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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE KALKINMA VE YATIRIM BANKASI A.Ş.
Bank Financial Report
Consolidated
2024 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2024 tarihli ilişikteki konsolide finansal durum tablosu ile aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar 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 konsolide 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 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 finansal bilgilerin Grup'un 30 Eylül 2024 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz 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 Husus

Grup'un 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının tam kapsamlı denetimi ve 30 Eylül 2023 tarihinde sona eren dokuz aylık ara hesap dönemine ait konsolide finansal tablolarının sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 8 Şubat 2024 tarihli tam kapsamlı denetim raporunda ve 26 Ekim 2023 tarihli sınırlı bağımsız denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan konsolide 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 .

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Aykut Üşenti, SMMM

Sorumlu Denetçi

23 Ekim 2024

İstanbul, Türkiye

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 30.09.2024			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)	(1)	20.210.354	26.619.210	46.829.564	22.306.290	15.543.948	37.850.238
Cash and cash equivalents		16.927.430	4.392.690	21.320.120	20.801.443	1.171.009	21.972.452
Cash and Cash Balances at Central Bank		850	0	850	2.560	0	2.560
Banks		10.421.769	2.484.043	12.905.812	3.768.650	1.171.009	4.939.659
Receivables From Money Markets		6.510.294	1.908.647	8.418.941	17.046.025	0	17.046.025
Allowance for Expected Losses (-)		-5.483	0	-5.483	-15.792	0	-15.792
Financial assets at fair value through profit or loss		394.563	300.149	694.712	318.816	272.639	591.455
Public Debt Securities		0	0	0	0	0	0
Equity instruments		394.563	300.149	694.712	318.816	272.639	591.455
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		2.761.724	21.924.718	24.686.442	1.120.503	14.100.112	15.220.615
Public Debt Securities		2.419.527	6.301.891	8.721.418	868.246	7.758.688	8.626.934
Equity instruments		8.813	0	8.813	18.362	0	18.362
Other Financial Assets		333.384	15.622.827	15.956.211	233.895	6.341.424	6.575.319
Derivative financial assets	(5)	126.637	1.653	128.290	65.528	188	65.716
Derivative Financial Assets At Fair Value Through Profit Or Loss		126.637	1.653	128.290	65.528	188	65.716
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(2)	27.587.365	79.322.291	106.909.656	25.811.677	71.399.398	97.211.075
Loans		18.970.779	78.770.885	97.741.664	19.333.681	64.825.027	84.158.708
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		10.185.458	551.406	10.736.864	7.900.966	6.574.371	14.475.337
Public Debt Securities		9.145.959	551.406	9.697.365	7.046.016	6.513.924	13.559.940
Other Financial Assets		1.039.499	0	1.039.499	854.950	60.447	915.397
Allowance for Expected Credit Losses (-)		-1.568.872	0	-1.568.872	-1.422.970	0	-1.422.970
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(3)	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	(4)	10.586	0	10.586	10.586	0	10.586
Investments in Associates (Net)		10.586	0	10.586	10.586	0	10.586

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		10.586	0	10.586	10.586	0	10.586
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
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)	(6)	70.847	0	70.847	43.010	0	43.010
INTANGIBLE ASSETS AND GOODWILL (Net)	(7)	47.245	0	47.245	32.323	0	32.323
Goodwill		0	0	0	0	0	0
Other		47.245	0	47.245	32.323	0	32.323
INVESTMENT PROPERTY (Net)	(8)	0	0	0	0	0	0
CURRENT TAX ASSETS	(9)	163	0	163	5	0	5
DEFERRED TAX ASSET	(10)	409.145	0	409.145	324.243	0	324.243
OTHER ASSETS (Net)		195.137	221.180	416.317	68.742	159.464	228.206
TOTAL ASSETS		**48.530.842**	**106.162.681**	**154.693.523**	**48.596.876**	**87.102.810**	**135.699.686**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	17.799.830	87.020.326	104.820.156	17.995.416	79.951.624	97.947.040
MONEY MARKET FUNDS	(3)	4.847.383	234.986	5.082.369	2.874.989		2.874.989
MARKETABLE SECURITIES (Net)	(4)	1.039.499	3.821.718	4.861.217	854.950	3.321.427	4.176.377
Bills		0	0	0	0	0	0
Asset-backed Securities		1.039.499	0	1.039.499	854.950	0	854.950
Bonds		0	3.821.718	3.821.718	0	3.321.427	3.321.427
FUNDS	(5)	1.358.430	5.078.322	6.436.752	2.676.239	3.721.694	6.397.933
Borrower funds		219.564	4.135.127	4.354.691	325.241	2.584.491	2.909.732
Other		1.138.866	943.195	2.082.061	2.350.998	1.137.203	3.488.201
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(7,10)	39.946	4.828	44.774	15.195	3.104	18.299
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		39.946	4.828	44.774	15.195	3.104	18.299
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	22.344	0	22.344	21.326		21.326
PROVISIONS	(11)	644.679	0	644.679	433.171	0	433.171
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		504.894	0	504.894	271.094	0	271.094
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		139.785	0	139.785	162.077	0	162.077
CURRENT TAX LIABILITIES	(12)	811.094	0	811.094	547.485	0	547.485
DEFERRED TAX LIABILITY	(13)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(14)	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	(15)	5.082.043	7.990.525	13.072.568	3.712.899	7.865.824	11.578.723
Loans		5.082.043	7.990.525	13.072.568	3.712.899	7.865.824	11.578.723

