



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş. Bank Financial Report Unconsolidated 2024 - 3. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş'nin ("Banka") 30 Eylül 2024 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 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 30 Eylül 2024 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz aylık döneme ilişkin 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 Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ile 30 Eylül 2023 tarihinde sona eren dokuz aylık ara hesap dönemine ait konsolide olmayan finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 1 Şubat 2024 tarihli bağımsız denetçi raporunda ve 26 Ekim 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş verilmiş ve olumlu sonuç bildirilmiştir.

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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of DELOITTE TOUCHE TOHMATSU LIMITED

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 24 Ekim 2024

Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		403.011.862	367.356.245	770.368.107	341.998.090	343.205.668	685.203.758
Cash and cash equivalents		136.486.964	217.057.969	353.544.933	132.743.819	209.562.848	342.306.667
Cash and Cash Balances at Central Bank	(I-a)	135.408.798	181.280.523	316.689.321	128.922.940	168.476.585	297.399.525
Banks	(I-d)	1.082.076	35.778.433	36.860.509	2.415.767	41.087.171	43.502.938
Receivables From Money Markets		0	0	0	1.409.959	0	1.409.959
Allowance for Expected Losses (-)		-3.910	-987	-4.897	-4.847	-908	-5.755
Financial assets at fair value through profit or loss	(I-b)	8.125.112	3.688.473	11.813.585	4.648.351	2.053.235	6.701.586
Public Debt Securities		995.180	1.361.821	2.357.001	262.359	446.295	708.654
Equity instruments		133	1.585.485	1.585.618	0	1.096.752	1.096.752
Other Financial Assets		7.129.799	741.167	7.870.966	4.385.992	510.188	4.896.180
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	212.327.715	125.557.595	337.885.310	158.019.425	112.865.465	270.884.890
Public Debt Securities		177.456.372	99.532.819	276.989.191	127.142.989	84.233.584	211.376.573
Equity instruments		133.130	109	133.239	111.938	109	112.047
Other Financial Assets		34.738.213	26.024.667	60.762.880	30.764.498	28.631.772	59.396.270
Derivative financial assets	(I-c, I-l)	46.072.071	21.052.208	67.124.279	46.586.495	18.724.120	65.310.615
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.944.138	19.835.326	33.779.464	19.019.287	16.764.593	35.783.880
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		32.127.933	1.216.882	33.344.815	27.567.208	1.959.527	29.526.735
FINANCIAL ASSETS AT AMORTISED COST (Net)		996.551.272	364.950.484	1.361.501.756	774.517.600	228.397.149	1.002.914.749
Loans	(I-f)	850.600.266	353.508.203	1.204.108.469	654.144.867	215.960.770	870.105.637
Receivables From Leasing Transactions	(I-k)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	179.621.402	16.402.580	196.023.982	147.021.986	17.894.029	164.916.015
Public Debt Securities		179.621.402	15.745.243	195.366.645	147.021.986	16.284.267	163.306.253
Other Financial Assets		0	657.337	657.337	0	1.609.762	1.609.762
Allowance for Expected Credit Losses (-)		-33.670.396	-4.960.299	-38.630.695	-26.649.253	-5.457.650	-32.106.903
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	3.412.749	0	3.412.749	475.836	0	475.836
Held for Sale		3.412.749	0	3.412.749	475.836	0	475.836
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		14.024.758	45.787.235	59.811.993	9.892.099	36.779.103	46.671.202
Investments in Associates (Net)	(I-h)	20.956	0	20.956	19.528	0	19.528

