Date and time of publication on KAP: 09.11.2023 18:20:07
https://www.kap.org.tr/en/Bildirim/1216436

KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
2023 - 3. 3 Monthly Notification

General Information About Financial Statements

Independendet Audit Comment

Independent Audit Company	GÜNEY 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 Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") 30 Eylül 2023 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 konsolide olmayan 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 ("TMS'') 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 vâkıf 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.7.'de belirtildiği üzere, 30 Eylül 2023 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 19,000,000 Bin TL'si geçmiş yıllarda ayrılıp, 12,250,000 Bin TL'si cari dönemde iptal edilen toplam 6,750,000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 30 Eylül 2023 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz 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 Yükümlülüklere İlişkin Rapor

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

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Damla Harman, SMMM

Sorumlu Denetçi

9 Kasım 2023

İstanbul, Türkiye

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 30.09.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		252.496.848	435.920.264	688.417.112	159.158.470	381.761.465	540.919.935
Cash and cash equivalents	V-I-1	131.934.482	263.598.948	395.533.430	60.478.397	249.085.725	309.564.122
Cash and Cash Balances at Central Bank	V-I-1	123.136.171	211.927.921	335.064.092	48.395.302	220.539.919	268.935.221
Banks	V-I-3	35	51.688.554	51.688.589	53	28.545.806	28.545.859
Receivables From Money Markets		8.799.993	0	8.799.993	12.095.635	0	12.095.635
Allowance for Expected Losses (-)	V-I-16	-1.717	-17.527	-19.244	-12.593	0	-12.593
Financial assets at fair value through profit or loss	V-I-2	4.182.381	25.561.117	29.743.498	234.078	16.862.130	17.096.208
Public Debt Securities		0	24.940.134	24.940.134	0	16.478.799	16.478.799
Equity instruments		136.446	620.983	757.429	100.375	383.331	483.706
Other Financial Assets		4.045.935	0	4.045.935	133.703	0	133.703
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	92.105.518	142.151.892	234.257.410	84.216.338	112.682.191	196.898.529
Public Debt Securities		89.825.697	142.121.627	231.947.324	81.886.540	112.298.627	194.185.167
Equity instruments		139.717	16.523	156.240	109.726	10.128	119.854
Other Financial Assets		2.140.104	13.742	2.153.846	2.220.072	373.436	2.593.508
Derivative financial assets	V-I-2	24.274.467	4.608.307	28.882.774	14.229.657	3.131.419	17.361.076
Derivative Financial Assets At Fair Value Through Profit Or Loss		24.274.467	4.608.307	28.882.774	14.229.657	3.131.419	17.361.076
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.214.866.397	449.977.690	1.664.844.087	748.960.983	321.800.151	1.070.761.134
Loans	V-I-5	992.722.612	411.233.510	1.403.956.122	665.851.258	287.874.060	953.725.318
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	263.579.543	49.269.390	312.848.933	124.556.209	34.036.643	158.592.852
Public Debt Securities		263.520.603	48.964.855	312.485.458	124.497.259	33.829.671	158.326.930
Other Financial Assets		58.940	304.535	363.475	58.950	206.972	265.922
Allowance for Expected Credit Losses (-)		-41.435.758	-10.525.210	-51.960.968	-41.446.484	-110.552	-41.557.036
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	178.211	0	178.211	282.278	0	282.278
Held for Sale		178.211	0	178.211	282.278	0	282.278
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		15.547.657	2.674.750	18.222.407	12.358.076	1.843.727	14.201.803
Investments in Associates (Net)	V-I-7	5.100.994	0	5.100.994	4.066.701	0	4.066.701