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(16)	473.418	154.116	627.534	476.658	345.013	821.671
EQUITY	(17)	18.102.739	167.297	18.270.036	10.795.322	87.350	10.882.672
Issued capital		5.500.000	0	5.500.000	2.500.000	0	2.500.000
Capital Reserves		211.495	0	211.495	210.112	0	210.112
Equity Share Premiums		5.421	0	5.421	4.038	0	4.038
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		206.074	0	206.074	206.074	0	206.074
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-472	0	-472	-506	0	-506
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		21.851	167.297	189.148	72.986	87.350	160.336
Profit Reserves		8.012.997	0	8.012.997	3.969.773	0	3.969.773
Legal Reserves		422.617	0	422.617	220.440	0	220.440
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		7.536.109	0	7.536.109	3.695.073	0	3.695.073
Other Profit Reserves		54.271	0	54.271	54.260	0	54.260
Profit or Loss		4.356.868	0	4.356.868	4.042.957	0	4.042.957
Prior Years' Profit or Loss		0	0	0	289	0	289
Current Period Net Profit Or Loss		4.356.868	0	4.356.868	4.042.668	0	4.042.668
Non-controlling Interests					0	0	0
Total equity and liabilities		**50.221.405**	**104.472.118**	**154.693.523**	**40.403.650**	**95.296.036**	**135.699.686**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		10.293.439	42.074.095	52.367.534	11.876.311	24.568.607	36.444.918
GUARANTIES AND WARRANTIES	(1)	158.827	4.850.931	5.009.758	84.924	4.669.416	4.754.340
Letters of Guarantee		158.827	4.237.999	4.396.826	84.924	4.060.156	4.145.080
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		1	0	1	1	0	1
Other Letters of Guarantee		158.826	4.237.999	4.396.825	84.923	4.060.156	4.145.079
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
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	612.932	612.932	0	609.260	609.260
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1,3)	1.969.560	23.896.677	25.866.237	1.656.171	7.929.901	9.586.072
Irrevocable Commitments		246.060	563.932	809.992	390.901	1.292.430	1.683.331
Forward Asset Purchase Commitments		0	51.313	51.313	127.990	1.292.376	1.420.366
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
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		246.060	512.619	758.679	262.911	54	262.965
Revocable Commitments		1.723.500	23.332.745	25.056.245	1.265.270	6.637.471	7.902.741
Revocable Loan Granting Commitments		1.723.500	23.332.745	25.056.245	1.265.270	6.637.471	7.902.741
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	8.165.052	13.326.487	21.491.539	10.135.216	11.969.290	22.104.506
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		8.165.052	13.326.487	21.491.539	10.135.216	11.969.290	22.104.506
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0		0	0	0	0
Forward Foreign Currency Sale Transactions		0		0	0	0	0
Currency and Interest Rate Swaps		8.165.052	13.326.487	21.491.539	10.135.216	11.969.290	22.104.506
Currency Swap Buy Transactions		5.007.600	5.858.690	10.866.290	982.007	10.034.857	11.016.864
Currency Swap Sell Transactions		3.157.452	7.467.797	10.625.249	9.153.209	1.934.433	11.087.642
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		127.379.157	527.135.612	654.514.769	131.922.770	446.065.549	577.988.319
ITEMS HELD IN CUSTODY		172.616	0	172.616	118.371	0	118.371
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		172.616	0	172.616	118.371	0	118.371
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		0	0	0	0	0	0
PLEDGED ITEMS		127.206.541	527.135.612	654.342.153	131.804.399	446.065.549	577.869.948
Securities		3.505.999	633.784	4.139.783	15.655.237	0	15.655.237
Guarantee Notes		277	4.016.986	4.017.263	2.390	4.853.729	4.856.119
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		117.621.393	491.891.641	609.513.034	110.341.770	413.292.111	523.633.881
Other Pledged Items		5.959.928	26.003.886	31.963.814	5.668.808	23.577.339	29.246.147