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		20.956	0	20.956	19.528	0	19.528
Investments in Subsidiaries (Net)	(I-i)	14,003.802	45,787.235	59,791.037	9,872.571	36,779.103	46,651.674
Unconsolidated Financial Subsidiaries		14,003.802	42,245.777	56,249.579	9,872.571	33,788.565	43,661.136
Unconsolidated Non-Financial Subsidiaries		0	3,541.458	3,541.458	0	2,990.538	2,990.538
Jointly Controlled Partnerships (Joint Ventures) (Net)	(I-j)	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)		26,380.124	67.674	26,447.798	23,923.581	67.943	23,991.524
INTANGIBLE ASSETS AND GOODWILL (Net)		5,230.297	0	5,230.297	3,767.983	0	3,767.983
Goodwill		0	0	0	0	0	0
Other		5,230.297	0	5,230.297	3,767.983	0	3,767.983
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		3,687.633	0	3,687.633	0	0	0
DEFERRED TAX ASSET	(I-n)	0	0	0	0	54.509	54.509
OTHER ASSETS (Net)	(I-p)	46,457.274	1,039.361	47,496.635	23,534.284	2,560.329	26,094.613
TOTAL ASSETS		1,498,755.969	779,200.999	2,277,956.968	1,178,109.473	611,064.701	1,789,174.174
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	994,371.003	510,385.652	1,504,756.655	768,418.686	449,689.640	1,218,108.326
LOANS RECEIVED	(II-c)	97.565	98,552.212	98,649.777	152.127	94,676.379	94,828.506
MONEY MARKET FUNDS		81,899.367	100,654.322	182,553.689	1,723.365	88,108.017	89,831.382
MARKETABLE SECURITIES (Net)	(II-d)	1,813	63,336.345	63,338.158	886.663	38,574.096	39,460.759
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		1,813	63,336.345	63,338.158	886.663	38,574.096	39,460.759
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
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	(II-b, II-g)	13,495.683	3,351.824	16,847.507	11,839.039	2,666.577	14,505.616
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		12,956.799	3,351.824	16,308.623	10,986.566	2,666.577	13,653.143
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		538.884	0	538.884	852.473	0	852.473
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	2,108.975	0	2,108.975	1,385.912	0	1,385.912
PROVISIONS	(II-h)	6,262.875	1,084.216	7,347.091	6,436.777	1,015.716	7,452.493
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4,281.015	0	4,281.015	3,188.733	0	3,188.733
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1,981.860	1,084.216	3,066.076	3,248.044	1,015.716	4,263.760
CURRENT TAX LIABILITIES	(II-i)	7,057.087	153.799	7,210.886	10,466.914	676.460	11,143.374
DEFERRED TAX LIABILITY	(II-i)	108.944	0	108.944	1,176.576	0	1,176.576
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	(II-j)	0	49,107.398	49,107.398	0	23,736.225	23,736.225
Loans		0	0	0	0	0	0

Other Debt Instruments		0	49.107.398	49.107.398	0	23.736.225	23.736.225
OTHER LIABILITIES	(II-e)	75.165.530	39.817.280	114.982.810	40.780.050	35.569.528	76.349.578
EQUITY	(II-k)	245.386.169	-14.441.091	230.945.078	223.315.430	-12.120.003	211.195.427
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.400.628	0	5.400.628	5.400.628	0	5.400.628
Equity Share Premiums		3.505.742	0	3.505.742	3.505.742	0	3.505.742
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.894.886	0	1.894.886	1.894.886	0	1.894.886
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		13.408.802	743.171	14.151.973	13.087.125	732.263	13.819.388
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		24.579.342	-15.184.262	9.395.080	26.006.961	-12.852.266	13.154.695
Profit Reserves		163.658.747	0	163.658.747	107.141.776	0	107.141.776
Legal Reserves		3.748.495	0	3.748.495	2.777.395	0	2.777.395
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		143.718.430	0	143.718.430	92.840.620	0	92.840.620
Other Profit Reserves		16.191.822	0	16.191.822	11.523.761	0	11.523.761
Profit or Loss		33.138.650	0	33.138.650	66.478.940	0	66.478.940
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		33.138.650	0	33.138.650	66.478.940	0	66.478.940
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.425.955.011	852.001.957	2.277.956.968	1.066.581.539	722.592.635	1.789.174.174

