



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SINAİ KALKINMA BANKASI A.Ş. Bank Financial Report Unconsolidated 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") 31 Mart 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak 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 7.c.1'de belirtildiği üzere, 31 Mart 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda Banka 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 31 Mart 2024 tarihi itibarıyla ara dönem finansal durumunun ve aynı tarihte sona eren üç 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.

Diğer Hususlar

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan 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, 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, 2 Mayıs 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 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)		17.759.305	13.837.790	31.597.095	12.079.389	15.072.800	27.152.189
Cash and cash equivalents		10.226.038	5.549.293	15.775.331	7.426.572	7.698.495	15.125.067
Cash and Cash Balances at Central Bank	(1)	565	3.957.445	3.958.010	8.682	2.934.142	2.942.824
Banks	(3)	2.747	1.596.441	1.599.188	819	4.765.002	4.765.821
Receivables From Money Markets		10.232.244	0	10.232.244	7.417.408	0	7.417.408
Allowance for Expected Losses (-)		-9.518	-4.593	-14.111	-337	-649	-986
Financial assets at fair value through profit or loss	(2)	321.322	0	321.322	279.883	0	279.883
Public Debt Securities		28.680	0	28.680	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		292.642	0	292.642	279.883	0	279.883
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	6.609.488	6.463.854	13.073.342	3.898.112	5.914.430	9.812.542
Public Debt Securities		6.024.078	5.650.863	11.674.941	3.669.367	5.161.094	8.830.461
Equity instruments		125.673	812.991	938.664	114.017	753.336	867.353
Other Financial Assets		459.737	0	459.737	114.728	0	114.728
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)		17.810.966	139.602.800	157.413.766	17.126.421	123.677.102	140.803.523
Loans	(5)	12.253.842	131.633.790	143.887.632	12.619.452	117.065.644	129.685.096
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 (-)		-4.178.321	-4.522.035	-8.700.356	-3.919.622	-4.308.433	-8.228.055
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		6.780.714	0	6.780.714	6.502.318	0	6.502.318
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)	3,740.205	0	3,740.205	3,676.484	0	3,676.484
Unconsolidated Financial Subsidiaries		3,640.862	0	3,640.862	3,575.468	0	3,575.468
Unconsolidated Non-Financial Subsidiaries		99.343	0	99.343	101.016	0	101.016
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)	(12)	479.050	0	479.050	450.137	0	450.137
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	4.601	0	4.601	5.295	0	5.295
Goodwill		0	0	0	0	0	0
Other		4.601	0	4.601	5.295	0	5.295
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	1,426.127	0	1,426.127	1,446.999	0	1,446.999
OTHER ASSETS (Net)	(17)	702.246	289.051	991.297	383.877	139.699	523.576
TOTAL ASSETS		44,963.009	153,729.641	198,692.650	37,994.436	138,889.601	176,884.037
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		1,731.424	3,954.673	5,686.097	256.137	2,224.922	2,481.059
MARKETABLE SECURITIES (Net)	(3)	0	36,296.474	36,296.474	0	32,227.091	32,227.091
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
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)	184.480	0	184.480	127.296	0	127.296
PROVISIONS	(7)	1,934.742	62.042	1,996.784	1,872.459	180.126	2,052.585
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		92.619	0	92.619	35.123	0	35.123
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1,842.123	62.042	1,904.165	1,837.336	180.126	2,017.462
CURRENT TAX LIABILITIES	(8)	1,570.094	0	1,570.094	894.735	0	894.735
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		417.788	2.496.180	2.913.968	424.650	1.740.113	2.164.763
EQUITY		23.198.614	44.091	23.242.705	21.357.317	54.353	21.411.670
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		14.658	0	14.658	14.658	0	14.658
Equity Share Premiums		0	0	0	0	0	0
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		3.078.187	183.708	3.261.895	3.101.549	183.946	3.285.495
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		317.592	-139.617	177.975	387.134	-129.593	257.541
Profit Reserves		15.053.976	0	15.053.976	8.012.499	0	8.012.499
Legal Reserves		645.497	0	645.497	631.996	0	631.996
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		14.329.918	0	14.329.918	7.301.942	0	7.301.942
Other Profit Reserves		2.920	0	2.920	2.920	0	2.920
Profit or Loss		1.934.201	0	1.934.201	7.041.477	0	7.041.477
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		1.934.201	0	1.934.201	7.041.477	0	7.041.477
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		29.845.481	168.847.169	198.692.650	25.273.719	151.610.318	176.884.037

