



KAMUYU AYDINLATMA PLATFORMU

QNB BANK A.Ş. Bank Financial Report Unconsolidated 2024 - 3. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi (eski adıyla QNB Finansbank Anonim Şirketi) Genel Kurulu'na

Giriş

QNB Bank Anonim Şirketi'nin (eski adıyla QNB Finansbank Anonim Şirketi) ("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 özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 9.4 ve IV. Kısım 6'da belirtildiği üzere, Banka yönetiminin önceki dönemlerde BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında ayırmış olduğu 6.800.000 bin TL tutarındaki serbest karşılığın 2.100.000 bin TL tutarındaki kısmı cari dönemde iptal edilmiş olup, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda 4.700.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, QNB Bank Anonim Şirketi'nin (eski adıyla QNB Finansbank Anonim Şirketi) 30 Eylül 2024 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 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.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 24 Ekim 2024

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 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)		213.846.087	170.306.112	384.152.199	123.149.804	144.661.317	267.811.121
Cash and cash equivalents		106.343.059	130.899.423	237.242.482	65.570.536	119.528.818	185.099.354
Cash and Cash Balances at Central Bank	(1)	106.158.270	113.183.349	219.341.619	59.793.397	102.786.314	162.579.711
Banks	(3)	3.937	17.732.043	17.735.980	47.396	16.766.307	16.813.703
Receivables From Money Markets	(4)	189.535	0	189.535	5.736.581	0	5.736.581
Allowance for Expected Losses (-)		-8.683	-15.969	-24.652	-6.838	-23.803	-30.641
Financial assets at fair value through profit or loss	(2)	5.824.223	3.561.653	9.385.876	1.261.340	1.100.629	2.361.969
Public Debt Securities		4.971.155	2.812.941	7.784.096	602.135	488.760	1.090.895
Equity instruments		405.479	0	405.479	274.661	0	274.661
Other Financial Assets		447.589	748.712	1.196.301	384.544	611.869	996.413
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	96.845.400	28.048.577	124.893.977	49.557.935	17.794.151	67.352.086
Public Debt Securities		96.820.353	26.728.805	123.549.158	49.557.935	17.794.151	67.352.086
Equity instruments		0	17.773	17.773	0	0	0
Other Financial Assets		25.047	1.301.999	1.327.046	0	0	0
Derivative financial assets	(12)	4.833.405	7.796.459	12.629.864	6.759.993	6.237.719	12.997.712
Derivative Financial Assets At Fair Value Through Profit Or Loss		3.915.916	5.820.978	9.736.894	5.633.449	3.281.804	8.915.253
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		917.489	1.975.481	2.892.970	1.126.544	2.955.915	4.082.459
FINANCIAL ASSETS AT AMORTISED COST (Net)		615.853.633	295.336.343	911.189.976	466.587.932	206.523.859	673.111.791
Loans	(6)	562.390.482	267.965.575	830.356.057	414.264.230	183.783.922	598.048.152
Receivables From Leasing Transactions	(11)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(7)	81.759.575	34.220.666	115.980.241	72.305.609	29.788.256	102.093.865
Public Debt Securities		81.759.575	34.083.123	115.842.698	72.305.609	29.669.309	101.974.918
Other Financial Assets		0	137.543	137.543	0	118.947	118.947
Allowance for Expected Credit Losses (-)		-28.296.424	-6.849.898	-35.146.322	-19.981.907	-7.048.319	-27.030.226
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(15)	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		16.558.903	0	16.558.903	9.974.398	0	9.974.398
Investments in Associates (Net)	(8)	53.737	0	53.737	53.722	0	53.722