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.514.392.118	1.502.143.830	3.016.535.948	1.194.734.938	1.270.203.828	2.464.938.766
GUARANTIES AND WARRANTIES	(III)	184.245.150	113.849.466	298.094.616	138.583.846	98.558.038	237.141.884
Letters of Guarantee		153.311.670	82.553.252	235.864.922	113.289.751	69.361.626	182.651.377
Guarantees Subject to State Tender Law		1.558.093	9.228.109	10.786.202	1.658.437	9.038.030	10.696.467
Guarantees Given for Foreign Trade Operations		0	7.328.752	7.328.752	0	4.176.045	4.176.045
Other Letters of Guarantee		151.753.577	65.996.391	217.749.968	111.631.314	56.147.551	167.778.865
Bank Acceptances		0	909.245	909.245	0	745.358	745.358
Import Letter of Acceptance		0	909.245	909.245	0	745.358	745.358
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		4.435	26.104.683	26.109.118	2.878.946	24.718.638	27.597.584
Documentary Letters of Credit		4.435	22.024.811	22.029.246	2.878.946	21.251.899	24.130.845
Other Letters of Credit		0	4.079.872	4.079.872	0	3.466.739	3.466.739
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	31.834	31.834	0	20.987	20.987
Other Guarantees		10.586.881	4.242.995	14.829.876	6.046.843	3.707.261	9.754.104
Other Collaterals		20.342.164	7.457	20.349.621	16.368.306	4.168	16.372.474
COMMITMENTS	(III)	950.056.992	69.301.179	1.019.358.171	531.122.949	33.841.838	564.964.787
Irrevocable Commitments		930.546.136	69.301.179	999.847.315	520.235.045	33.841.838	554.076.883
Forward Asset Purchase Commitments		5.878.809	42.915.231	48.794.040	7.672.829	25.007.842	32.680.671
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		55.554.262	6.587.168	62.141.430	35.691.022	5.555.705	41.246.727
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		11.750.795	0	11.750.795	7.436.908	0	7.436.908
Tax and Fund Liabilities Arised from Export Commitments		9.781	0	9.781	4.748	0	4.748
Commitments for Credit Card Limits		711.690.028	0	711.690.028	395.206.857	0	395.206.857
Commitments for Credit Cards and Banking Services Promotions		498.859	0	498.859	296.301	0	296.301
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		145,163,602	19,798,780	164,962,382	73,926,380	3,278,291	77,204,671
Revocable Commitments		19,510,856	0	19,510,856	10,887,904	0	10,887,904
Revocable Loan Granting Commitments		19,510,856	0	19,510,856	10,887,904	0	10,887,904
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		380,089,976	1,318,993,185	1,699,083,161	525,028,143	1,137,803,952	1,662,832,095
Derivative Financial Instruments Held For Hedging		58,328,606	176,345,400	234,674,006	62,769,058	187,235,576	250,004,634
Fair Value Hedges		1,015,556	83,934,728	84,950,284	17,778	87,169,530	87,187,308
Cash Flow Hedges		57,313,050	92,410,672	149,723,722	62,751,280	100,066,046	162,817,326
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		321,761,370	1,142,647,785	1,464,409,155	462,259,085	950,568,376	1,412,827,461
Forward Foreign Currency Buy or Sell Transactions		18,346,617	39,717,993	58,064,610	63,297,449	83,064,394	146,361,843
Forward Foreign Currency Buying Transactions		13,614,731	16,041,090	29,655,821	60,576,350	14,549,396	75,125,746
Forward Foreign Currency Sale Transactions		4,731,886	23,676,903	28,408,789	2,721,099	68,514,998	71,236,097
Currency and Interest Rate Swaps		255,767,907	815,981,793	1,071,749,700	376,539,735	647,260,296	1,023,800,031
Currency Swap Buy Transactions		32,029,165	279,172,272	311,201,437	27,374,531	276,633,110	304,007,641
Currency Swap Sell Transactions		91,563,490	291,540,687	383,104,177	213,119,316	134,152,198	347,271,514
Interest Rate Swap Buy Transactions		66,087,626	122,634,417	188,722,043	68,022,944	118,237,494	186,260,438
Interest Rate Swap Sell Transactions		66,087,626	122,634,417	188,722,043	68,022,944	118,237,494	186,260,438
Currency, Interest Rate and Securities Options		16,934,117	131,853,520	148,787,637	7,067,971	103,625,116	110,693,087
Currency Options Buy Transactions		9,044,751	57,778,946	66,823,697	3,514,800	41,052,557	44,567,357
Currency Options Sell Transactions		7,889,366	57,798,854	65,688,220	3,553,171	41,157,531	44,710,702
Interest Rate Options Buy Transactions		0	8,137,860	8,137,860	0	10,707,514	10,707,514
Interest Rate Options Sell Transactions		0	8,137,860	8,137,860	0	10,707,514	10,707,514
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		29,199,609	26,654,934	55,854,543	13,826,069	13,153,072	26,979,141
Currency Futures Buy Transactions		115,866	26,545,768	26,661,634	12,608,317	965,958	13,574,275
Currency Futures Sell Transactions		29,083,743	109,166	29,192,909	1,217,752	12,187,114	13,404,866
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		1,513,120	128,439,545	129,952,665	1,527,861	103,465,498	104,993,359
CUSTODY AND PLEDGES RECEIVED		3,526,503,379	2,151,080,195	5,677,583,574	2,510,019,354	1,755,491,535	4,265,510,889
ITEMS HELD IN CUSTODY		367,206,522	386,687,704	753,894,226	205,121,893	254,395,334	459,517,227
Customer Fund and Portfolio Balances		218,848,985	137,159,765	356,008,750	92,793,271	50,169,719	142,962,990
Securities Held in Custody		5,150,354	51,784,730	56,935,084	3,541,000	46,076,331	49,617,331
Cheques Received for Collection		125,341,487	17,557,136	142,898,623	93,932,362	14,871,043	108,803,405
Commercial Notes Received for Collection		17,137,348	28,353,014	45,490,362	13,867,424	21,961,541	35,828,965
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		728,348	151,833,059	152,561,407	987,836	121,316,700	122,304,536
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		850,496,135	501,303,362	1,351,799,497	652,704,545	413,867,170	1,066,571,715
Securities		1,782,335	14,031,602	15,813,937	491,163	9,914,264	10,405,427
Guarantee Notes		2,489,193	3,836,653	6,325,846	1,796,175	3,034,689	4,830,864
Commodity		2,435,000	782,594	3,217,594	1,342,000	699,620	2,041,620
Warrant		0	0	0	0	0	0
Real Estate		575,882,219	390,784,487	966,666,706	415,252,458	342,915,506	758,167,964
Other Pledged Items		267,907,388	91,868,026	359,775,414	233,822,749	57,303,091	291,125,840

