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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independendet Audit Comment

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 ") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak 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 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 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.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 9.5 ve IV. Kısım 6'da belirtildiği üzere, Grup 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 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 finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, QNB Bank Anonim Şirketi'nin (eski adıyla QNB Finansbank Anonim Şirketi) ve konsolidasyona tabi ortaklıklarının 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.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

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

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	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)		220.514.226	173.319.928	393.834.154	126.260.193	147.835.098	274.095.291
Cash and cash equivalents		111.023.165	131.055.649	242.078.814	66.393.776	119.704.210	186.097.986
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)	4.382.385	17.888.355	22.270.740	871.084	16.941.768	17.812.852
Receivables From Money Markets	(4)	491.804	0	491.804	5.736.581	0	5.736.581
Allowance for Expected Losses (-)		-9.294	-16.055	-25.349	-7.286	-23.872	-31.158
Financial assets at fair value through profit or loss	(2)	7.757.135	3.932.283	11.689.418	3.496.344	2.209.581	5.705.925
Public Debt Securities		5.137.705	2.812.941	7.950.646	602.903	488.760	1.091.663
Equity instruments		1.311.679	370.630	1.682.309	882.879	236.058	1.118.937
Other Financial Assets		1.307.751	748.712	2.056.463	2.010.562	1.484.763	3.495.325
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	96.900.511	30.569.242	127.469.753	49.607.968	19.702.462	69.310.430
Public Debt Securities		96.873.945	29.249.470	126.123.415	49.606.449	19.702.462	69.308.911
Equity instruments		1.519	17.773	19.292	1.519	0	1.519
Other Financial Assets		25.047	1.301.999	1.327.046	0	0	0
Derivative financial assets	(12)	4.833.415	7.762.754	12.596.169	6.762.105	6.218.845	12.980.950
Derivative Financial Assets At Fair Value Through Profit Or Loss		3.915.926	5.783.562	9.699.488	5.635.561	3.252.643	8.888.204
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		917.489	1.979.192	2.896.681	1.126.544	2.966.202	4.092.746
FINANCIAL ASSETS AT AMORTISED COST (Net)		636.300.119	310.704.560	947.004.679	485.195.255	219.696.665	704.891.920
Loans	(6)	560.595.385	262.679.238	823.274.623	411.239.230	181.860.454	593.099.684
Receivables From Leasing Transactions	(11)	7.863.579	18.664.351	26.527.930	7.306.863	14.686.814	21.993.677
Factoring Receivables	(7)	14.616.242	2.520.288	17.136.530	14.641.315	854.031	15.495.346
Other Financial Assets Measured at Amortised Cost	(8)	81.859.595	34.220.666	116.080.261	72.383.513	29.788.256	102.171.769
Public Debt Securities		81.859.595	34.083.123	115.942.718	72.383.513	29.669.309	102.052.822
Other Financial Assets		0	137.543	137.543	0	118.947	118.947
Allowance for Expected Credit Losses (-)		-28.634.682	-7.379.983	-36.014.665	-20.375.666	-7.492.890	-27.868.556
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		566.487	0	566.487	187.930	0	187.930
Investments in Associates (Net)	(9)	57.641	0	57.641	57.084	0	57.084