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		5.100.994	0	5.100.994	4.066.701	0	4.066.701
Investments in Subsidiaries (Net)	V-I-8	10.446.663	2.674.750	13.121.413	8.291.375	1.843.727	10.135.102
Unconsolidated Financial Subsidiaries		9.396.251	2.674.750	12.071.001	7.434.429	1.843.727	9.278.156
Unconsolidated Non-Financial Subsidiaries		1.050.412	0	1.050.412	856.946	0	856.946
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-9	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)		13.641.180	107.765	13.748.945	11.943.565	47.806	11.991.371
INTANGIBLE ASSETS AND GOODWILL (Net)		811.706	1.997	813.703	428.824	1.125	429.949
Goodwill		0	0	0	0	0	0
Other		811.706	1.997	813.703	428.824	1.125	429.949
INVESTMENT PROPERTY (Net)	V-I-12	877.564	0	877.564	0	0	0
CURRENT TAX ASSETS		597	0	597	0	0	0
DEFERRED TAX ASSET	V-I-13	231.692	0	231.692	2.444.654	33.646	2.478.300
OTHER ASSETS (Net)	V-I-15	54.770.662	6.886.434	61.657.096	32.969.525	7.026.328	39.995.853
TOTAL ASSETS		**1.553.422.514**	**895.568.900**	**2.448.991.414**	**968.546.375**	**712.514.248**	**1.681.060.623**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	1.074.192.654	626.450.895	1.700.643.549	680.677.897	447.024.078	1.127.701.975
LOANS RECEIVED	V-II-3	26.672.352	173.010.279	199.682.631	9.404.855	121.341.387	130.746.242
MONEY MARKET FUNDS		72.021.341	62.690.486	134.711.827	55.875.286	76.656.669	132.531.955
MARKETABLE SECURITIES (Net)	V-II-3	1.869.580	106.892.684	108.762.264	6.025.430	63.828.578	69.854.008
Bills		858.596	2.197.454	3.056.050	4.465.332	1.411.042	5.876.374
Asset-backed Securities		0	0	0	0	0	0
Bonds		1.010.984	104.695.230	105.706.214	1.560.098	62.417.536	63.977.634
FUNDS		3.005	0	3.005	3.005	0	3.005
Borrower funds		0	0	0	0	0	0
Other		3.005	0	3.005	3.005	0	3.005
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	549.428	7.081.095	7.630.523	207.781	4.511.816	4.719.597
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		549.428	7.081.095	7.630.523	207.781	4.511.816	4.719.597
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-5	2.657.429	4.251	2.661.680	1.017.323	4.080	1.021.403
PROVISIONS	V-II-7	13.283.292	81.307	13.364.599	23.178.324	68.834	23.247.158
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.497.898	0	4.497.898	3.710.133	0	3.710.133
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		8.785.394	81.307	8.866.701	19.468.191	68.834	19.537.025
CURRENT TAX LIABILITIES	V-II-8	2.630.262	16.439	2.646.701	5.162.745	19.871	5.182.616
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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-10	10.163.238	20.741.068	30.904.306	9.567.360	14.475.926	24.043.286
Loans		0	0	0	0	0	0