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.308.800.722	1.263.089.129	3.571.889.851	1.652.192.916	1.087.229.031	2.739.421.947
TOTAL OFF-BALANCE SHEET ACCOUNTS		5.040.895.497	3.653.224.025	8.694.119.522	3.704.754.292	3.025.695.363	6.730.449.655

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 - 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	(IV-a)	337.670.158	142.290.333	126.499.431	65.509.392
Interest Income on Loans	(IV-a-1)	208.526.263	76.969.956	78.247.572	32.471.066
Interest Income on Reserve Deposits		17.043.931	0	8.442.235	0
Interest Income on Banks	(IV-a-2)	2.503.394	1.830.965	773.155	756.879
Interest Income on Money Market Placements		991.584	1.467.392	114.840	813.097
Interest Income on Marketable Securities Portfolio	(IV-a-3)	107.338.869	61.791.632	38.536.361	31.335.590
Financial Assets At Fair Value Through Profit Loss		221.248	73.001	93.389	27.502
Financial Assets At Fair Value Through Other Comprehensive Income		60.226.246	26.233.638	21.478.814	12.546.812
Financial Assets Measured at Amortised Cost		46.891.375	35.484.993	16.964.158	18.761.276
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.266.117	230.388	385.268	132.760
INTEREST EXPENSES (-)	(IV-b)	-289.098.423	-96.161.031	-113.793.165	-42.336.480
Interest Expenses on Deposits	(IV-b-4)	-249.247.668	-84.406.221	-92.425.397	-37.511.289
Interest Expenses on Funds Borrowed	(IV-b-1)	-5.786.187	-4.026.575	-2.037.663	-1.722.963
Interest Expenses on Money Market Funds		-26.983.221	-4.510.537	-16.843.009	-1.989.685
Interest Expenses on Securities Issued	(IV-b-3)	-5.128.837	-2.731.678	-2.034.230	-1.057.807
Lease Interest Expenses		-226.999	-125.942	-86.237	-49.537
Other Interest Expense		-1.725.511	-360.078	-366.629	-5.199
NET INTEREST INCOME OR EXPENSE		48.571.735	46.129.302	12.706.266	23.172.912
NET FEE AND COMMISSION INCOME OR EXPENSES		48.520.855	19.573.268	18.661.620	9.176.515
Fees and Commissions Received		62.031.757	24.152.894	23.919.430	11.466.347
From Noncash Loans		1.931.110	1.256.078	674.119	498.692
Other		60.100.647	22.896.816	23.245.311	10.967.655
Fees and Commissions Paid (-)		-13.510.902	-4.579.626	-5.257.810	-2.289.832
Paid for Noncash Loans		-3.791	-3.095	-1.417	-911
Other		-13.507.111	-4.576.531	-5.256.393	-2.288.921
DIVIDEND INCOME		29.977	14.968	4.540	12.365
TRADING INCOME OR LOSS (Net)	(IV-c)	-2.580.067	35.063.054	743.642	9.204.037
Gains (Losses) Arising from Capital Markets Transactions		6.751.965	3.100.065	1.540.792	124.208
Gains (Losses) Arising From Derivative Financial Transactions		-24.526.701	5.626.408	4.223.076	-18.661.770
Foreign Exchange Gains or Losses		15.194.669	26.336.581	-5.020.226	27.741.599
OTHER OPERATING INCOME	(IV-d)	9.857.023	3.063.939	3.460.636	772.744
GROSS PROFIT FROM OPERATING ACTIVITIES		104.399.523	103.844.531	35.576.704	42.338.573
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-15.069.061	-10.201.564	-6.844.479	-2.792.088
OTHER ALLOWANCE EXPENSES (-)		-23.410	-484.297	-5.882	-156.380
PERSONNEL EXPENSES (-)		-20.989.611	-10.590.332	-7.109.663	-4.676.810
OTHER OPERATING EXPENSES (-)	(IV-f)	-36.977.820	-20.226.344	-13.505.275	-6.926.404
NET OPERATING INCOME (LOSS)		31.339.621	62.341.994	8.111.405	27.786.891
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		6.984.670	5.344.592	2.417.387	2.135.830
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		38.324.291	67.686.586	10.528.792	29.922.721
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-5.185.641	-16.226.117	-1.498.265	-9.475.228
Current Tax Provision		-1.150.521	-5.768.096	4.288.125	-5.768.096
Expense Effect of Deferred Tax		-5.951.493	-15.556.173	-3.667.031	-1.333.738
Income Effect of Deferred Tax		1.916.373	5.098.152	-2.119.359	-2.373.394
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	33.138.650	51.460.469	9.030.527	20.447.493
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		33.138.650	51.460.469	9.030.527	20.447.493
