		19.603.818	139.602.800	159.206.618	18.616.230	123.677.102	142.293.332
Loans	(5)	14.087.585	131.633.790	145.721.375	14.151.168	117.065.644	131.216.812
Receivables From Leasing Transactions	(10)	39.814	434.852	474.666	34.052	418.318	452.370
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	9.695.631	12.056.193	21.751.824	8.392.539	10.501.573	18.894.112
Public Debt Securities		9.695.631	12.056.193	21.751.824	8.392.539	10.501.573	18.894.112
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-4.219.212	-4.522.035	-8.741.247	-3.961.529	-4.308.433	-8.269.962
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	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		3.154.245	0	3.154.245	2.939.908	0	2.939.908
Investments in Associates (Net)	(7)	3.040.509	0	3.040.509	2.825.834	0	2.825.834

Associates Accounted for Using Equity Method		3,040.509	0	3,040.509	2,825.834	0	2,825.834
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(8)	99.343	0	99.343	101.016	0	101.016
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		99.343	0	99.343	101.016	0	101.016
Jointly Controlled Partnerships (JointVentures) (Net)		14.393	0	14.393	13.058	0	13.058
Jointly Controlled Partnerships Accounted for Using Equity Method		14.393	0	14.393	13.058	0	13.058
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	2,253.883	0	2,253.883	2,237.255	0	2,237.255
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	7.261	0	7.261	8.118	0	8.118
Goodwill		1.005	0	1.005	1.005	0	1.005
Other		6.256	0	6.256	7.113	0	7.113
INVESTMENT PROPERTY (Net)	(14)	1,435.250	0	1,435.250	1,430.350	0	1,430.350
CURRENT TAX ASSETS		1.184	0	1.184	691	0	691
DEFERRED TAX ASSET	(15)	1,454.319	0	1,454.319	1,480.605	0	1,480.605
OTHER ASSETS (Net)	(17)	2,031.612	527.061	2,558.673	2,640.202	150.198	2,790.400
TOTAL ASSETS		48,420.890	154,179.972	202,600.862	41,720.093	139,193.759	180,913.852
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	702.040	113,879.672	114,581.712	175.418	106,675.692	106,851.110
MONEY MARKET FUNDS		3,349.520	3,954.673	7,304.193	1,502.958	2,224.922	3,727.880
MARKETABLE SECURITIES (Net)	(3)	1,418.781	36,296.474	37,715.255	1,921.359	32,227.091	34,148.450
Bills		490.884	0	490.884	397.337	0	397.337
Asset-backed Securities		927.897	0	927.897	1,524.022	0	1,524.022
Bonds		0	36,296.474	36,296.474	0	32,227.091	32,227.091
FUNDS		20.077	1,157.028	1,177.105	132.820	1,349.660	1,482.480
Borrower funds		20.077	1,157.028	1,177.105	132.820	1,349.660	1,482.480
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)	86.222	1,270.894	1,357.116	32.887	1,115.271	1,148.158
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		86.222	1,270.894	1,357.116	32.887	1,115.271	1,148.158
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)	(5)	42.738	0	42.738	39.250	0	39.250
PROVISIONS	(7)	1,969.536	62.042	2,031.578	1,900.887	180.126	2,081.013
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		116.171	0	116.171	51.889	0	51.889
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1,853.365	62.042	1,915.407	1,848.998	180.126	2,029.124
CURRENT TAX LIABILITIES	(8)	1,646.424	0	1,646.424	971.818	0	971.818
DEFERRED TAX LIABILITY	(8)	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	(10)	0	9,686.115	9,686.115	0	6,043.090	6,043.090
Loans		0	0	0	0	6,043.090	6,043.090