Depositories Receiving Pledged Items		118.944	4.589.315	4.708.259	136.194	4.342.370	4.478.564
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**137.672.596**	**569.209.707**	**706.882.303**	**143.799.081**	**470.634.156**	**614.433.237**

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 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	17.703.104	10.557.788	6.094.489	4.176.644
Interest Income on Loans		7.267.528	4.906.768	2.470.525	1.767.819
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		2.789.633	2.121.991	1.414.698	938.870
Interest Income on Money Market Placements		3.108.656	1.325.099	779.428	496.800
Interest Income on Marketable Securities Portfolio		4.185.114	2.203.859	1.282.145	973.155
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		1.555.681	741.116	553.669	292.529
Financial Assets Measured at Amortised Cost		2.629.433	1.462.743	728.476	680.626
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		352.173	71	147.693	0
INTEREST EXPENSES (-)	(2)	-9.292.182	-5.598.440	-3.238.612	-2.234.761
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-7.635.109	-4.758.245	-2.527.436	-1.880.505
Interest Expenses on Money Market Funds		-915.368	-295.543	-421.333	-154.875
Interest Expenses on Securities Issued		-200.730	-121.463	-75.344	-48.501
Lease Interest Expenses		-4.541	-2.409	-1.289	-706
Other Interest Expense		-536.434	-420.780	-213.210	-150.174
NET INTEREST INCOME OR EXPENSE		8.410.922	4.959.348	2.855.877	1.941.883
NET FEE AND COMMISSION INCOME OR EXPENSES		152.194	91.497	46.672	25.330
Fees and Commissions Received		181.049	192.802	55.243	65.111
From Noncash Loans		62.190	61.661	22.483	16.954
Other	(12)	118.859	131.141	32.760	48.157
Fees and Commissions Paid (-)		-28.855	-101.305	-8.571	-39.781
Paid for Noncash Loans		-2	0	-2	0
Other	(12)	-28.853	-101.305	-8.569	-39.781
DIVIDEND INCOME	(3)	14.786	9.349	7.582	6.579
TRADING INCOME OR LOSS (Net)	(4)	-882.006	-132.877	-76.877	-124.859
Gains (Losses) Arising from Capital Markets Transactions		61.527	103.861	27.064	19.867
Gains (Losses) Arising From Derivative Financial Transactions		-624.475	1.849.167	-66.045	46.357
Foreign Exchange Gains or Losses		-319.058	-2.085.905	-37.896	-191.083
OTHER OPERATING INCOME	(5)	304.195	216.229	87.664	59.617
GROSS PROFIT FROM OPERATING ACTIVITIES		8.000.091	5.143.546	2.920.918	1.908.550
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-562.278	-311.833	-161.943	-59.704
OTHER ALLOWANCE EXPENSES (-)	(6)	-327.199	-141.054	-104.962	-54.196
PERSONNEL EXPENSES (-)		-623.124	-329.871	-225.392	-125.370
OTHER OPERATING EXPENSES (-)	(7)	-311.103	-286.908	-110.271	-62.371
NET OPERATING INCOME (LOSS)		6.176.387	4.073.880	2.318.350	1.606.909
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)	6.176.387	4.073.880	2.318.350	1.606.909
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-1.819.519	-1.163.592	-694.032	-604.366
Current Tax Provision		-1.917.335	-1.263.425	-732.937	-894.072
Expense Effect of Deferred Tax		0	0	109	190.154
Income Effect of Deferred Tax		97.816	99.833	38.796	99.552
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	4.356.868	2.910.288	1.624.318	1.002.543
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	(11)	4.356.868	2.910.288	1.624.318	1.002.543
Profit (Loss) Attributable to Group		4.356.868	2.910.288	1.624.318	1.002.543
Profit (loss), attributable to non-controlling interests		0	0	0	
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,01000000	0,01200000	0,00300000	0,00400000

