



KAMUYU AYDINLATMA PLATFORMU

Q YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2024 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Q Yatırım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Q Yatırım Bankası Anonim Şirketi'nin 30 Haziran 2024 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının tam kapsamlı denetimi ve 30 Haziran 2023 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide olmayan finansal tablolarının sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 30 Ocak 2024 tarihli tam kapsamlı denetim raporunda olumlu görüş, 21 Ağustos 2023 tarihli sınırlı denetim raporunda ise olumlu sonuç 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.

Özge Arslan Yılmaz, SMMM

Sorumlu Denetçi

İstanbul, 9 Ağustos 2024



Balance Sheet (Statement of Financial Position)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position)							
ASSETS							
FINANCIAL ASSETS (Net)		1.219.905	0	1.219.905	1.375.915	0	1.375.915
Cash and cash equivalents		563.882	0	563.882	995.718	0	995.718
Cash and Cash Balances at Central Bank	(1.1)	470	0	470	5	0	5
Banks	(7.1)	563.412	0	563.412	995.713	0	995.713
Receivables From Money Markets	(6)	0	0	0	0	0	0
Financial assets at fair value through profit or loss	(2.2)	656.023	0	656.023	380.197	0	380.197
Equity instruments		123	0	123	1.197	0	1.197
Other Financial Assets		655.900	0	655.900	379.000	0	379.000
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	0	0	0	0	0	0
Derivative financial assets	(3)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.316.837	0	1.316.837	482.492	0	482.492
Loans	(8)	1.316.837	0	1.316.837	482.492	0	482.492
Receivables From Leasing Transactions	(12)	0	0	0	0	0	0
Financial Assets Measured at Amortised Cost	(9)	0	0	0	0	0	0
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(18)	0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	(10)	0	0	0	0	0	0
Investments in Subsidiaries (Net)	(11)	0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(12)	0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(14)	18.906	0	18.906	9.017	0	9.017
INTANGIBLE ASSETS AND GOODWILL (Net)	(15)	2.459	0	2.459	2.741	0	2.741
Other		2.459	0	2.459	2.741	0	2.741
INVESTMENT PROPERTY (Net)	(17)	0	0	0	0	0	0
CURRENT TAX ASSETS		103	0	103	0	0	0
DEFERRED TAX ASSET	(18)	5.157	0	5.157	0	0	0
OTHER ASSETS	(19)	20.554	469	21.023	19.208	421	19.629
TOTAL ASSETS		2.583.921	469	2.584.390	1.889.373	421	1.889.794
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3.2)	0	0	0	0	0	0
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0

FUNDS	(7)	1.747.335	0	1.747.335	1.197.167	0	1.197.167
Borrower funds		1.712.982	0	1.712.982	1.097.060	0	1.097.060
Other		34.353	0	34.353	100.107	0	100.107
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	6.409	0	6.409	6.945	0	6.945
PROVISIONS	(8)	20.130	0	20.130	7.865	0	7.865
General Loan Loss Provisions		18.868	0	18.868	7.264	0	7.264
Reserves for Employee Benefits		1.262	0	1.262	601	0	601
CURRENT TAX LIABILITIES	(9)	23.655	0	23.655	18.591	0	18.591
DEFERRED TAX LIABILITY		0	0	0	869	0	869
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	0	0	0	0	0	0
SUBORDINATED DEBT	(11)	0	0	0	0	0	0
OTHER LIABILITIES	(4)	9.782	0	9.782	7.412	1.555	8.967
EQUITY	(12)	777.079	0	777.079	649.390	0	649.390
Issued capital		600.000	0	600.000	500.000	0	500.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-9	0	-9	-9	0	-9
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss				0			
Profit Reserves		7.529	0	7.529	0	0	0
Legal Reserves		7.529	0	7.529	0	0	0
Profit or Loss		169.559	0	169.559	149.399	0	149.399
Prior Years' Profit or Loss		141.870	0	141.870	-1.178	0	-1.178
Current Period Net Profit Or Loss		27.689	0	27.689	150.577	0	150.577
Total equity and liabilities		2.584.390	0	2.584.390	1.888.239	1.555	1.889.794



OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items							
OFF-BALANCE SHEET COMMITMENTS		61.438	0	61.438	10.625	0	10.625
GUARANTIES AND WARRANTIES	(1)	43.241	0	43.241	10.625	0	10.625
Letters of Guarantee		43.241	0	43.241	10.625	0	10.625
Other Letters of Guarantee		43.241	0	43.241	10.625	0	10.625
COMMITMENTS	(2)	18.197	0	18.197	0	0	0
Irrevocable Commitments		18.197	0	18.197	0	0	0
Commitments for Cheque Payments		18.197	0	18.197	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		12.815.395	0	12.815.395	1.287.083	0	1.287.083
ITEMS HELD IN CUSTODY		310.000	0	310.000	0	0	0
Customer Fund and Portfolio Balances		310.000	0	310.000	0	0	0
PLEDGED ITEMS		12.505.395	0	12.505.395	1.287.083	0	1.287.083
Securities		355.303	0	355.303	1.265.583	0	1.265.583
Commodity		4.320	0	4.320	0	0	0
Real Estate		1.185.000	0	1.185.000	20.000	0	20.000
Other Pledged Items		10.960.772	0	10.960.772	1.500	0	1.500
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		12.876.833	0	12.876.833	1.297.708	0	1.297.708



