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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş.
Bank Financial Report
Consolidated
2024 - 3. 3 Monthly Notification

General Information About Financial Statements

Independendet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

Sınırlı Olumlu Sonucun Dayanağı

Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle geçmiş yıllarda ayrılan ve TMS 37 " Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan 8,000,000 Bin TL tutarında serbest karşılığın tamamı 2023 yılında ters çevrilip gelir olarak muhasebeleştirilmiştir. Bu husus ile ilişkili olarak, Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm 5.4.5 notunda belirtiği üzere, ilişikteki 30 Eylül 2024 tarihinde sona eren dokuz aylık döneme ilişkin konsolide kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Eylül 2023 tarihinde sona eren dokuz aylık döneme ilişkin konsolide kar veya zarar tablosu; 5,000,000 Bin TL tutarında serbest karşılık iptalinden kaynaklanan geliri içermektedir. Bu hususun, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar ile karşılaştırmalı olarak sunulan 31 Aralık 2023 tarihli konsolide bilançoda yer alan "Dönem Net Kâr veya Zararı" ve "Olağanüstü Yedekler" hesapları ve 30 Eylül 2023 tarihinde sona eren dokuz aylık döneme ilişkin konsolide kar veya zarar tablosu üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun ilişikteki konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2024 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Damla Harman, SMMM

Sorumlu Denetçi

30 Ekim 2024

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		286.618.509	529.241.696	815.860.205	261.450.671	384.648.421	646.099.092
Cash and cash equivalents	5.1.1	205.476.482	460.566.231	666.042.713	195.895.964	328.410.486	524.306.450
Cash and Cash Balances at Central Bank		196.079.346	168.863.093	364.942.439	167.131.445	163.623.905	330.755.350
Banks		9.610.534	229.201.259	238.811.793	3.422.349	153.467.791	156.890.140
Receivables From Money Markets		185.841	62.858.059	63.043.900	26.504.601	12.094.686	38.599.287
Allowance for Expected Losses (-)		-399.239	-356.180	-755.419	-1.162.431	-775.896	-1.938.327
Financial assets at fair value through profit or loss	5.1.2	2.007.750	5.392.169	7.399.919	3.702.038	4.887.651	8.589.689
Public Debt Securities		727.377	4.412.070	5.139.447	1.559.847	3.797.552	5.357.399
Equity instruments		1.085.890	141.163	1.227.053	2.046.832	120.971	2.167.803
Other Financial Assets		194.483	838.936	1.033.419	95.359	969.128	1.064.487
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	73.414.481	55.783.679	129.198.160	57.354.432	44.220.821	101.575.253
Public Debt Securities		72.728.283	24.887.584	97.615.867	56.706.609	23.236.403	79.943.012
Equity instruments		276.040	2.487.402	2.763.442	203.391	1.726.725	1.930.116
Other Financial Assets		410.158	28.408.693	28.818.851	444.432	19.257.693	19.702.125
Derivative financial assets	5.1.4	5.719.796	7.499.617	13.219.413	4.498.237	7.129.463	11.627.700
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.655.253	7.178.741	12.833.994	4.390.584	6.115.669	10.506.253
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		64.543	320.876	385.419	107.653	1.013.794	1.121.447
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.239.285.494	661.173.422	1.900.458.916	907.797.438	515.766.554	1.423.563.992
Loans	5.1.5	1.062.643.979	579.830.886	1.642.474.865	769.134.587	448.841.379	1.217.975.966
Receivables From Leasing Transactions	5.1.6	9.898.103	25.691.579	35.589.682	10.029.940	19.992.190	30.022.130
Factoring Receivables	5.1.7	9.384.874	1.502.445	10.887.319	9.955.846	1.637.780	11.593.626
Other Financial Assets Measured at Amortised Cost	5.1.8	191.205.783	82.117.366	273.323.149	141.655.134	74.727.731	216.382.865
Public Debt Securities		186.321.508	58.834.365	245.155.873	138.073.167	60.934.162	199.007.329
Other Financial Assets		4.884.275	23.283.001	28.167.276	3.581.967	13.793.569	17.375.536
Allowance for Expected Credit Losses (-)		-33.847.245	-27.968.854	-61.816.099	-22.978.069	-29.432.526	-52.410.595
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	3.028.491	44.584	3.073.075	2.133.015	8.039	2.141.054
Held for Sale		3.028.491	44.584	3.073.075	2.133.015	8.039	2.141.054
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		8.551.275	196.300	8.747.575	6.221.102	158.689	6.379.791
Investments in Associates (Net)	5.1.10	161.509	30	161.539	130.474	26	130.500