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		53.737	0	53.737	53.722	0	53.722
Investments in Subsidiaries (Net)	(9)	16.502.366	0	16.502.366	9.917.876	0	9.917.876
Unconsolidated Financial Subsidiaries		15.996.320	0	15.996.320	9.789.830	0	9.789.830
Unconsolidated Non-Financial Subsidiaries		506.046	0	506.046	128.046	0	128.046
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	2.800	0	2.800	2.800	0	2.800
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		15.654.481	564	15.655.045	14.484.108	487	14.484.595
INTANGIBLE ASSETS AND GOODWILL (Net)		3.792.123	0	3.792.123	2.189.315	0	2.189.315
Goodwill		0	0	0	0	0	0
Other		3.792.123	0	3.792.123	2.189.315	0	2.189.315
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS	(14)	1.130.599	0	1.130.599	0	0	0
DEFERRED TAX ASSET	(14)	3.551.853	0	3.551.853	6.581.490	0	6.581.490
OTHER ASSETS (Net)	(16)	25.103.838	1.903.970	27.007.808	12.388.685	1.275.172	13.663.857
TOTAL ASSETS		895.491.517	467.546.989	1.363.038.506	635.355.732	352.460.835	987.816.567
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	547.768.748	271.413.805	819.182.553	387.802.236	244.247.872	632.050.108
LOANS RECEIVED	(3)	661.189	142.846.818	143.508.007	473.527	104.350.115	104.823.642
MONEY MARKET FUNDS	(4)	72.884.882	35.127.560	108.012.442	1.099.251	27.736.364	28.835.615
MARKETABLE SECURITIES (Net)	(5)	5.023.959	55.166.525	60.190.484	3.814.855	42.134.323	45.949.178
Bills		5.023.959	12.278.686	17.302.645	3.814.855	13.001.776	16.816.631
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	42.887.839	42.887.839	0	29.132.547	29.132.547
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		5.136.691	3.767.422	8.904.113	1.436.361	3.490.719	4.927.080
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	3.843.534	3.000.477	6.844.011	1.331.159	3.121.513	4.452.672
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(8)	1.293.157	766.945	2.060.102	105.202	369.206	474.408
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	1.207.015	196	1.207.211	1.150.029	1.213	1.151.242
PROVISIONS	(9)	9.725.422	174.111	9.899.533	11.648.908	187.976	11.836.884
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.169.405	37.179	3.206.584	2.748.658	31.702	2.780.360
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.556.017	136.932	6.692.949	8.900.250	156.274	9.056.524
CURRENT TAX LIABILITIES	(10)	0	0	0	2.141.659	0	2.141.659
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	0	32.054.016	32.054.016	0	26.948.856	26.948.856
Loans		0	21.403.587	21.403.587	0	17.997.595	17.997.595

Other Debt Instruments		0	10.650.429	10.650.429	0	8.951.261	8.951.261
OTHER LIABILITIES		62.577.358	9.706.497	72.283.855	35.520.714	12.013.203	47.533.917
EQUITY		106.790.699	1.005.593	107.796.292	81.648.407	-30.021	81.618.386
Issued capital	(13)	3.350.000	0	3.350.000	3.350.000	0	3.350.000
Capital Reserves		714	0	714	714	0	714
Equity Share Premiums	(14)	714	0	714	714	0	714
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		7.307.829	0	7.307.829	7.329.944	0	7.329.944
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2.476.042	1.005.593	-1.470.449	-409.275	-30.021	-439.296
Profit Reserves		71.377.024	0	71.377.024	38.204.582	0	38.204.582
Legal Reserves		771.684	0	771.684	771.684	0	771.684
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		70.605.340	0	70.605.340	37.432.898	0	37.432.898
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		27.231.174	0	27.231.174	33.172.442	0	33.172.442
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		27.231.174	0	27.231.174	33.172.442	0	33.172.442
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		811.775.963	551.262.543	1.363.038.506	526.735.947	461.080.620	987.816.567