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		57.641	0	57.641	57.084	0	57.084
Investments in Subsidiaries (Net)		506.046	0	506.046	128.046	0	128.046
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		15.829.425	564	15.829.989	14.610.114	487	14.610.601
INTANGIBLE ASSETS AND GOODWILL (Net)		5.996.385	0	5.996.385	4.023.849	0	4.023.849
Goodwill		0	0	0	0	0	0
Other		5.996.385	0	5.996.385	4.023.849	0	4.023.849
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS		1.130.599	0	1.130.599	0	0	0
DEFERRED TAX ASSET	(14)	3.797.794	0	3.797.794	6.789.895	0	6.789.895
OTHER ASSETS (Net)	(16)	30.473.730	3.976.592	34.450.322	16.617.993	2.204.700	18.822.693
TOTAL ASSETS		**914.608.765**	**488.001.644**	**1.402.610.409**	**653.685.229**	**369.736.950**	**1.023.422.179**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	546.930.620	270.163.194	817.093.814	387.358.035	243.369.501	630.727.536
LOANS RECEIVED	(3)	11.930.660	160.244.401	172.175.061	9.413.677	118.451.486	127.865.163
MONEY MARKET FUNDS	(4)	72.885.867	35.127.560	108.013.427	3.361.983	27.736.364	31.098.347
MARKETABLE SECURITIES (Net)	(5)	8.284.712	55.166.525	63.451.237	9.902.636	42.134.323	52.036.959
Bills		7.059.901	12.278.686	19.338.587	9.045.755	13.001.776	22.047.531
Asset-backed Securities		1.224.811	0	1.224.811	856.881	0	856.881
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	3.837.557	8.974.248	1.436.361	3.559.368	4.995.729
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	3.843.534	3.057.431	6.900.965	1.331.159	3.176.022	4.507.181
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(8)	1.293.157	780.126	2.073.283	105.202	383.346	488.548
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	1.253.667	196	1.253.863	1.172.058	1.213	1.173.271
PROVISIONS	(9)	13.096.754	2.315.676	15.412.430	13.995.703	1.354.985	15.350.688
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.542.993	37.179	3.580.172	3.080.549	31.702	3.112.251
Insurance Technical Reserves (Net)		2.888.651	2.141.369	5.030.020	1.925.795	1.166.900	3.092.695
Other provisions		6.665.110	137.128	6.802.238	8.989.359	156.383	9.145.742
CURRENT TAX LIABILITIES	(10)	798.553	0	798.553	2.493.475	0	2.493.475
DEFERRED TAX LIABILITY		41.437	0	41.437	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		64.502.465	11.023.089	75.525.554	36.199.837	12.897.838	49.097.675
EQUITY		106.811.176	1.005.593	107.816.769	81.664.501	-30.021	81.634.480
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		71.376.333	0	71.376.333	38.203.368	0	38.203.368
Legal Reserves		836.127	0	836.127	861.957	0	861.957
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		70.540.206	0	70.540.206	37.341.411	0	37.341.411
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		27.231.142	0	27.231.142	33.172.965	0	33.172.965
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		27.231.142	0	27.231.142	33.172.965	0	33.172.965
Non-controlling Interests		21.200	0	21.200	16.785	0	16.785
Total equity and liabilities		**831.672.602**	**570.937.807**	**1.402.610.409**	**546.998.266**	**476.423.913**	**1.023.422.179**

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		1.285.427.708	1.046.500.256	2.331.927.964	907.487.303	922.457.024	1.829.944.327
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	66.802.745	68.513.985	135.316.730	48.549.117	53.929.929	102.479.046
Letters of Guarantee		59.941.587	44.990.980	104.932.567	44.076.997	33.824.955	77.901.952
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		29.549.834	44.616.149	74.165.983	19.387.203	33.528.787	52.915.990
Other Letters of Guarantee		29.168.935	0	29.168.935	23.636.081	0	23.636.081
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	13.586.140	13.614.317	47.569	11.470.435	11.518.004
Documentary Letters of Credit		28.177	12.604.131	12.632.308	47.569	10.614.747	10.662.316
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		911.392.120	52.469.511	963.861.631	572.434.073	104.846.594	677.280.667
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		98.791.738	4.925.844	103.717.582	87.129.410	95.670.433	182.799.843
Revocable Loan Granting Commitments		97.854.286	0	97.854.286	86.230.900	94.129.552	180.360.452
Other Revocable Commitments		937.452	4.925.844	5.863.296	898.510	1.540.881	2.439.391
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	307.232.843	925.516.760	1.232.749.603	286.504.113	763.680.501	1.050.184.614
Derivative Financial Instruments Held For Hedging		82.606.193	229.814.402	312.420.595	19.679.677	185.692.642	205.372.319
Fair Value Hedges		9.797.748	60.830.614	70.628.362	851.802	33.306.240	34.158.042
Cash Flow Hedges		72.808.445	168.983.788	241.792.233	18.827.875	152.386.402	171.214.277
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		224.626.650	695.702.358	920.329.008	266.824.436	577.987.859	844.812.295
Forward Foreign Currency Buy or Sell Transactions		25.341.839	36.476.874	61.818.713	19.577.116	32.006.901	51.584.017
Forward Foreign Currency Buying Transactions		7.825.268	22.067.258	29.892.526	18.911.051	7.747.196	26.658.247
Forward Foreign Currency Sale Transactions		17.516.571	14.409.616	31.926.187	666.065	24.259.705	24.925.770
Currency and Interest Rate Swaps		166.730.566	597.896.891	764.627.457	231.687.369	530.183.466	761.870.835
Currency Swap Buy Transactions		8.002.551	193.129.449	201.132.000	136.463	218.997.022	219.133.485
Currency Swap Sell Transactions		35.206.217	166.471.888	201.678.105	138.769.508	85.800.464	224.569.972
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		5.228.903.237	18.566.796.633	23.795.699.870	3.889.890.357	1.194.005.216	5.083.895.573
ITEMS HELD IN CUSTODY		1.678.652.905	17.113.882.672	18.792.535.577	1.339.805.556	53.080.213	1.392.885.769
Customer Fund and Portfolio Balances		215.452.326	17.043.539.119	17.258.991.445	55.638.253	28.756	55.667.009
Securities Held in Custody		1.178.792.967	47.892.940	1.226.685.907	1.085.838.490	35.898.115	1.121.736.605
Cheques Received for Collection		52.034.489	3.163.005	55.197.494	43.596.663	2.702.396	46.299.059
Commercial Notes Received for Collection		6.679.936	2.952.746	9.632.682	5.448.086	2.194.245	7.642.331
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		225.693.187	16.334.862	242.028.049	149.284.064	12.256.701	161.540.765
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		**6.514.330.945**	**19.613.296.889**	**26.127.627.834**	**4.797.377.660**	**2.116.462.240**	**6.913.839.900**