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		33.433.091	172.991.788	206.424.879	18.195.989	140.351.536	158.547.525
GUARANTIES AND WARRANTIES	(1)	2.808.656	8.907.408	11.716.064	2.508.577	9.714.268	12.222.845
Letters of Guarantee		2.001.678	5.684.040	7.685.718	2.378.874	5.722.479	8.101.353
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		2.001.678	5.684.040	7.685.718	2.378.874	5.722.479	8.101.353
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)	2.651.250	10.093.017	12.744.267	1.975.991	6.563.880	8.539.871
Irrevocable Commitments		1.418.609	3.606.019	5.024.628	1.469.708	428.175	1.897.883
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		1,345,769	59,134	1,404,903	1,351,528	35,502	1,387,030
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)	27,973,185	153,991,363	181,964,548	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		27,973,185	112,112,601	140,085,786	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		0	644	644	0	0	0
CUSTODY AND PLEDGES RECEIVED		399,198,035	2,616,515,164	3,015,713,199	366,597,529	2,352,099,418	2,718,696,947
ITEMS HELD IN CUSTODY		893,840	6,052,275	6,946,115	72,489	3,925,397	3,997,886
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		17,047	6,052,275	6,069,322	10,059	3,925,397	3,935,456
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		384,295,214	2,133,184,099	2,517,479,313	352,788,851	1,922,576,059	2,275,364,910
Securities		456,249	0	456,249	456,249	0	456,249
Guarantee Notes		130,973	3,114,343	3,245,316	175,899	3,108,491	3,284,390
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		265,942,244	1,424,941,754	1,690,883,998	247,786,115	1,299,807,377	1,547,593,492

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		432.631.126	2.789.506.952	3.222.138.078	384.793.518	2.492.450.954	2.877.244.472

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 - 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)	6.727.925	2.841.858
Interest Income on Loans		3.977.834	1.732.349
Interest Income on Reserve Deposits		27	11
Interest Income on Banks		16.145	5.557
Interest Income on Money Market Placements		1.138.645	95.736
Interest Income on Marketable Securities Portfolio		1.573.335	1.000.831
Financial Assets At Fair Value Through Profit Loss		862	0
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		9.591	2.126
INTEREST EXPENSES (-)	(2)	-2.943.948	-1.272.985
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-2.077.357	-973.733
Interest Expenses on Money Market Funds		-128.959	-43.287
Interest Expenses on Securities Issued		-686.518	-234.949
Lease Interest Expenses		-25.594	-7.962
Other Interest Expense		-25.520	-13.054
NET INTEREST INCOME OR EXPENSE		3.783.977	1.568.873
NET FEE AND COMMISSION INCOME OR EXPENSES		129.895	63.823
Fees and Commissions Received		142.773	68.881
From Noncash Loans		46.052	29.509
Other		96.721	39.372
Fees and Commissions Paid (-)		-12.878	-5.058
Paid for Noncash Loans		-1.718	-1.852
Other		-11.160	-3.206
DIVIDEND INCOME	(3)	0	7.271
TRADING INCOME OR LOSS (Net)	(4)	-753.101	117.757
Gains (Losses) Arising from Capital Markets Transactions		16.778	-6.769
Gains (Losses) Arising From Derivative Financial Transactions		729.020	-43.122
Foreign Exchange Gains or Losses		-1.498.899	167.648
OTHER OPERATING INCOME	(5)	60.340	299.969
GROSS PROFIT FROM OPERATING ACTIVITIES		3.221.111	2.057.693
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-436.718	-64.979
OTHER ALLOWANCE EXPENSES (-)	(6)	0	-50.000
PERSONNEL EXPENSES (-)		-329.424	-146.858
OTHER OPERATING EXPENSES (-)	(7)	-149.972	-149.117
NET OPERATING INCOME (LOSS)		2.304.997	1.646.739
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		317.378	180.001
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.622.375	1.826.740
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-688.174	-420.189
Current Tax Provision		-601.244	-613.339
Expense Effect of Deferred Tax		-342.177	-251.905
Income Effect of Deferred Tax		255.247	445.055
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	1.934.201	1.406.551
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	(10)	1.934.201	1.406.551
Profit (Loss) Attributable to Group		1.934.201	1.406.551
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,69100000	0,50200000