Other Debt Instruments		0	9.686.115	9.686.115	0	0	0
OTHER LIABILITIES		602.557	2.772.685	3.375.242	608.848	1.986.703	2.595.551
EQUITY		23.639.293	44.091	23.683.384	21.770.699	54.353	21.825.052
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		15.665	0	15.665	15.665	0	15.665
Equity Share Premiums		1.007	0	1.007	1.007	0	1.007
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		14.658	0	14.658	14.658	0	14.658
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.541.335	183.708	3.725.043	3.564.791	183.946	3.748.737
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		318.713	-139.617	179.096	387.135	-129.593	257.542
Profit Reserves		14.793.185	0	14.793.185	7.745.308	0	7.745.308
Legal Reserves		664.495	0	664.495	644.594	0	644.594
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		14.050.130	0	14.050.130	7.022.154	0	7.022.154
Other Profit Reserves		2.919	0	2.919	2.919	0	2.919
Profit or Loss		1.763.070	0	1.763.070	6.854.098	0	6.854.098
Prior Years' Profit or Loss		-193.779	0	-193.779	-110.946	0	-110.946
Current Period Net Profit Or Loss		1.956.849	0	1.956.849	6.965.044	0	6.965.044
Non-controlling Interests		407.325	0	407.325	403.702	0	403.702
Total equity and liabilities		33.477.188	169.123.674	202.600.862	29.056.944	151.856.908	180.913.852

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		39.647.139	172.991.788	212.638.927	22.139.270	140.351.536	162.490.806
GUARANTIES AND WARRANTIES	(1)	2.808.654	8.907.408	11.716.062	2.508.575	9.714.268	12.222.843
Letters of Guarantee		2.001.676	5.684.040	7.685.716	2.378.872	5.722.479	8.101.351
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		2.001.676	5.684.040	7.685.716	2.378.872	5.722.479	8.101.351
Bank Acceptances		0	225.500	225.500	0	0	0
Import Letter of Acceptance		0	225.500	225.500	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		806.978	2.997.868	3.804.846	129.703	3.991.789	4.121.492
Documentary Letters of Credit		806.978	2.997.868	3.804.846	129.703	3.991.789	4.121.492
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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	8.864.645	10.093.017	18.957.662	5.919.274	6.563.880	12.483.154
Irrevocable Commitments		7.632.004	3.606.019	11.238.023	5.412.991	428.175	5.841.166
Forward Asset Purchase Commitments		72.840	3.387.300	3.460.140	118.180	223.859	342.039
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	159.585	159.585	0	168.814	168.814
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		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		7,559.164	59.134	7,618.298	5,294.811	35.502	5,330.313
Revocable Commitments		1,232.641	6,486.998	7,719.639	506.283	6,135.705	6,641.988
Revocable Loan Granting Commitments		1,232.641	6,486.998	7,719.639	506.283	6,135.705	6,641.988
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	27,973.840	153,991.363	181,965.203	13,711.421	124,073.388	137,784.809
Derivative Financial Instruments Held For Hedging		0	41,878.762	41,878.762	0	38,788.055	38,788.055
Fair Value Hedges		0	41,878.762	41,878.762	0	38,788.055	38,788.055
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		27,973.840	112,112.601	140,086.441	13,711.421	85,285.333	98,996.754
Forward Foreign Currency Buy or Sell Transactions		1,489.314	2,208.387	3,697.701	506.702	601.942	1,108.644
Forward Foreign Currency Buying Transactions		1,060.208	824.004	1,884.212	506.702	64.395	571.097
Forward Foreign Currency Sale Transactions		429.106	1,384.383	1,813.489	0	537.547	537.547
Currency and Interest Rate Swaps		21,101.119	105,035.764	126,136.883	13,204.719	84,683.391	97,888.110
Currency Swap Buy Transactions		2,389.916	30,248.775	32,638.691	4.944	19,862.066	19,867.010
Currency Swap Sell Transactions		18,681.203	14,024.403	32,705.606	13,148.219	6,935.939	20,084.158
Interest Rate Swap Buy Transactions		15.000	30,381.293	30,396.293	25.778	28,942.693	28,968.471
Interest Rate Swap Sell Transactions		15.000	30,381.293	30,396.293	25.778	28,942.693	28,968.471
Currency, Interest Rate and Securities Options		5,382.752	4,867.806	10,250.558	0	0	0
Currency Options Buy Transactions		2,691.376	2,433.903	5,125.279	0	0	0
Currency Options Sell Transactions		2,691.376	2,433.903	5,125.279	0	0	0
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		655	644	1,299	0	0	0
CUSTODY AND PLEDGES RECEIVED		404,051.448	2,616,567.456	3,020,618.904	370,262.312	2,352,142.524	2,722,404.836
ITEMS HELD IN CUSTODY		5,739.750	6,103.265	11,843.015	3,731.818	3,967.284	7,699.102
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		4,862.957	6,103.265	10,966.222	3,669.388	3,967.284	7,636.672
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
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		0	0	0	0	0	0
Custodians		876.793	0	876.793	62.430	0	62.430
PLEDGED ITEMS		384,302.717	2,133,185.401	2,517,488.118	352,794.305	1,922,577.278	2,275,371.583
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		131.614	3,115.645	3,247.259	176.420	3,109.710	3,286.130
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		117,765.748	705,128.002	822,893.750	104,370.588	619,660.191	724,030.779
Other Pledged Items		265,949.106	1,424,941.754	1,690,890.860	247,791.048	1,299,807.377	1,547,598.425