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		161.509	30	161.539	130.474	26	130.500
Investments in Subsidiaries (Net)	5.1.11	8.389.766	196.270	8.586.036	6.090.628	158.663	6.249.291
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		8.389.766	196.270	8.586.036	6.090.628	158.663	6.249.291
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.12	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)	5.1.13	26.390.901	1.731.656	28.122.557	20.425.129	1.527.851	21.952.980
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	2.924.998	708.987	3.633.985	1.983.956	564.293	2.548.249
Goodwill		6.388	0	6.388	6.388	0	6.388
Other		2.918.610	708.987	3.627.597	1.977.568	564.293	2.541.861
INVESTMENT PROPERTY (Net)	5.1.15	2.170.186	0	2.170.186	1.590.712	0	1.590.712
CURRENT TAX ASSETS		337.996	72.377	410.373	16.749	110.841	127.590
DEFERRED TAX ASSET	5.1.16	22.063.341	113.936	22.177.277	20.153.115	137.948	20.291.063
OTHER ASSETS (Net)	5.1.17	87.224.825	5.956.365	93.181.190	70.637.295	6.381.277	77.018.572
TOTAL ASSETS		**1.678.596.016**	**1.199.239.323**	**2.877.835.339**	**1.292.409.182**	**909.303.913**	**2.201.713.095**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.166.616.268	892.023.796	2.058.640.064	878.028.393	726.902.316	1.604.930.709
LOANS RECEIVED	5.2.2	6.388.700	58.358.846	64.747.546	6.059.032	54.380.527	60.439.559
MONEY MARKET FUNDS	5.2.3	13.571.327	100.170.403	113.741.730	3.732.294	52.262.264	55.994.558
MARKETABLE SECURITIES (Net)	5.2.4	320.167	18.061.911	18.382.078	1.563.225	9.579.727	11.142.952
Bills		320.167	10.902.665	11.222.832	1.563.225	950.964	2.514.189
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	7.159.246	7.159.246	0	8.628.763	8.628.763
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	5.2.5	0	55.776.936	55.776.936	0	49.046.956	49.046.956
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	9.936.199	4.005.060	13.941.259	6.797.534	4.771.691	11.569.225
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.369.507	3.755.489	13.124.996	6.787.369	4.715.309	11.502.678
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		566.692	249.571	816.263	10.165	56.382	66.547
FACTORING PAYABLES	5.2.7	0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.8	2.021.684	798.922	2.820.606	1.534.855	738.171	2.273.026
PROVISIONS	5.2.9	15.460.423	9.306.195	24.766.618	11.511.923	10.067.042	21.578.965
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		5.693.458	458.338	6.151.796	4.494.360	410.348	4.904.708
Insurance Technical Reserves (Net)		2.910.283	3.813.117	6.723.400	1.930.022	2.251.747	4.181.769
Other provisions		6.856.682	5.034.740	11.891.422	5.087.541	7.404.947	12.492.488
CURRENT TAX LIABILITIES	5.2.10	8.608.181	502.773	9.110.954	10.779.309	921.272	11.700.581
DEFERRED TAX LIABILITY	5.2.10	85.185	90.813	175.998	50.916	78.453	129.369
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.11	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	5.2.12	1.086.856	44.146.653	45.233.509	1.067.593	22.571.810	23.639.403
Loans		0	1.114.263	1.114.263	0	629.332	629.332