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 - 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)		1.934.201	1.406.551
OTHER COMPREHENSIVE INCOME		-103.166	-149.715
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-23.600	-73.229
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		6.592	-73.229
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		-79.566	-76.486
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		-169.429	-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	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		49.675	29.774
TOTAL COMPREHENSIVE INCOME (LOSS)		1.831.035	1.256.836

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		-493.590	-22.270
Interest Received		4.771.644	1.959.265
Interest Paid		-2.635.390	-1.364.548
Dividends received		19.156	7.271
Fees and Commissions Received		142.773	68.881
Other Gains		-29.277	13.695
Collections from Previously Written Off Loans and Other Receivables		17.085	101.671
Cash Payments to Personnel and Service Suppliers		-492.668	-205.803
Taxes Paid		-2.150.806	-997.237
Other		-136.107	394.535
Changes in Operating Assets and Liabilities Subject to Banking Operations		-857.914	-821.997
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-28.384	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-3.270.398	-1.029.118
Net (Increase) Decrease in Other Assets		-1.837.651	68.622
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		-1.883.687	-1.861.004
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		6.162.206	1.999.503
Net Cash Provided From Banking Operations		-1.351.504	-844.267
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.741.582	3.213.436
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		-2.399	-580
Cash Obtained from Tangible and Intangible Asset Sales		30	537
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.635.239	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		0	-5.394
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.336.928	-6.561.402
Cash Obtained from Loans and Securities Issued		11.285.324	0
Cash Outflow Arised From Loans and Securities Issued		-6.847.453	-6.513.172
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-100.943	-48.230
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		69.154	17.693
Net Increase (Decrease) in Cash and Cash Equivalents		-687.004	-4.174.540
Cash and Cash Equivalents at Beginning of the Period		12.104.573	7.056.949
Cash and Cash Equivalents at End of the Period		11.417.569	2.882.409



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)						
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		2.800.000	0	0	374	144.930	247	1.194.757 0	173.399	441.517	0 0	3.971.749	4.055.034	0	12.782.007	0	12.782.007
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		2.800.000	0	0	374	144.930	247	1.194.757 0	173.399	441.517	0 0	3.971.749	4.055.034	0	12.782.007	0	12.782.007
		0	0	0	0	0	0	-73.229 0	15.207	-91.693	0 0	0	0	1.406.551	1.256.836	0	1.256.836
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	14.284	0	0	0 0	0	0	0 0	4.040.750	4.055.034	-	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	3.895.462	3.895.462	-	0	0	0
		0	0	0	14.284	0	0	0 0	0	0	0 0	145.288	-159.572	0	0	0	0
		2.800.000	0	0	14.658	144.930	247	1.121.528 0	188.606	349.824	0 0	8.012.499	0	1.406.551	14.038.843	0	14.038.843
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		2.800.000	0	0	14.658	250.566	3.720	3.031.209 0	385.534	-127.993	0 0	8.012.499	7.041.477	0	21.411.670	0	21.411.670
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		2.800.000	0	0	14.658	250.566	3.720	3.031.209 0	385.534	-127.993	0 0	8.012.499	7.041.477	0	21.411.670	0	21.411.670
		0	0	0	0	2.410	-32.602	6.592 0	40.188	-119.754	0 0	0	0	1.934.201	1.831.035	0	1.831.035
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	7.041.477	7.041.477	-	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	6.044.477	6.044.477	-	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	997.000	-997.000	0	0	0	0
		2.800.000	0	0	14.658	252.976	-28.882	3.037.801 0	425.722	-247.747	0 0	15.053.976	0	1.934.201	23.242.705	0	23.242.705

Previous Period
01.01.2023 - 31.03.2023

Current Period
01.01.2024 - 31.03.2024