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.284.553.474	1.037.014.737	2.321.568.211	906.414.157	920.386.613	1.826.800.770
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	66.866.706	68.914.120	135.780.826	48.589.723	54.274.597	102.864.320
Letters of Guarantee		60.005.548	45.339.679	105.345.227	44.117.603	34.125.730	78.243.333
Guarantees Subject to State Tender Law		1.222.818	374.831	1.597.649	1.053.713	296.168	1.349.881
Guarantees Given for Foreign Trade Operations		29.550.921	44.964.848	74.515.769	19.387.931	33.829.562	53.217.493
Other Letters of Guarantee		29.231.809	0	29.231.809	23.675.959	0	23.675.959
Bank Acceptances		6.832.981	9.936.865	16.769.846	4.424.551	8.634.539	13.059.090
Import Letter of Acceptance		6.832.981	9.936.865	16.769.846	4.424.551	8.634.539	13.059.090
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		28.177	13.637.576	13.665.753	47.569	11.514.328	11.561.897
Documentary Letters of Credit		28.177	12.655.567	12.683.744	47.569	10.658.640	10.706.209
Other Letters of Credit		0	982.009	982.009	0	855.688	855.688
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		910.454.668	47.543.667	957.998.335	571.535.563	103.305.713	674.841.276
Irrevocable Commitments	(1)	812.600.382	47.543.667	860.144.049	485.304.663	9.176.161	494.480.824
Forward Asset Purchase Commitments		7.184.665	41.076.499	48.261.164	2.941.702	8.020.668	10.962.370
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		140.854.447	3.412	140.857.859	93.558.042	2.944	93.560.986
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		10.120.548	0	10.120.548	6.684.472	0	6.684.472
Tax and Fund Liabilities Arised from Export Commitments		579.724	0	579.724	279.060	0	279.060
Commitments for Credit Card Limits		646.069.120	0	646.069.120	376.605.042	0	376.605.042
Commitments for Credit Cards and Banking Services Promotions		276.088	0	276.088	211.656	0	211.656
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		7.515.790	6.463.756	13.979.546	5.024.689	1.152.549	6.177.238
Revocable Commitments		97.854.286	0	97.854.286	86.230.900	94.129.552	180.360.452
Revocable Loan Granting Commitments		97.854.286	0	97.854.286	86.230.900	94.129.552	180.360.452
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	307.232.100	920.556.950	1.227.789.050	286.288.871	762.806.303	1.049.095.174
Derivative Financial Instruments Held For Hedging		82.605.450	228.794.030	311.399.480	19.524.240	184.897.927	204.422.167
Fair Value Hedges		9.797.005	61.088.259	70.885.264	696.365	33.716.807	34.413.172
Cash Flow Hedges		72.808.445	167.705.771	240.514.216	18.827.875	151.181.120	170.008.995
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		224.626.650	691.762.920	916.389.570	266.764.631	577.908.376	844.673.007
Forward Foreign Currency Buy or Sell Transactions		25.341.839	37.843.369	63.185.208	19.577.116	32.006.901	51.584.017
Forward Foreign Currency Buying Transactions		7.825.268	22.751.333	30.576.601	18.911.051	7.747.196	26.658.247
Forward Foreign Currency Sale Transactions		17.516.571	15.092.036	32.608.607	666.065	24.259.705	24.925.770
Currency and Interest Rate Swaps		166.730.566	592.590.958	759.321.524	231.627.564	530.103.983	761.731.547
Currency Swap Buy Transactions		8.002.551	190.497.863	198.500.414	76.658	218.997.022	219.073.680
Currency Swap Sell Transactions		35.206.217	163.797.541	199.003.758	138.769.508	85.720.981	224.490.489
Interest Rate Swap Buy Transactions		61.760.899	119.147.777	180.908.676	46.390.699	112.692.990	159.083.689
Interest Rate Swap Sell Transactions		61.760.899	119.147.777	180.908.676	46.390.699	112.692.990	159.083.689
Currency, Interest Rate and Securities Options		23.754.476	53.314.731	77.069.207	7.553.316	7.053.806	14.607.122
Currency Options Buy Transactions		7.952.657	29.767.505	37.720.162	7.212.979	529.529	7.742.508
Currency Options Sell Transactions		15.801.819	23.547.226	39.349.045	340.337	6.524.277	6.864.614
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		8.799.769	8.013.862	16.813.631	8.006.635	7.566.158	15.572.793
Currency Futures Buy Transactions		278.663	7.796.614	8.075.277	8.006.635	0	8.006.635
Currency Futures Sell Transactions		8.521.106	217.248	8.738.354	0	7.566.158	7.566.158
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	1.177.528	1.177.528
CUSTODY AND PLEDGES RECEIVED		3.807.617.492	18.552.048.530	22.359.666.022	2.645.744.535	1.183.177.946	3.828.922.481
ITEMS HELD IN CUSTODY		257.367.160	17.099.134.569	17.356.501.729	95.659.734	42.252.943	137.912.677
Customer Fund and Portfolio Balances		203.396.642	17.043.503.125	17.246.899.767	50.559.811	0	50.559.811
Securities Held in Custody		3.318.672	47.892.940	51.211.612	1.829.329	35.898.115	37.727.444
Cheques Received for Collection		44.261.058	2.710.987	46.972.045	38.107.346	2.363.435	40.470.781
Commercial Notes Received for Collection		6.390.788	2.402.177	8.792.965	5.163.248	1.736.736	6.899.984
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	2.625.340	2.625.340	0	2.254.657	2.254.657
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		2.011.185.828	815.513.456	2.826.699.284	1.431.923.260	636.309.351	2.068.232.611
Securities		7.963.814	109.131.367	117.095.181	6.113.180	31.504.275	37.617.455
Guarantee Notes		1.561.033	507.240	2.068.273	951.802	431.079	1.382.881
Commodity		1.888.858	0	1.888.858	1.167.097	0	1.167.097
Warrant		0	0	0	0	0	0
Real Estate		501.841.327	336.314.938	838.156.265	348.159.077	298.122.947	646.282.024
Other Pledged Items		1.497.930.796	369.559.911	1.867.490.707	1.075.532.104	306.251.050	1.381.783.154