Other Debt Instruments		1.086.856	43.032.390	44.119.246	1.067.593	21.942.478	23.010.071
OTHER LIABILITIES	5.2.13	149.727.735	16.768.642	166.496.377	87.711.744	15.934.530	103.646.274
EQUITY	5.2.14	301.886.568	2.115.096	304.001.664	243.912.127	1.709.391	245.621.518
Issued capital		4.200.000	0	4.200.000	4.200.000	0	4.200.000
Capital Reserves		784.434	0	784.434	784.434	0	784.434
Equity Share Premiums		11.880	0	11.880	11.880	0	11.880
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		772.554	0	772.554	772.554	0	772.554
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		19.418.819	761.440	20.180.259	14.748.655	551.033	15.299.688
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		22.532.256	722.396	23.254.652	23.045.196	407.846	23.453.042
Profit Reserves		187.319.985	631.260	187.951.245	113.838.518	750.512	114.589.030
Legal Reserves		4.725.932	631.260	5.357.192	2.938.316	544.305	3.482.621
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		182.328.126	0	182.328.126	110.645.558	0	110.645.558
Other Profit Reserves		265.927	0	265.927	254.644	206.207	460.851
Profit or Loss		66.271.669	0	66.271.669	86.374.997	0	86.374.997
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		66.271.669	0	66.271.669	86.374.997	0	86.374.997
Non-controlling Interests		1.359.405	0	1.359.405	920.327	0	920.327
Total equity and liabilities		**1.675.709.293**	**1.202.126.046**	**2.877.835.339**	**1.252.748.945**	**948.964.150**	**2.201.713.095**