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 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		4.356.868	2.910.288		
OTHER COMPREHENSIVE INCOME		28.846	4.599		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		34	0		
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		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		34	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		28.812	4.599		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		41.760	8.263		
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	9.464		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-12.948	-13.128		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.385.714	2.914.887		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		4.654.831	2.923.761
Interest Received		16.513.052	8.218.407
Interest Paid		-8.640.116	-3.858.002
Dividends received		14.786	9.349
Fees and Commissions Received		170.093	101.848
Other Gains		3.233	0
Collections from Previously Written Off Loans and Other Receivables		134.268	117.875
Cash Payments to Personnel and Service Suppliers		-691.636	-411.584
Taxes Paid		-1.747.312	-657.191
Other		-1.101.537	-596.941
Changes in Operating Assets and Liabilities Subject to Banking Operations		-7.002.731	2.880.547
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-48.835	-74.712
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-2.253.796	5.373.405
Net (Increase) Decrease in Other Assets		-437.300	139.976
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		-5.736.463	-2.815.011
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.473.663	256.889
Net Cash Provided From Banking Operations		-2.347.900	5.804.308
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.125.385	-15.098
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		-34.797	-7.598
Cash Obtained from Tangible and Intangible Asset Sales		18	420.134
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-26.308.065	-14.489.950
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		20.165.987	14.931.889
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.474.756	-1.700.408
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.551.790	844.062
Other		-25.562	-13.227
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.980.827	-12.299
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		3.001.383	0
Dividends paid		0	0
Payments of lease liabilities		-20.556	-12.299
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-291.579	1.790.212
Net Increase (Decrease) in Cash and Cash Equivalents		-784.037	7.567.123
Cash and Cash Equivalents at Beginning of the Period		21.412.207	15.299.352
Cash and Cash Equivalents at End of the Period		20.628.170	22.866.475

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period	Item	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2023 - 30.09.2023	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.500.000**	**4.038**	**0**	**206.074**	**0**	**-506**	**0**	**0**	**163.141**	**1.467**	**2.277.957**	**1.701.569**	**0**	**6.853.740**	**0**	**6.853.740**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0		0	0
	Adjusted Beginning Balance		2.500.000	4.038	0	206.074	0	-506	0	0	163.141	1.467	2.277.957	1.701.569	0	6.853.740	0	6.853.740
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-4.865	9.464	0	0	2.910.288	2.914.887	0	2.914.887
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	1.691.816	-1.701.280	0	-9.464	0	-9.464
	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	1.691.816	-1.691.816	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	-9.464	0	-9.464	0	-9.464
	Equity at end of period		**2.500.000**	**4.038**	**0**	**206.074**	**0**	**-506**	**0**	**0**	**158.276**	**10.931**	**3.969.773**	**289**	**2.910.288**	**9.759.163**	**0**	**9.759.163**
Current Period 01.01.2024 - 30.09.2024	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.500.000**	**4.038**	**0**	**206.074**	**0**	**-506**	**0**	**0**	**149.405**	**10.931**	**3.969.773**	**4.042.957**	**0**	**10.882.672**	**0**	**10.882.672**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0		0	0
	Adjusted Beginning Balance		2.500.000	4.038	0	206.074	0	-506	0	0	149.405	10.931	3.969.773	4.042.957	0	10.882.672	0	10.882.672
	Total Comprehensive Income (Loss)		0	0	0	0	0	34	0	0	28.812	0	0	0	4.356.868	4.385.714	0	4.385.714
	Capital Increase in Cash		3.000.000	1.383	0	0	0	0	0	0	0	0	0	0	0	3.001.383	0	3.001.383
	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	0	0	0	0	0	0	0	11	256	0	267	0	267
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	4.043.213	-4.043.213	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	4.043.213	-4.043.213	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		**5.500.000**	**5.421**	**0**	**206.074**	**0**	**-472**	**0**	**0**	**178.217**	**10.931**	**8.012.997**	**0**	**4.356.868**	**18.270.036**	**0**	**18.270.036**