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.008.981	477.278.790	491.287.771	13.736.189	425.597.962	439.334.151
TOTAL OFF-BALANCE SHEET ACCOUNTS		443.698.587	2.789.559.244	3.233.257.831	392.401.582	2.492.494.060	2.884.895.642

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 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(1)	7.018.865	2.972.765
Interest Income on Loans		4.228.442	1.820.603
Interest Income on Reserve Deposits		27	11
Interest Income on Banks		30.181	44.572
Interest Income on Money Market Placements		1.138.673	95.740
Interest Income on Marketable Securities Portfolio		1.575.417	1.001.164
Financial Assets At Fair Value Through Profit Loss		2.944	333
Financial Assets At Fair Value Through Other Comprehensive Income		518.877	221.693
Financial Assets Measured at Amortised Cost		1.053.596	779.138
Finance Leasing Interest Income		12.348	5.248
Other Interest Income		33.777	5.427
INTEREST EXPENSES (-)	(2)	-3.060.687	-1.325.222
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-2.078.579	-975.100
Interest Expenses on Money Market Funds		-227.913	-76.222
Interest Expenses on Securities Issued		-725.327	-259.716
Lease Interest Expenses		-3.327	-1.130
Other Interest Expense		-25.541	-13.054
NET INTEREST INCOME OR EXPENSE		3.958.178	1.647.543
NET FEE AND COMMISSION INCOME OR EXPENSES		209.712	113.067
Fees and Commissions Received		236.244	125.787
From Noncash Loans		46.052	29.509
Other		190.192	96.278
Fees and Commissions Paid (-)		-26.532	-12.720
Paid for Noncash Loans		-7.249	-4.827
Other		-19.283	-7.893
DIVIDEND INCOME	(3)	0	11.827
TRADING INCOME OR LOSS (Net)	(4)	-747.403	121.077
Gains (Losses) Arising from Capital Markets Transactions		16.133	-16.365
Gains (Losses) Arising From Derivative Financial Transactions		735.379	-30.200
Foreign Exchange Gains or Losses		-1.498.915	167.642
OTHER OPERATING INCOME	(5)	204.060	314.148
GROSS PROFIT FROM OPERATING ACTIVITIES		3.624.547	2.207.662
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-434.635	-67.275
OTHER ALLOWANCE EXPENSES (-)	(6)	0	-50.000
PERSONNEL EXPENSES (-)		-417.053	-185.674
OTHER OPERATING EXPENSES (-)	(7)	-334.733	-195.928
NET OPERATING INCOME (LOSS)		2.438.126	1.708.785
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		236.557	138.096
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.674.683	1.846.881
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-713.470	-433.022
Current Tax Provision		-621.123	-625.397
Expense Effect of Deferred Tax		-347.692	-252.680
Income Effect of Deferred Tax		255.345	445.055
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.961.213	1.413.859
INCOME ON DISCONTINUED OPERATIONS		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
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
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		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
NET PROFIT OR LOSS FOR THE PERIOD	(11)	1.961.213	1.413.859
Profit (Loss) Attributable to Group		1.956.849	1.411.669
Profit (loss), attributable to non-controlling interests		4.364	2.190
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,69900000	0,50400000