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		2.019.639.190	1.393.893.694	3.413.532.884	1.189.910.715	1.156.829.806	2.346.740.521
GUARANTEES AND WARRANTIES	5.3.1	320.598.088	241.350.497	561.948.585	222.242.700	197.667.566	419.910.266
Letters of Guarantee		300.681.981	169.537.736	470.219.717	207.649.439	136.086.694	343.736.133
Guarantees Subject to State Tender Law		0	5.106.360	5.106.360	0	4.358.146	4.358.146
Guarantees Given for Foreign Trade Operations		15.132.617	6.452.330	21.584.947	9.658.232	5.605.753	15.263.985
Other Letters of Guarantee		285.549.364	157.979.046	443.528.410	197.991.207	126.122.795	324.114.002
Bank Acceptances		2.079.649	7.479.055	9.558.704	2.152.734	5.809.391	7.962.125
Import Letter of Acceptance		1.805.939	7.479.055	9.284.994	2.152.734	5.809.391	7.962.125
Other Bank Acceptances		273.710	0	273.710	0	0	0
Letters of Credit		339.608	61.143.178	61.482.786	396.874	53.151.881	53.548.755
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		339.608	61.143.178	61.482.786	396.874	53.151.881	53.548.755
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		17.496.850	0	17.496.850	12.043.653	0	12.043.653
Endorsements to the Central Bank of Turkey		17.496.850	0	17.496.850	12.043.653	0	12.043.653
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	3.190.528	3.190.528	0	2.619.600	2.619.600
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	1.328.378.955	92.347.333	1.420.726.288	676.681.739	72.210.677	748.892.416
Irrevocable Commitments		1.325.867.628	70.614.923	1.396.482.551	674.580.826	58.063.745	732.644.571
Forward Asset Purchase Commitments		8.505.412	41.318.991	49.824.403	4.282.615	30.021.807	34.304.422
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	31	31	0	27	27
Loan Granting Commitments		237.750.495	17.306.318	255.056.813	131.818.877	17.216.978	149.035.855
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		13.837.378	0	13.837.378	9.642.506	0	9.642.506
Tax and Fund Liabilities Arised from Export Commitments		1.618.233	0	1.618.233	858.088	0	858.088
Commitments for Credit Card Limits		1.064.147.470	4.710.482	1.068.857.952	527.973.745	3.560.443	531.534.188
Commitments for Credit Cards and Banking Services Promotions		8.640	0	8.640	4.995	0	4.995
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		0	7.279.101	7.279.101	0	7.264.490	7.264.490
Revocable Commitments		2.511.327	21.732.410	24.243.737	2.100.913	14.146.932	16.247.845
Revocable Loan Granting Commitments		376.900	15.165.938	15.542.838	450.000	11.508.753	11.958.753
Other Revocable Commitments		2.134.427	6.566.472	8.700.899	1.650.913	2.638.179	4.289.092
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	370.662.147	1.060.195.864	1.430.858.011	290.986.276	886.951.563	1.177.937.839
Derivative Financial Instruments Held For Hedging		15.426.810	87.961.172	103.387.982	5.396.976	70.927.092	76.324.068
Fair Value Hedges		0	67.906.401	67.906.401	0	34.448.844	34.448.844
Cash Flow Hedges		15.426.810	20.054.771	35.481.581	5.396.976	36.478.248	41.875.224
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		355.235.337	972.234.692	1.327.470.029	285.589.300	816.024.471	1.101.613.771
Forward Foreign Currency Buy or Sell Transactions		29.127.200	36.649.270	65.776.470	44.064.524	53.291.477	97.356.001