Other Debt Instruments		10.163.238	20.741.068	30.904.306	9.567.360	14.475.926	24.043.286
OTHER LIABILITIES	V-II-4	70.739.440	24.006.906	94.746.346	40.515.711	14.508.778	55.024.489
EQUITY	V-II-11	152.176.255	1.057.728	153.233.983	106.989.858	-4.969	106.984.889
Issued capital	V-II-11	9.915.922	0	9.915.922	7.111.364	0	7.111.364
Capital Reserves		47.189.733	782.599	47.972.332	17.195.809	539.452	17.735.261
Equity Share Premiums		45.589.048	0	45.589.048	16.468.559	0	16.468.559
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.600.685	782.599	2.383.284	727.250	539.452	1.266.702
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.340.664	-279.091	12.061.573	11.187.946	-194.979	10.992.967
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		7.847.925	554.220	8.402.145	11.635.996	-349.442	11.286.554
Profit Reserves		59.858.743	0	59.858.743	35.841.511	0	35.841.511
Legal Reserves		6.612.656	0	6.612.656	3.828.329	0	3.828.329
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		51.613.230	0	51.613.230	30.522.271	0	30.522.271
Other Profit Reserves		1.632.857	0	1.632.857	1.490.911	0	1.490.911
Profit or Loss		15.023.268	0	15.023.268	24.017.232	0	24.017.232
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		15.023.268	0	15.023.268	24.017.232	0	24.017.232
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**1.426.958.276**	**1.022.033.138**	**2.448.991.414**	**938.625.575**	**742.435.048**	**1.681.060.623**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2023			Previous Period 31.12.2022		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		795.275.148	1.129.380.534	1.924.655.682	355.853.831	662.723.572	1.018.577.403
GUARANTIES AND WARRANTIES	V-III-2	193.883.029	197.754.656	391.637.685	123.926.018	150.322.508	274.248.526
Letters of Guarantee	V-III-1	193.466.813	129.602.762	323.069.575	122.161.954	97.327.915	219.489.869
Guarantees Subject to State Tender Law		6.316.110	0	6.316.110	4.903.928	35.090.731	39.994.659
Guarantees Given for Foreign Trade Operations		12.668.822	65.721.286	78.390.108	5.938.641	0	5.938.641
Other Letters of Guarantee		174.481.881	63.881.476	238.363.357	111.319.385	62.237.184	173.556.569
Bank Acceptances		49.258	4.190.068	4.239.326	49.258	3.630.388	3.679.646
Import Letter of Acceptance		0	853.258	853.258	0	873.407	873.407
Other Bank Acceptances	V-III-4	49.258	3.336.810	3.386.068	49.258	2.756.981	2.806.239
Letters of Credit	V-III-4	366.958	61.203.941	61.570.899	1.714.806	47.594.116	49.308.922
Documentary Letters of Credit		366.958	61.203.941	61.570.899	1.714.806	47.594.116	49.308.922
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	21.805	21.805	0	14.896	14.896
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	487.934	487.934	0	316.843	316.843
Other Collaterals		0	2.248.146	2.248.146	0	1.438.350	1.438.350
COMMITMENTS		436.926.103	255.102.794	692.028.897	193.126.679	147.890.651	341.017.330
Irrevocable Commitments	V-III-1	404.484.149	103.338.887	507.823.036	163.955.449	51.092.262	215.047.711
Forward Asset Purchase Commitments	V-III-1	66.619.397	103.338.887	169.958.284	5.100.287	51.092.262	56.192.549
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		13.908	0	13.908	0	0	0
Loan Granting Commitments	V-III-1	103.184.374	0	103.184.374	60.802.246	0	60.802.246
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	9.860.157	0	9.860.157	6.916.438	0	6.916.438
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	215.651.865	0	215.651.865	81.979.697	0	81.979.697
Commitments for Credit Cards and Banking Services Promotions		2.756.084	0	2.756.084	5.676.476	0	5.676.476
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		6.398.364	0	6.398.364	3.480.305	0	3.480.305
Revocable Commitments		32.441.954	151.763.907	184.205.861	29.171.230	96.798.389	125.969.619
Revocable Loan Granting Commitments		32.441.954	151.763.907	184.205.861	29.171.230	96.798.389	125.969.619
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		164.466.016	676.523.084	840.989.100	38.801.134	364.510.413	403.311.547
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		164.466.016	676.523.084	840.989.100	38.801.134	364.510.413	403.311.547
Forward Foreign Currency Buy or Sell Transactions		12.347.630	13.302.231	25.649.861	1.031.528	1.153.908	2.185.436
Forward Foreign Currency Buying Transactions		6.190.069	6.651.433	12.841.502	933.919	249.366	1.183.285
Forward Foreign Currency Sale Transactions		6.157.561	6.650.798	12.808.359	97.609	904.542	1.002.151
Currency and Interest Rate Swaps		144.368.065	496.983.753	641.351.818	25.130.648	279.351.809	304.482.457
Currency Swap Buy Transactions		1.928.975	199.122.604	201.051.579	1.203.410	79.987.782	81.191.192
Currency Swap Sell Transactions		140.589.090	79.781.715	220.370.805	22.417.238	55.474.754	77.891.992
Interest Rate Swap Buy Transactions		925.000	109.039.717	109.964.717	755.000	71.944.637	72.699.637
Interest Rate Swap Sell Transactions		925.000	109.039.717	109.964.717	755.000	71.944.636	72.699.636
Currency, Interest Rate and Securities Options		6.580.567	7.137.654	13.718.221	10.648.322	11.846.306	22.494.628
Currency Options Buy Transactions		6.568.695	506.516	7.075.211	10.648.322	716.531	11.364.853
Currency Options Sell Transactions		11.872	6.631.138	6.643.010	0	11.129.775	11.129.775
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	820.882	655.550	1.476.432
Currency Futures Buy Transactions		0	0	0	0	655.550	655.550
Currency Futures Sell Transactions		0	0	0	820.882	0	820.882
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		1.169.754	159.099.446	160.269.200	1.169.754	71.502.840	72.672.594
CUSTODY AND PLEDGES RECEIVED		22.193.430.630	18.288.097.005	40.481.527.635	13.999.266.261	12.025.723.050	26.024.989.311
ITEMS HELD IN CUSTODY		204.595.265	99.977.536	304.572.801	131.787.214	44.328.002	176.115.216
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		56.800.477	67.362.917	124.163.394	59.772.566	23.547.755	83.320.321
Cheques Received for Collection		70.695.730	2.410.352	73.106.082	40.551.463	1.843.476	42.394.939
Commercial Notes Received for Collection		6.098.627	4.025.530	10.124.157	5.396.491	3.083.854	8.480.345
Other Assets Received for Collection		2.152	1.097	3.249	2.152	749	2.901
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	17.991.231	17.991.540	309	10.454.688	10.454.997
Custodians		70.997.970	8.186.409	79.184.379	26.064.233	5.397.480	31.461.713
PLEDGED ITEMS		4.035.415.267	944.434.959	4.979.850.226	2.228.674.022	619.386.476	2.848.060.498
Securities		280.060	4.650.955	4.931.015	1.137.763	1.876.845	3.014.608
Guarantee Notes		15.419.317	9.297.923	24.717.240	5.358.114	6.818.656	12.176.770
Commodity		275.526.132	11.550.903	287.077.035	168.878.389	8.073.124	176.951.513
Warrant		0	0	0	0	0	0
Real Estate		3.219.403.826	758.661.678	3.978.065.504	1.783.113.213	504.987.569	2.288.100.782
Other Pledged Items		524.442.291	160.090.152	684.532.443	269.844.038	97.432.224	367.276.262