Statement of Profit or Loss

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	407.814	461	225.785	310
Interest Income on Loans	(1.1)	199.961	0	134.830	0
Interest Income on Banks	(1.2)	101.561	461	52.745	310
Interest Income on Money Market Placements	(1.5)	43.463	0	4.514	0
Interest Income on Marketable Securities Portfolio	(1.3)	62.829	0	33.696	0
Financial Assets At Fair Value Through Profit Loss		62.829	0	33.696	0
INTEREST EXPENSES (-)	(2)	-227.546	-492	-146.924	-492
Interest Expenses on Funds Borrowed	(2.1)	-583	0	-98	0
Interest Expenses on Money Market Funds	(2.2)	-11.231	0	-10.023	0
Lease Interest Expenses	(2.3)	-784	-492	-384	-492
Other Interest Expense	(2.4)	-214.948	0	-136.419	0
NET INTEREST INCOME OR EXPENSE		180.268	-31	78.861	-182
NET FEE AND COMMISSION INCOME OR EXPENSES		561	0	355	0
Fees and Commissions Received		2.265	0	1.349	0
From Noncash Loans		131	0	41	0
Other		2.134	0	1.308	0
Fees and Commissions Paid (-)		-1.704	0	-994	0
Other		-1.704	0	-994	0
DIVIDEND INCOME	(3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(4)	4.944	66.390	-36.138	46.282
Gains (Losses) Arising from Capital Markets Transactions		4.669	66.494	-36.319	46.357
Foreign Exchange Gains or Losses		275	-104	181	-75
OTHER OPERATING INCOME	(5)	11.076	5	1.635	5
GROSS PROFIT FROM OPERATING ACTIVITIES		196.849	66.364	44.713	46.105
PROVISION FOR LOAN LOSSES (-)	(6)	-20.368	0	-10.759	0
PERSONNEL EXPENSES (-)		-46.274	-10.572	-26.016	-5.664
OTHER OPERATING EXPENSES (-)	(7)	-66.847	-30.879	-39.135	-21.933
NET OPERATING INCOME (LOSS)		63.360	24.913	-31.197	18.508
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	63.360	24.913	-31.197	18.508
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-35.671	1.294	-13.085	1.294
Current Tax Provision		-41.697	0	-16.044	0
Income Effect of Deferred Tax		6.026	1.294	2.959	1.294
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	27.689	26.207	-44.282	19.802
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	(8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(9)	0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	(10)	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	27.689	26.207	-44.282	19.802
Profit (Loss) Attributable to Group		27.689	26.207	-44.282	19.802
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					



Statement of Profit or Loss and Other Comprehensive Income

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss and Other Comprehensive Income					
PROFIT (LOSS)		27.689	26.207	-44.282	19.802
OTHER COMPREHENSIVE INCOME		0	0	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		27.689	26.207	-44.282	19.802

Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		47.917	26.207
Interest Received		355.106	461
Interest Paid		-154.864	-492
Fees and Commissions Received		2.265	0
Other Gains		0	5
Taxes Paid		-43.750	1.294
Other		-110.840	24.939
Changes in Operating Assets and Liabilities Subject to Banking Operations		-569.590	-302.051
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-212.997	-301.973
Net (Increase) Decrease in Loans		-846.753	0
Net (Increase) Decrease in Other Assets		-6.654	-67
Net Increase (Decrease) Other Liabilities		496.814	-11
Net Cash Provided From Banking Operations		-521.673	-275.844
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-11.914	278.890
Cash Paid For Tangible And Intangible Asset Purchases		-11.945	-1.560
Cash Obtained from Tangible and Intangible Asset Sales		31	
Other			280.450
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		99.464	-39
Equity Instruments Issued		100.000	
Payments of lease liabilities		-536	-531
Other			492
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (Decrease) in Cash and Cash Equivalents		-434.123	3.007
Cash and Cash Equivalents at Beginning of the Period		995.718	43
Cash and Cash Equivalents at End of the Period		561.595	3.050



Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss Tangible and Intangible Assets Revaluation Reserve	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
Previous Period 01.01.2023 - 30.06.2023	Statement of changes in equity [abstract]										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		219.550					-1.227			218.323
	Adjustments Related to TMS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance		219.500					-1.227			218.323
	Total Comprehensive Income (Loss)							26.207			26.207
	Capital Increase in Cash		280.450								280.450
	Capital Increase Through Internal Reserves										
	Issued Capital Inflation Adjustment Difference										
	Convertible Bonds										
	Subordinated Debt										
	Increase (decrease) through other changes, equity										
	Profit Distributions						-1.227	1.227			
	Dividends Paid										
	Transfers To Reserves										
	Other						-1.227	1.227			
	Equity at end of period		500.000				-1.227	26.207			524.980
Current Period 01.01.2024 - 30.06.2024	Statement of changes in equity [abstract]										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		500.000	-9			-1.178	150.577			649.390
	Adjustments Related to TMS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance		500.000	-9			-1.178	150.577			649.390
	Total Comprehensive Income (Loss)							27.689			27.689
	Capital Increase in Cash		100.000								100.000
	Capital Increase Through Internal Reserves										
	Issued Capital Inflation Adjustment Difference										
	Convertible Bonds										
	Subordinated Debt										
	Increase (decrease) through other changes, equity										
	Profit Distributions					7.529	143.048	-150.577			
	Dividends Paid										
	Transfers To Reserves					7.529	143.048	-150.577			
	Other										
	Equity at end of period		600.000	-9		7.529	141.870	27.689			777.079