Forward Foreign Currency Buying Transactions		20.100.072	13.254.151	33.354.223	41.460.609	9.430.315	50.890.924
Forward Foreign Currency Sale Transactions		9.027.128	23.395.119	32.422.247	2.603.915	43.861.162	46.465.077
Currency and Interest Rate Swaps		275.735.817	725.490.464	1.001.226.281	228.622.855	611.282.078	839.904.933
Currency Swap Buy Transactions		435.286	190.740.994	191.176.280	787.243	201.350.022	202.137.265
Currency Swap Sell Transactions		56.112.035	199.730.228	255.842.263	107.058.336	139.612.409	246.670.745
Interest Rate Swap Buy Transactions		110.407.998	166.674.121	277.082.119	60.388.638	135.159.823	195.548.461
Interest Rate Swap Sell Transactions		108.780.498	168.345.121	277.125.619	60.388.638	135.159.824	195.548.462
Currency, Interest Rate and Securities Options		47.390.957	42.870.078	90.261.035	8.287.254	10.179.512	18.466.766
Currency Options Buy Transactions		10.525.745	31.637.231	42.162.976	4.855.929	4.135.798	8.991.727
Currency Options Sell Transactions		34.052.004	11.232.847	45.284.851	3.187.418	6.043.714	9.231.132
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		1.406.604	0	1.406.604	111.270	0	111.270
Securities Options Sell Transactions		1.406.604	0	1.406.604	132.637	0	132.637
Currency Futures		1.459.085	1.367.352	2.826.437	3.578.801	3.344.243	6.923.044
Currency Futures Buy Transactions		348.162	1.037.236	1.385.398	3.578.801	1.393	3.580.194
Currency Futures Sell Transactions		1.110.923	330.116	1.441.039	0	3.342.850	3.342.850
Interest Rate Futures Buy and Sell Transactions		0	501.300	501.300	0	174.258	174.258
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	501.300	501.300	0	174.258	174.258
Other		1.522.278	165.356.228	166.878.506	1.035.866	137.752.903	138.788.769
CUSTODY AND PLEDGES RECEIVED		4.996.190.647	6.248.660.986	11.244.851.633	3.025.305.395	5.199.237.676	8.224.543.071
ITEMS HELD IN CUSTODY		957.768.398	315.906.639	1.273.675.037	396.628.687	255.511.184	652.139.871
Customer Fund and Portfolio Balances		651.250.516	0	651.250.516	245.361.373	0	245.361.373
Securities Held in Custody		183.691.173	147.010.000	330.701.173	53.469.009	112.968.042	166.437.051
Cheques Received for Collection		107.308.098	22.861.425	130.169.523	84.305.832	19.520.939	103.826.771
Commercial Notes Received for Collection		11.832.835	5.311.207	17.144.042	9.979.379	4.188.461	14.167.840
Other Assets Received for Collection		679.667	117.535.589	118.215.256	431.391	101.448.674	101.880.065
Securities that will be Intermediated to Issue		0	815.281	815.281	0	708.084	708.084
Other Items Under Custody		3.006.109	22.373.137	25.379.246	3.081.703	16.676.984	19.758.687
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		4.038.422.249	5.932.754.347	9.971.176.596	2.628.676.708	4.943.726.492	7.572.403.200
Securities		29.396.662	46.493.962	75.890.624	24.257.437	22.920.878	47.178.315
Guarantee Notes		24.227.972	101.848.983	126.076.955	22.707.329	83.177.929	105.885.258
Commodity		400.983	0	400.983	510.466	0	510.466
Warrant		0	9.237.522	9.237.522	0	4.580.995	4.580.995
Real Estate		1.363.038.662	897.646.689	2.260.685.351	831.298.980	832.365.207	1.663.664.187
Other Pledged Items		2.621.357.970	4.877.527.191	7.498.885.161	1.749.902.496	4.000.681.483	5.750.583.979