Depositories Receiving Pledged Items		343.641	183.348	526.989	342.505	198.058	540.563
ACCEPTED BILL, GUARANTIES AND WARRANTEES		17.953.420.098	17.243.684.510	35.197.104.608	11.638.805.025	11.362.008.572	23.000.813.597
TOTAL OFF-BALANCE SHEET ACCOUNTS		**22.988.705.778**	**19.417.477.539**	**42.406.183.317**	**14.355.120.092**	**12.688.446.622**	**27.043.566.714**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2023 - 30.09.2023	Previous Period 01.01.2022 - 30.09.2022	Current Period 3 Months 01.07.2023 - 30.09.2023	Previous Period 3 Months 01.07.2022 - 30.09.2022
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	182.614.820	97.415.739	87.035.914	38.893.686
Interest Income on Loans	V-IV-1	115.203.620	59.141.319	51.749.647	23.436.248
Interest Income on Reserve Deposits		910.415	273.019	245.667	0
Interest Income on Banks	V-IV-1	971.010	175.132	313.986	140.381
Interest Income on Money Market Placements		140.640	6.577	24.304	5.965
Interest Income on Marketable Securities Portfolio	V-IV-1	64.119.263	37.592.178	34.151.690	15.219.885
Financial Assets At Fair Value Through Profit Loss		400.966	259.366	150.736	90.320
Financial Assets At Fair Value Through Other Comprehensive Income		20.754.729	15.934.726	10.014.623	6.067.481
Financial Assets Measured at Amortised Cost		42.963.568	21.398.086	23.986.331	9.062.084
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.269.872	227.514	550.620	91.207
INTEREST EXPENSES (-)	V-IV-2	-159.252.588	-58.030.181	-71.888.098	-23.223.739
Interest Expenses on Deposits	V-IV-2	-134.513.839	-39.698.449	-62.110.169	-17.551.811
Interest Expenses on Funds Borrowed	V-IV-2	-9.159.893	-2.531.898	-3.598.972	-1.103.174
Interest Expenses on Money Market Funds		-7.770.043	-9.132.222	-3.322.553	-2.314.365
Interest Expenses on Securities Issued	V-IV-2	-6.541.110	-5.752.681	-2.553.989	-2.082.799
Lease Interest Expenses		-442.450	-168.116	-175.128	-65.510
Other Interest Expense		-825.253	-746.815	-127.287	-106.080
NET INTEREST INCOME OR EXPENSE		23.362.232	39.385.558	15.147.816	15.669.947
NET FEE AND COMMISSION INCOME OR EXPENSES		16.271.869	7.198.176	7.037.605	3.079.260
Fees and Commissions Received		20.557.250	9.137.941	9.067.641	3.892.617
From Noncash Loans		2.273.592	1.283.947	903.390	495.396
Other		18.283.658	7.853.994	8.164.251	3.397.221
Fees and Commissions Paid (-)		-4.285.381	-1.939.765	-2.030.036	-813.357
Paid for Noncash Loans		-191	-210	-69	-68
Other		-4.285.190	-1.939.555	-2.029.967	-813.289
DIVIDEND INCOME		198.566	148.351	189.138	2.003
TRADING INCOME OR LOSS (Net)	V-IV-3	17.805.889	3.100.898	6.256.289	1.507.393
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	4.460.998	1.105.059	2.814.109	518.086
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	3.596.713	-1.132.939	932.671	-230.039
Foreign Exchange Gains or Losses	V-IV-3	9.748.178	3.128.778	2.509.509	1.219.346
OTHER OPERATING INCOME	V-IV-4	34.046.963	7.392.668	3.646.265	2.346.247
GROSS PROFIT FROM OPERATING ACTIVITIES		91.685.519	57.225.651	32.277.113	22.604.850
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-32.981.735	-15.096.546	-11.011.258	-3.390.459
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-73.217	-7.920.864	-3.055	-5.501.864
PERSONNEL EXPENSES (-)		-10.452.789	-4.817.175	-4.062.933	-1.829.652
OTHER OPERATING EXPENSES (-)	V-IV-6	-29.635.820	-6.510.952	-6.400.734	-2.650.592
NET OPERATING INCOME (LOSS)		18.541.958	22.880.114	10.799.133	9.232.283
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	V-IV-7	18.541.958	22.880.114	10.799.133	9.232.283
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-3.518.690	-7.269.998	-1.285.024	-3.640.781
Current Tax Provision	V-IV-10	-1.090.874	-15.825.893	0	-5.326.135
Expense Effect of Deferred Tax	V-IV-10	-12.350.241	-4.420.737	-5.006.142	-593.938
Income Effect of Deferred Tax	V-IV-10	9.922.425	12.976.632	3.721.118	2.279.292
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	15.023.268	15.610.116	9.514.109	5.591.502
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	V-IV-11	15.023.268	15.610.116	9.514.109	5.591.502
Profit (Loss) Attributable to Group		15.023.268	15.610.116	9.514.109	5.591.502
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	1,57310000	2,45540000	0,95950000	0,78620000