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.539.064.504	637.400.505	2.176.465.009	1.118.161.541	504.615.652	1.622.777.193
TOTAL OFF-BALANCE SHEET ACCOUNTS		5.092.170.966	19.589.063.267	24.681.234.233	3.552.158.692	2.103.564.559	5.655.723.251



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	(1)	210.387.627	74.475.860	83.708.602	32.665.903
Interest Income on Loans		150.773.434	51.618.570	58.124.979	21.510.786
Interest Income on Reserve Deposits		11.497.590	362.209	6.315.051	124.021
Interest Income on Banks		2.032.446	627.801	1.074.117	263.649
Interest Income on Money Market Placements		607.658	790.869	21.319	299.643
Interest Income on Marketable Securities Portfolio		45.030.529	20.989.950	18.027.873	10.425.435
Financial Assets At Fair Value Through Profit Loss		1.111.037	154.594	622.748	97.536
Financial Assets At Fair Value Through Other Comprehensive Income		23.397.615	5.518.498	9.392.951	2.640.089
Financial Assets Measured at Amortised Cost		20.521.877	15.316.858	8.012.174	7.687.810
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		445.970	86.461	145.263	42.369
INTEREST EXPENSES (-)	(2)	-162.090.857	-53.346.473	-66.708.931	-22.210.524
Interest Expenses on Deposits		-135.854.100	-44.782.626	-54.956.376	-18.495.284
Interest Expenses on Funds Borrowed		-9.328.723	-5.098.348	-3.310.919	-2.231.767
Interest Expenses on Money Market Funds		-10.528.676	-1.513.208	-6.166.650	-783.243
Interest Expenses on Securities Issued		-5.259.915	-1.800.719	-2.150.716	-654.494
Lease Interest Expenses		-225.559	-100.021	-85.098	-31.748
Other Interest Expense		-893.884	-51.551	-39.172	-13.988
NET INTEREST INCOME OR EXPENSE		48.296.770	21.129.387	16.999.671	10.455.379
NET FEE AND COMMISSION INCOME OR EXPENSES		34.737.735	10.131.398	13.589.201	5.354.991
Fees and Commissions Received		43.149.696	13.301.739	16.895.451	6.922.754
From Noncash Loans		990.550	624.396	359.807	240.474
Other		42.159.146	12.677.343	16.535.644	6.682.280
Fees and Commissions Paid (-)		-8.411.961	-3.170.341	-3.306.250	-1.567.763
Paid for Noncash Loans		-1.358	-1.197	-486	-388
Other		-8.410.603	-3.169.144	-3.305.764	-1.567.375
DIVIDEND INCOME	(3)	16.915	11.227	3.063	714
TRADING INCOME OR LOSS (Net)	(4)	-22.794.010	14.097.025	-6.378.691	2.914.485
Gains (Losses) Arising from Capital Markets Transactions		705.464	1.274.546	188.876	254.790
Gains (Losses) Arising From Derivative Financial Transactions		-31.915.478	-3.065.193	-7.232.876	-282.081
Foreign Exchange Gains or Losses		8.416.004	15.887.672	665.309	2.941.776
OTHER OPERATING INCOME	(5)	944.846	2.264.133	724.538	566.817
GROSS PROFIT FROM OPERATING ACTIVITIES		61.202.256	47.633.170	24.937.782	19.292.386
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-11.078.014	-8.212.745	-4.780.529	-1.236.703
OTHER ALLOWANCE EXPENSES (-)		2.315.475	-1.113.363	-15.840	125.811
PERSONNEL EXPENSES (-)		-11.949.335	-5.821.165	-4.318.528	-2.407.625
OTHER OPERATING EXPENSES (-)	(7)	-12.611.431	-7.023.854	-4.869.762	-2.445.761
NET OPERATING INCOME (LOSS)		27.878.951	25.462.043	10.953.123	13.328.108
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		4.526.108	2.507.175	1.768.038	944.700
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	32.405.059	27.969.218	12.721.161	14.272.808
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-5.173.885	-3.330.146	-2.948.554	-3.628.055
Current Tax Provision		-2.247.237	-8.031.854	2.551.863	-6.195.360
Expense Effect of Deferred Tax		-4.355.175	-2.231.186	-3.123.362	322.935
Income Effect of Deferred Tax		1.428.527	6.932.894	-2.377.055	2.244.370
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	27.231.174	24.639.072	9.772.607	10.644.753
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)	27.231.174	24.639.072	9.772.607	10.644.753
Profit (Loss) Attributable to Group		27.231.174	24.639.072	9.772.607	10.644.753
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,81290000	0,73550000	0,29170000	0,31780000