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 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		1.961.213	1.413.859
OTHER COMPREHENSIVE INCOME		-102.140	-148.557
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-23.694	323.463
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		-46.575	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		6.498	323.463
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		16.383	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-78.446	-472.020
Exchange Differences on Translation		40.188	15.207
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-168.312	-121.467
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	-395.534
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		49.678	29.774
TOTAL COMPREHENSIVE INCOME (LOSS)		1.859.073	1.265.302

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 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
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		-376.426	67.483
Interest Received		5.056.458	2.087.549
Interest Paid		-2.781.146	-1.413.353
Dividends received		0	11.827
Fees and Commissions Received		236.244	125.787
Other Gains		21.870	35.551
Collections from Previously Written Off Loans and Other Receivables		17.122	101.711
Cash Payments to Personnel and Service Suppliers		-656.448	-284.472
Taxes Paid		-2.151.105	-998.416
Other		-119.421	401.299
Changes in Operating Assets and Liabilities Subject to Banking Operations		-786.817	-782.536
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-100.602	127.207
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-3.573.441	-1.051.873
Net (Increase) Decrease in Other Assets		-1.746.769	80.910
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.880.469	-1.872.870
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		6.514.464	1.934.090
Net Cash Provided From Banking Operations		-1.163.243	-715.053
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.759.461	3.156.441
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		-31.910	-55.506
Cash Obtained from Tangible and Intangible Asset Sales		30	537
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.621.629	382.121
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		42.629	3.001.447
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.154.780	-164.815
Cash Obtained from Sale of Financial Assets At Amortised Cost		8.177	120
Other		-1.978	-7.463
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.386.655	-6.386.388
Cash Obtained from Loans and Securities Issued		11.519.071	319.415
Cash Outflow Arised From Loans and Securities Issued		-7.042.453	-6.667.416
Equity Instruments Issued		0	0
Dividends paid		-844	0
Payments of lease liabilities		-89.119	-39.804
Other		0	1.417
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		69.145	17.694
Net Increase (Decrease) in Cash and Cash Equivalents		-466.904	-3.927.306
Cash and Cash Equivalents at Beginning of the Period		12.458.035	7.641.294
Cash and Cash Equivalents at End of the Period		11.991.131	3.713.988



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)						
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		2.800.000	1.007	0	374	1.140.841	-963	173.617 0	173.399	441.519	395.533 0	3.702.923	3.945.723	0	12.773.973	218.483	12.992.456
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		2.800.000	1.007	0	374	1.140.841	-963	173.617 0	173.399	441.519	395.533 0	3.702.923	3.945.723	0	12.773.973	218.483	12.992.456
		0	0	0	0	0	0	323.463 0	15.207	-91.693	-395.534 0	0	0	1.411.669	1.263.112	2.190	1.265.302
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	14.284	0	0	00	0	0	00	4.042.386	-	0	-72	0	-72
		0	0	0	0	0	0	00	0	0	00	0	4.056.742	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	3.897.098	-	0	-72	0	-72
		0	0	0	14.284	0	0	00	0	0	00	3.897.170	-	0	0	0	0
		0	0	0	14.284	0	0	00	0	0	00	145.288	-159.572	0	0	0	0
		2.800.000	1.007	0	14.658	1.140.841	-963	497.080 0	188.606	349.826	-1 0	7.745.309	-110.945	1.411.669	14.037.087	220.612	14.257.699
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		2.800.000	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		2.800.000	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052
		0	0	0	0	2.410	-32.602	6.498 0	40.188	-118.634	0 0	0	0	1.956.849	1.854.709	4.364	1.859.073
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	7.047.877	-	0	0	-562	-562
		0	0	0	0	0	0	00	0	0	00	0	7.047.877	0	0	-844	-844
		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
		0	0	0	0	0	0	00	0	0	00	6.050.877	-	0	0	282	282
		0	0	0	0	0	0	00	0	0	00	997.000	-997.000	0	0	0	0
		2.800.000	1.007	0	14.658	2.073.887	-31.332	1.682.488 0	425.722	-246.626	0 0	14.793.185	-193.779	1.956.849	23.276.059	407.325	23.683.384

Previous Period
01.01.2023 - 31.03.2023

Current Period
01.01.2024 - 31.03.2024