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)	221.738.995	79.472.085	87.846.044	34.869.684
Interest Income on Loans		149.995.897	50.890.528	57.836.745	21.202.729
Interest Income on Reserve Deposits		11.497.590	362.209	6.315.051	124.021
Interest Income on Banks		2.923.569	876.840	1.483.277	338.199
Interest Income on Money Market Placements		914.924	832.212	130.781	319.093
Interest Income on Marketable Securities Portfolio		45.265.230	21.067.111	18.112.837	10.464.275
Financial Assets At Fair Value Through Profit Loss		1.182.366	160.596	651.522	101.175
Financial Assets At Fair Value Through Other Comprehensive Income		23.523.946	5.589.657	9.437.274	2.675.290
Financial Assets Measured at Amortised Cost		20.558.918	15.316.858	8.024.041	7.687.810
Finance Leasing Interest Income		3.877.407	2.117.612	1.376.226	846.119
Other Interest Income		7.264.378	3.325.573	2.591.127	1.575.248
INTEREST EXPENSES (-)	(2)	-168.154.217	-55.686.942	-68.674.243	-23.308.392
Interest Expenses on Deposits		-135.767.379	-44.675.532	-54.922.031	-18.470.214
Interest Expenses on Funds Borrowed		-13.324.091	-6.537.738	-4.793.821	-2.900.357
Interest Expenses on Money Market Funds		-11.341.067	-1.930.439	-6.302.268	-978.549
Interest Expenses on Securities Issued		-6.514.389	-2.356.823	-2.493.115	-890.185
Lease Interest Expenses		-231.948	-105.461	-87.624	-33.369
Other Interest Expense		-975.343	-80.949	-75.384	-35.718
NET INTEREST INCOME OR EXPENSE		53.584.778	23.785.143	19.171.801	11.561.292
NET FEE AND COMMISSION INCOME OR EXPENSES		37.670.811	11.487.250	14.643.668	5.965.326
Fees and Commissions Received		49.756.835	16.647.063	19.397.785	8.337.185
From Noncash Loans		990.522	624.377	359.797	240.466
Other		48.766.313	16.022.686	19.037.988	8.096.719
Fees and Commissions Paid (-)		-12.086.024	-5.159.813	-4.754.117	-2.371.859
Paid for Noncash Loans		-16.453	-11.099	-4.586	-5.258
Other		-12.069.571	-5.148.714	-4.749.531	-2.366.601
DIVIDEND INCOME	(3)	22.197	12.545	3.160	722
TRADING INCOME OR LOSS (Net)	(4)	-21.556.597	15.342.473	-5.995.248	3.163.363
Gains (Losses) Arising from Capital Markets Transactions		1.478.481	1.649.396	448.022	390.768
Gains (Losses) Arising From Derivative Financial Transactions		-31.895.245	-2.924.153	-7.231.895	-243.132
Foreign Exchange Gains or Losses		8.860.167	16.617.230	788.625	3.015.727
OTHER OPERATING INCOME	(5)	986.163	2.316.572	751.985	605.753
GROSS PROFIT FROM OPERATING ACTIVITIES		70.707.352	52.943.983	28.575.366	21.296.456
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-11.200.924	-8.193.479	-4.879.515	-1.128.320
OTHER ALLOWANCE EXPENSES (-)		2.315.285	-1.114.911	-15.840	125.011
PERSONNEL EXPENSES (-)		-13.859.520	-6.737.887	-5.045.768	-2.775.791
OTHER OPERATING EXPENSES (-)	(7)	-13.611.508	-7.782.461	-5.186.262	-2.681.205
NET OPERATING INCOME (LOSS)		34.350.685	29.115.245	13.447.981	14.836.151
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)	34.350.685	29.115.245	13.447.981	14.836.151
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-7.115.128	-4.474.498	-3.670.998	-4.189.998
Current Tax Provision		-4.223.571	-9.204.080	1.730.778	-6.801.221
Expense Effect of Deferred Tax		-4.343.105	-2.220.187	-3.031.198	352.297
Income Effect of Deferred Tax		1.451.548	6.949.769	-2.370.578	2.258.926
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	27.235.557	24.640.747	9.776.983	10.646.153
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)	27.235.557	24.640.747	9.776.983	10.646.153
Profit (Loss) Attributable to Group		27.231.142	24.636.915	9.774.913	10.644.711
Profit (loss), attributable to non-controlling interests		4.415	3.832	2.070	1.442
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,81290000	0,73540000	0,29180000	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	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)		27.235.557	24.640.747		
OTHER COMPREHENSIVE INCOME		-1.053.268	-2.715.521		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-22.115	16.073		
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	571		
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		-2.308.899	-3.914.788		
Income (Loss) Related with Cash Flow Hedges		837.020	313.732		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		440.726	869.462		
TOTAL COMPREHENSIVE INCOME (LOSS)		26.182.289	21.925.226		