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 01.01.2023 - 30.09.2023	Previous Period 01.01.2022 - 30.09.2022	Current Period 3 Months 01.07.2023 - 30.09.2023	Previous Period 3 Months 01.07.2022 - 30.09.2022
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		15.023.268	15.610.116		
OTHER COMPREHENSIVE INCOME		-1.815.803	9.441.922		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.068.606	554.825		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-49.739	-12.302		
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		1.062.403	652.192		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		55.942	-85.065		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.884.409	8.887.097		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.058.642	11.982.184		
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		174.233	-3.095.087		
TOTAL COMPREHENSIVE INCOME (LOSS)		13.207.465	25.052.038		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2023 - 30.09.2023	Previous Period 01.01.2022 - 30.09.2022
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		54.492.085	28.034.879
Interest Received		171.139.886	76.977.581
Interest Paid		-158.029.309	-56.901.727
Dividends received		198.566	148.351
Fees and Commissions Received		12.914.296	5.686.331
Other Gains		3.887.979	367.874
Collections from Previously Written Off Loans and Other Receivables		3.855.297	3.125.817
Cash Payments to Personnel and Service Suppliers		-11.576.758	-5.207.884
Taxes Paid		-1.230.792	-1.804.371
Other		33.332.920	5.642.907
Changes in Operating Assets and Liabilities Subject to Banking Operations		210.728.893	-26.020.422
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-12.373.567	1.134.220
Net (Increase) Decrease in Due From Banks		37.331.140	-50.374.135
Net (Increase) Decrease in Loans		-321.580.819	-159.454.147
Net (Increase) Decrease in Other Assets		-11.114.360	-11.066.080
Net Increase (Decrease) in Bank Deposits		-10.797.543	21.016.291
Net Increase (Decrease) in Other Deposits		482.252.899	256.641.096
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		17.902.508	-1.424.515
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		29.108.635	-82.493.152
Net Cash Provided From Banking Operations		265.220.978	2.014.457
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-188.317.298	-25.350.879
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-802.751	-237.216
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	1.750
Cash Paid For Tangible And Intangible Asset Purchases		-8.429.550	-5.425.215
Cash Obtained from Tangible and Intangible Asset Sales		4.906.604	1.517.572
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-79.973.861	-20.182.243
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.054.276	24.646.074
Cash Paid for Purchase of Financial Assets At Amortised Cost		-126.283.530	-27.378.526
Cash Obtained from Sale of Financial Assets At Amortised Cost		14.650.808	1.874.785
Other		-439.294	-167.860
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		45.969.558	14.966.733
Cash Obtained from Loans and Securities Issued		55.014.571	30.570.288
Cash Outflow Arised From Loans and Securities Issued		-8.360.294	-15.230.669
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-684.719	-372.886
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		414.516	336.151
Net Increase (Decrease) in Cash and Cash Equivalents		123.287.754	-8.033.538
Cash and Cash Equivalents at Beginning of the Period		129.436.268	98.641.540
Cash and Cash Equivalents at End of the Period		252.724.022	90.608.002