Profit (Loss) Attributable to Group		33.138.650	51.460.469	9.030.527	20.447.493
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,06373000	0,09896000	0,01737000	0,03932000



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 - 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)		33.138.650	51.460.469		
OTHER COMPREHENSIVE INCOME		-3.440.619	-6.075.940		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		318.996	1.028.122		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-10.263	-3.123		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-434.024	-298.837		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		8.898	-42.921		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		754.385	1.373.003		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3.759.615	-7.104.062		
Exchange Differences on Translation		6.509.671	9.255.255		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-9.300.296	-15.984.187		
Income (Loss) Related with Cash Flow Hedges		-389.400	427.131		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-4.873.448	-7.494.627		
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		4.293.858	6.692.366		
TOTAL COMPREHENSIVE INCOME (LOSS)		29.698.031	45.384.529		

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 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
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		19.179.353	25.653.603
Interest Received		285.202.388	106.671.307
Interest Paid		-266.615.579	-80.460.708
Dividends received		29.977	14.968
Fees and Commissions Received		65.909.981	25.438.141
Other Gains		3.699.108	8.726.473
Collections from Previously Written Off Loans and Other Receivables		14.610.157	3.763.281
Cash Payments to Personnel and Service Suppliers		-22.942.675	-11.671.281
Taxes Paid		-16.202.571	-11.614.606
Other		-44.511.433	-15.213.972
Changes in Operating Assets and Liabilities Subject to Banking Operations		32.037.574	130.241.690
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-5.014.834	-1.114.046
Net (Increase) Decrease in Due From Banks		782.729	3.982.249
Net (Increase) Decrease in Loans		-344.512.851	-224.998.575
Net (Increase) Decrease in Other Assets		-30.761.397	-107.981.155
Net Increase (Decrease) in Bank Deposits		33.940.154	22.457.484
Net Increase (Decrease) in Other Deposits		234.185.175	353.790.461
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		3.151.262	15.654.273
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		140.267.336	68.450.999
Net Cash Provided From Banking Operations		51.216.927	155.895.293
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-108.343.290	-148.954.883
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-120.000	-2.589.175
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-5.456.111	-2.709.688
Cash Obtained from Tangible and Intangible Asset Sales		74.000	32.784
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-184.547.204	-132.591.639
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		102.014.529	43.101.595
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-29.728.245
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.101.197	5.245.797
Other		-26.409.701	-29.716.312
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		38.624.345	10.328.930
Cash Obtained from Loans and Securities Issued		59.999.774	44.177.033
Cash Outflow Arised From Loans and Securities Issued		-10.390.126	-24.355.476
Equity Instruments Issued		0	0
Dividends paid		-9.971.000	-8.996.000
Payments of lease liabilities		-1.014.303	-496.627
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		8.683.119	12.071.427
Net Increase (Decrease) in Cash and Cash Equivalents		-9.818.899	29.340.767
Cash and Cash Equivalents at Beginning of the Period		54.575.928	35.180.102
Cash and Cash Equivalents at End of the Period		44.757.029	64.520.869