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		33.242.981	47.032.387
Interest Received		192.882.889	61.806.634
Interest Paid		-164.856.308	-50.535.141
Dividends received		22.197	12.545
Fees and Commissions Received		49.823.969	16.680.286
Other Gains		986.111	980.230
Collections from Previously Written Off Loans and Other Receivables		4.892.692	2.554.899
Cash Payments to Personnel and Service Suppliers		-13.349.081	-6.583.234
Taxes Paid		-11.695.209	-5.901.507
Other		-25.464.279	28.017.675
Changes in Operating Assets and Liabilities Subject to Banking Operations		10.297.067	-12.960.101
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-5.833.271	-4.909.943
Net (Increase) Decrease in Due From Banks		-45.332.295	-10.910.548
Net (Increase) Decrease in Loans		-185.078.854	-112.449.237
Net (Increase) Decrease in Other Assets		-22.789.775	-3.581.834
Net Increase (Decrease) in Bank Deposits		16.008.055	10.428.738
Net Increase (Decrease) in Other Deposits		131.711.035	98.531.578
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		3.746.585	1.839.365
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		117.865.587	8.091.780
Net Cash Provided From Banking Operations		43.540.048	34.072.286
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-48.376.537	-21.832.281
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		-5.299.079	-4.679.189
Cash Obtained from Tangible and Intangible Asset Sales		266.778	1.492.782
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-134.312.629	-30.740.964
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		-13.259.579	-33.460.482
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		21.387.543	22.406.612
Cash Obtained from Loans and Securities Issued		129.163.028	69.831.669
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		-236.052	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.553.640	1.265.896
Net Increase (Decrease) in Cash and Cash Equivalents		18.104.694	35.912.513
Cash and Cash Equivalents at Beginning of the Period		119.377.778	73.255.713
Cash and Cash Equivalents at End of the Period		137.482.472	109.168.226

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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**	**-673.188**	**1.031**	**0**	**1.851.783**	**1.530.608**	**20.979.569**	**17.223.799**	**0**	**44.264.316**	**11.816**	**44.276.132**
	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	-673.188	1.031	0	1.851.783	1.530.608	20.979.569	17.223.799		44.264.316	11.816	44.276.132
	Total Comprehensive Income (Loss)		0	0	0	0	0	15.502	571	0	-2.893.395	161.801	0	0	24.636.915	21.921.394	3.832	21.925.226
	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	17.223.799	-17.223.799	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	17.223.799	-17.223.799	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**	**-657.686**	**1.602**	**0**	**-1.041.612**	**1.692.409**	**38.203.368**	**0**	**24.636.915**	**66.185.710**	**15.648**	**66.201.358**
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**	**-586.529**	**1.602**	**0**	**-1.493.790**	**1.054.494**	**38.203.368**	**33.172.965**	**0**	**81.617.695**	**16.785**	**81.634.480**
	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	-586.529	1.602	0	-1.493.790	1.054.494	38.203.368	33.172.965	0	81.617.695	16.785	81.634.480
	Total Comprehensive Income (Loss)		0	0	0	0	0	-22.130	15	0	-1.614.046	582.893	0	0	27.231.142	26.177.874	4.415	26.182.289
	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	33.172.965	-33.172.965	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	33.172.965	-33.172.965	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**	**-608.659**	**1.617**	**0**	**-3.107.836**	**1.637.387**	**71.376.333**	**0**	**27.231.142**	**107.795.569**	**21.200**	**107.816.769**