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**7.015.829.837**	**7.642.554.680**	**14.658.384.517**	**4.215.216.110**	**6.356.067.482**	**10.571.283.592**

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	5.4.1	378.422.580	144.976.380	147.442.381	62.452.877
Interest Income on Loans		277.006.726	101.283.105	106.476.816	42.203.111
Interest Income on Reserve Deposits		23.409.385	443.248	12.180.161	159.568
Interest Income on Banks		7.584.592	3.305.985	2.441.987	1.823.435
Interest Income on Money Market Placements		4.956.901	2.767.775	1.081.437	1.165.111
Interest Income on Marketable Securities Portfolio		58.652.304	32.901.379	22.869.147	15.198.845
Financial Assets At Fair Value Through Profit Loss		754.046	330.058	241.433	177.710
Financial Assets At Fair Value Through Other Comprehensive Income		19.757.584	13.148.700	7.761.320	5.693.406
Financial Assets Measured at Amortised Cost		38.140.674	19.422.621	14.866.394	9.327.729
Finance Leasing Interest Income		4.625.719	2.777.310	1.623.988	1.214.286
Other Interest Income		2.186.953	1.497.578	768.845	688.521
INTEREST EXPENSES (-)	5.4.2	-288.867.245	-84.878.317	-115.616.534	-39.130.529
Interest Expenses on Deposits		-261.405.523	-75.114.122	-103.787.786	-35.819.545
Interest Expenses on Funds Borrowed		-7.772.071	-4.571.986	-2.765.941	-1.499.014
Interest Expenses on Money Market Funds		-14.012.635	-1.929.753	-7.590.748	-870.410
Interest Expenses on Securities Issued		-3.866.418	-2.111.918	-1.270.199	-792.442
Lease Interest Expenses		-376.843	-204.571	-146.360	-78.599
Other Interest Expense		-1.433.755	-945.967	-55.500	-70.519
NET INTEREST INCOME OR EXPENSE		89.555.335	60.098.063	31.825.847	23.322.348
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	67.979.687	26.594.646	26.146.755	12.320.062
Fees and Commissions Received		99.608.073	36.569.326	38.391.863	17.344.904
From Noncash Loans		3.704.189	2.379.013	1.334.954	931.916
Other		95.903.884	34.190.313	37.056.909	16.412.988
Fees and Commissions Paid (-)		-31.628.386	-9.974.680	-12.245.108	-5.024.842
Paid for Noncash Loans		-68.370	-51.028	-32.649	-18.704
Other		-31.560.016	-9.923.652	-12.212.459	-5.006.138
DIVIDEND INCOME	5.4.3	173.098	72.693	14.738	28.315
TRADING INCOME OR LOSS (Net)	5.4.4	5.501.909	26.223.237	3.746.708	7.413.369
Gains (Losses) Arising from Capital Markets Transactions		-195.130	2.774.043	92.990	-675.047
Gains (Losses) Arising From Derivative Financial Transactions		-19.078.910	-14.255.499	-4.179.360	-8.522.231
Foreign Exchange Gains or Losses		24.775.949	37.704.693	7.833.078	16.610.647
OTHER OPERATING INCOME	5.4.5	36.521.747	27.557.050	7.187.924	10.562.134
GROSS PROFIT FROM OPERATING ACTIVITIES		199.731.776	140.545.689	68.921.972	53.646.228
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-40.001.044	-29.736.893	-11.185.475	-7.394.777
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-188.349	-245.430	-120.897	-193.616
PERSONNEL EXPENSES (-)		-28.275.913	-14.543.687	-10.713.707	-5.620.413
OTHER OPERATING EXPENSES (-)	5.4.7	-44.531.369	-24.246.627	-16.901.855	-8.656.024
NET OPERATING INCOME (LOSS)		86.735.101	71.773.052	30.000.038	31.781.398
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.802.340	1.266.682	455.340	363.912
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	88.537.441	73.039.734	30.455.378	32.145.310
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-21.587.078	-15.455.740	-8.094.825	-8.371.056
Current Tax Provision		-22.695.585	-18.269.828	-3.269.828	-7.273.930
Expense Effect of Deferred Tax		-2.655.305	-5.754.478	-1.343.657	-3.276.690
Income Effect of Deferred Tax		3.763.812	8.568.566	-3.481.340	2.179.564
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	66.950.363	57.583.994	22.360.553	23.774.254
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	5.4.8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	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	5.4.10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	66.950.363	57.583.994	22.360.553	23.774.254
Profit (Loss) Attributable to Group		66.271.669	57.217.490	22.116.242	23.633.366
Profit (loss), attributable to non-controlling interests		678.694	366.504	244.311	140.888
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,15779000	0,13623000	0,05266000	0,05627000