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 01.01.2022 - 30.09.2022	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**3.905.622**	**6.303.277**	**0**	**766.228**	**845.324**	**-230.911**	**2.819.908**	**80.727**	**1.621.054**	**0**	**31.666.047**	**4.175.464**	**0**	**51.952.740**	**0**	**51.952.740**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		3.905.622	6.303.277	0	766.228	845.324	-230.911	2.819.908	80.727	1.621.054	0	31.666.047	4.175.464	0	51.952.740	0	51.952.740
	Total Comprehensive Income (Loss)		0	0	0	0	-34.245	14.432	574.638	0	8.887.097	0	0	0	15.610.116	25.052.038	0	25.052.038
	Capital Increase in Cash		3.205.742	10.165.282	0	0	0	0	0	0	0	0	0	0	0	13.371.024	0	13.371.024
	Capital Increase Through Internal Reserves		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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		0	0	0	449.040	0	0	0	0	0	0	188.919	-188.919	0	449.040	0	449.040
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	3.986.545	-3.986.545	0	0	0	0
	Dividends Paid		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	3.986.545	-3.986.545	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**7.111.364**	**16.468.559**	**0**	**1.215.268**	**811.079**	**-216.479**	**3.394.546**	**80.727**	**10.508.151**	**0**	**35.841.511**	**0**	**15.610.116**	**90.824.842**	**0**	**90.824.842**
Current Period 01.01.2023 - 30.09.2023	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**7.111.364**	**16.468.559**	**0**	**1.266.702**	**3.237.996**	**-792.431**	**8.547.402**	**80.727**	**11.205.827**	**0**	**35.841.511**	**24.017.232**	**0**	**106.984.889**	**0**	**106.984.889**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		7.111.364	16.468.559	0	1.266.702	3.237.996	-792.431	8.547.402	80.727	11.205.827	0	35.841.511	24.017.232	0	106.984.889	0	106.984.889
	Total Comprehensive Income (Loss)		0	0	0	0	146.703	52.828	869.075	0	-2.884.409	0	0	0	15.023.268	13.207.465	0	13.207.465
	Capital Increase in Cash		2.804.558	29.120.489	0	0	0	0	0	0	0	0	0	0	0	31.925.047	0	31.925.047
	Capital Increase Through Internal Reserves		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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		0	0	0	1.116.582	0	0	0	0	0	0	141.515	-141.515	0	1.116.582	0	1.116.582
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	23.875.717	-23.875.717	0	0	0	0
	Dividends Paid		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	23.875.717	-23.875.717	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**9.915.922**	**45.589.048**	**0**	**2.383.284**	**3.384.699**	**-739.603**	**9.416.477**	**80.727**	**8.321.418**	**0**	**59.858.743**	**0**	**15.023.268**	**153.233.983**	**0**	**153.233.983**