Statement of changes in equity (IFRS 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 (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		5.200.000	3.505.742		0 1.894.886	9.019.730	-1.666.660		1.326.108	13.626.116	8.565.935	-3.966.462	56.070.405	0 60.024.084	153.599.884		0 153.599.884
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		5.200.000	3.505.742		0 1.894.886	9.019.730	-1.666.660		1.326.108	13.626.116	8.565.935	-3.966.462	56.070.405	0 60.024.084	153.599.884		0 153.599.884
Total Comprehensive Income (Loss)		0	0	0	0	1.169.118	-98.075		-42.921	9.255.255	-11.676.501	-4.682.816	0	0 51.460.469	45.384.529		0 45.384.529
Capital Increase in Cash		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		35.547	0	0	0	0	0	35.547		0 35.547
Issued Capital Inflation Adjustment Difference		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
Subordinated Debt		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	-43.287	0		0	0	0	0	43.287	0	0		0 0
Profit Distributions		0	0	0	0	0	0		0	0	0	0	51.028.084	0	-8.996.000		0 -8.996.000
Dividends Paid		0	0	0	0	0	0		0	0	0	0	0	0 -8.996.000	-8.996.000		0 -8.996.000
Transfers To Reserves		0	0	0	0	0	0		0	0	0	0	51.028.084	0	0		0 0
Other		0	0	0	0	0	0		0	0	0	0	0	0	0		0 0
Equity at end of period		5.200.000	3.505.742		0 1.894.886	10.145.561	-1.764.735		1.318.734	22.881.371	-3.110.566	-8.649.278	107.141.776	0 51.460.469	190.023.960		0 190.023.960
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		5.200.000	3.505.742		0 1.894.886	14.488.487	-2.028.273		1.359.174	26.741.633	-1.863.324	-11.723.614	107.141.776	0 66.478.940	211.195.427		0 211.195.427
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		5.200.000	3.505.742		0 1.894.886	14.488.487	-2.028.273		1.359.174	26.741.633	-1.863.324	-11.723.614	107.141.776	0 66.478.940	211.195.427		0 211.195.427
Total Comprehensive Income (Loss)		0	0	0	0	613.915	-303.817		8.898	6.509.671	-6.585.293	-3.683.993	0	0 33.138.650	29.698.031		0 29.698.031
Capital Increase in Cash		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		22.620	0	0	0	0	0	22.620		0 22.620
Issued Capital Inflation Adjustment Difference		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
Subordinated Debt		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	-9.031	0		0	0	0	0	9.031	0	0		0 0
Profit Distributions		0	0	0	0	0	0		0	0	0	0	56.507.940	0	-9.971.000		0 -9.971.000
Dividends Paid		0	0	0	0	0	0		0	0	0	0	0	0 -9.971.000	-9.971.000		0 -9.971.000
Transfers To Reserves		0	0	0	0	0	0		0	0	0	0	56.507.940	0	0		0 0
Other		0	0	0	0	0	0		0	0	0	0	0	0	0		0 0
Equity at end of period		5.200.000	3.505.742		0 1.894.886	15.093.371	-2.332.090		1.390.692	33.251.304	-8.448.617	-15.407.607	163.658.747	0 33.138.650	230.945.078		0 230.945.078

Previous Period
01.01.2023 - 30.09.2023

Current Period
01.01.2024 - 30.09.2024