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)		66.950.363	57.583.994		
OTHER COMPREHENSIVE INCOME		4.683.952	13.384.885		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		4.880.571	7.926.429		
Gains (Losses) on Revaluation of Property, Plant and Equipment		5.105.093	4.045.105		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.011.092	-48.598		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		481.827	624.647		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		304.743	3.305.275		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-196.619	5.458.456		
Exchange Differences on Translation		6.189.286	8.843.027		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.160.163	-2.629.570		
Income (Loss) Related with Cash Flow Hedges		-1.999.267	1.545.916		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.728.261	-4.497.217		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-128.122	225.442		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.629.908	1.970.858		
TOTAL COMPREHENSIVE INCOME (LOSS)		71.634.315	70.968.879		

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	5.6	92.180.755	54.115.014
Interest Received		340.243.623	144.229.873
Interest Paid		-261.225.656	-68.206.647
Dividends received		173.098	72.693
Fees and Commissions Received		99.608.073	36.569.326
Other Gains		35.484.543	27.031.092
Collections from Previously Written Off Loans and Other Receivables		2.243.413	942.215
Cash Payments to Personnel and Service Suppliers		-67.845.070	-34.186.176
Taxes Paid		-29.517.268	-15.326.373
Other		-26.984.001	-37.010.989
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	-157.343.840	124.556.187
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.319.900	-6.837.754
Net (Increase) Decrease in Due From Banks		-199.485.952	-68.582.152
Net (Increase) Decrease in Loans		-444.548.983	-350.000.205
Net (Increase) Decrease in Other Assets		-36.481.710	-5.410.066
Net Increase (Decrease) in Bank Deposits		39.454.583	217.285
Net Increase (Decrease) in Other Deposits		407.134.589	493.062.113
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		15.946.847	39.040.358
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		59.316.886	23.066.608
Net Cash Provided From Banking Operations	5.6	-65.163.085	178.671.201
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-51.001.563	-62.872.253
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-848.000	-6.253
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.905.003	-3.630.165
Cash Obtained from Tangible and Intangible Asset Sales		1.442.629	2.415
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-71.446.244	-41.769.948
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		62.350.371	34.922.444
Cash Paid for Purchase of Financial Assets At Amortised Cost		-66.249.117	-67.170.585
Cash Obtained from Sale of Financial Assets At Amortised Cost		28.653.801	14.779.839
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		48.979.693	-5.213.168
Cash Obtained from Loans and Securities Issued		105.532.385	37.341.622
Cash Outflow Arised From Loans and Securities Issued		-42.170.087	-33.128.332
Equity Instruments Issued		0	0
Dividends paid		-13.341.145	-8.776.374
Payments of lease liabilities		-1.041.460	-650.084
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	8.081.872	21.125.848
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	-59.103.083	131.711.628
Cash and Cash Equivalents at Beginning of the Period	5.6	295.973.109	149.464.537
Cash and Cash Equivalents at End of the Period	5.6	236.870.026	281.176.165

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		**4.200.000**	**11.880**	**0**	**772.554**	**5.405.144**	**-1.315.532**	**471.809**	**15.758.923**	**8.711.262**	**-4.556.136**	**63.782.784**	**59.396.697**	**0**	**152.639.385**	**484.735**	**153.124.120**
	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	5.5	4.200.000	11.880	0	772.554	5.405.144	-1.315.532	471.809	15.758.923	8.711.262	-4.556.136	63.782.784	59.396.697	0	152.639.385	484.735	153.124.120
	Total Comprehensive Income (Loss)		0	0	0	0	7.438.904	-116.722	604.236	8.843.027	-1.865.561	-1.518.697	0	0	57.217.490	70.602.677	366.202	70.968.879
	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	177.017	0	0	177.017	0	177.017
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	50.620.323	-59.396.697	0	-8.776.374	-98.064	-8.874.438
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-8.776.374	0	-8.776.374	-98.064	-8.874.438
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	50.469.944	-50.469.944	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	150.379	-150.379	0	0	0	0
	Equity at end of period		**4.200.000**	**11.880**	**0**	**772.554**	**12.844.048**	**-1.432.254**	**1.076.045**	**24.601.950**	**6.845.701**	**-6.074.833**	**114.580.124**	**0**	**57.217.490**	**214.642.705**	**752.873**	**215.395.578**
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		**4.200.000**	**11.880**	**0**	**772.554**	**15.971.976**	**-1.994.953**	**1.322.665**	**28.894.950**	**3.337.016**	**-8.778.924**	**114.589.030**	**86.374.997**	**0**	**244.701.191**	**920.327**	**245.621.518**
	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	5.5	4.200.000	11.880	0	772.554	15.971.976	-1.994.953	1.322.665	28.894.950	3.337.016	-8.778.924	114.589.030	86.374.997	0	244.701.191	920.327	245.621.518
	Total Comprehensive Income (Loss)		0	0	0	0	5.103.073	-707.764	485.262	6.189.286	-2.944.066	-3.443.610	0	0	66.271.669	70.953.850	680.465	71.634.315
	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	86.976	0	0	86.976	0	86.976
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	73.275.239	-86.374.997	0	-13.099.758	-241.387	-13.341.145
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-13.099.758	0	-13.099.758	-241.387	-13.341.145
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	73.257.539	-73.257.539	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	17.700	-17.700	0	0	0	0
	Equity at end of period		**4.200.000**	**11.880**	**0**	**772.554**	**21.075.049**	**-2.702.717**	**1.807.927**	**35.084.236**	**392.950**	**-12.222.534**	**187.951.245**	**0**	**66.271.669**	**302.642.259**	**1.359.405**	**304.001.664**