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)		27.231.174	24.639.072		
OTHER COMPREHENSIVE INCOME		-1.053.268	-2.715.520		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-22.115	16.074		
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		-31.614	-38.276		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		15	572		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		9.484	53.778		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.031.153	-2.731.594		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.446.148	-3.957.061		
Income (Loss) Related with Cash Flow Hedges		847.086	275.795		
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		88.191	65.392		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		479.718	884.280		
TOTAL COMPREHENSIVE INCOME (LOSS)		26.177.906	21.923.552		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 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		38.525.471	38.606.291
Interest Received		182.204.923	57.080.596
Interest Paid		-154.643.010	-48.381.968
Dividends received		16.915	11.227
Fees and Commissions Received		43.216.830	13.334.962
Other Gains		944.794	927.791
Collections from Previously Written Off Loans and Other Receivables		4.709.607	2.431.444
Cash Payments to Personnel and Service Suppliers		-10.742.155	-5.776.684
Taxes Paid		-7.850.904	-5.240.685
Other		-19.331.529	24.219.608
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.419.732	-7.081.543
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-6.990.205	-3.015.124
Net (Increase) Decrease in Due From Banks		-45.170.681	-10.873.719
Net (Increase) Decrease in Loans		-183.122.396	-106.524.328
Net (Increase) Decrease in Other Assets		-20.579.102	-1.959.960
Net Increase (Decrease) in Bank Deposits		16.008.055	10.428.738
Net Increase (Decrease) in Other Deposits		132.317.160	98.656.014
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		966.030	-3.372.231
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		109.990.871	9.579.067
Net Cash Provided From Banking Operations		41.945.203	31.524.748
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-48.842.886	-21.033.160
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.000.000	-981.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.747.329	-2.449.456
Cash Obtained from Tangible and Intangible Asset Sales		248.683	147.181
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-134.312.629	-29.900.841
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		84.126.690	25.863.376
Cash Paid for Purchase of Financial Assets At Amortised Cost		-13.259.583	-33.404.616
Cash Obtained from Sale of Financial Assets At Amortised Cost		20.101.282	19.692.196
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		19.715.173	23.125.158
Cash Obtained from Loans and Securities Issued		127.463.860	70.605.326
Cash Outflow Arised From Loans and Securities Issued		-107.539.433	-47.425.057
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-209.254	-55.111
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.530.131	1.265.896
Net Increase (Decrease) in Cash and Cash Equivalents		14.347.621	34.882.642
Cash and Cash Equivalents at Beginning of the Period		118.379.765	72.781.418
Cash and Cash Equivalents at End of the Period		132.727.386	107.664.060



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 01.01.2023 - 30.09.2023	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	3.350.000	714	0	0	0	-634.426	-37.732	0	1.851.783	1.530.608	20.980.816	17.223.766	0	0	0	44.265.529	
	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	3.350.000	714	0	0	0	-634.426	-37.732	0	1.851.783	1.530.608	20.980.816	17.223.766	0	0	0	44.265.529	
	Total Comprehensive Income (Loss)	0	0	0	0	0	15.502	572	0	-2.893.395	161.801	0	0	24.639.072	0	0	21.923.552	
	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	17.223.766	-17.223.766	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	17.223.766	-17.223.766	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	3.350.000	714	0	0	0	-618.924	-37.160	0	-1.041.612	1.692.409	38.204.582	0	24.639.072	0	0	66.189.081	
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	3.350.000	714	0	0	7.914.871	-554.429	-30.498	0	-1.493.790	1.054.494	38.204.582	33.172.442	0	0	0	81.618.386	
	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	3.350.000	714	0	0	7.914.871	-554.429	-30.498	0	-1.493.790	1.054.494	38.204.582	33.172.442		0	0	81.618.386	
	Total Comprehensive Income (Loss)	0	0	0	0	0	-22.130	15	0	-1.712.305	681.152	0	0	27.231.174	0	0	26.177.906	
	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	33.172.442	-33.172.442	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	33.172.442	-33.172.442	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	3.350.000	714	0	0	7.914.871	-576.559	-30.483	0	-3.206.095	1.735.646	71.377.024	0	27.231.174	0	0	107.796.292	