



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

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

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

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("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 olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Banka 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 Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm 5.4.5 notunda belirttiği üzere, ilişikteki 30 Eylül 2024 tarihinde sona eren dokuz aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Eylül 2023 tarihinde sona eren dokuz aylık döneme ilişkin konsolide olmayan 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 olmayan finansal tablolar ile karşılaştırmalı olarak sunulan 31 Aralık 2023 tarihli konsolide olmayan bilançoda yer alan "Dönem Net Kâr veya Zararı" ve "Olağanüstü Yedekler" hesapları ve 30 Eylül 2023 tarihinde sona eren dokuz aylık döneme ilişkin konsolide olmayan 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 olmayan finansal tablolar üzerindeki etkileri haricinde , ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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.

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	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)		278.253.011	359.903.067	638.156.078	256.725.299	270.137.629	526.862.928
Cash and cash equivalents	5.1.1	198.926.129	324.284.375	523.210.504	193.830.153	236.644.393	430.474.546
Cash and Cash Balances at Central Bank		196.079.338	165.707.964	361.787.302	167.131.437	161.313.654	328.445.091
Banks		3.252.984	96.053.721	99.306.705	1.419.269	64.005.751	65.425.020
Receivables From Money Markets		0	62.858.059	62.858.059	26.444.388	12.094.686	38.539.074
Allowance for Expected Losses (-)		-406.193	-335.369	-741.562	-1.164.941	-769.698	-1.934.639
Financial assets at fair value through profit or loss	5.1.2	985.058	3.195.641	4.180.699	1.721.836	3.526.321	5.248.157
Public Debt Securities		636.432	2.258.321	2.894.753	1.559.847	2.476.591	4.036.438
Equity instruments		154.566	115.868	270.434	96.942	109.913	206.855
Other Financial Assets		194.060	821.452	1.015.512	65.047	939.817	1.004.864
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	72.683.623	25.643.565	98.327.188	56.758.784	23.515.294	80.274.078
Public Debt Securities		71.997.424	23.270.692	95.268.116	56.110.960	21.868.778	77.979.738
Equity instruments		276.040	2.372.873	2.648.913	203.391	1.646.516	1.849.907
Other Financial Assets		410.159	0	410.159	444.433	0	444.433
Derivative financial assets	5.1.4	5.658.201	6.779.486	12.437.687	4.414.526	6.451.621	10.866.147
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.658.201	6.539.239	12.197.440	4.406.868	5.533.011	9.939.879
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	240.247	240.247	7.658	918.610	926.268
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.204.458.309	431.663.492	1.636.121.801	887.020.026	339.264.069	1.226.284.095
Loans	5.1.5	1.046.443.771	390.631.627	1.437.075.398	767.831.889	298.298.967	1.066.130.856
Receivables From Leasing Transactions	5.1.6	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	5.1.7	191.205.783	64.185.371	255.391.154	141.655.134	65.598.188	207.253.322
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	5.351.006	10.235.281	3.581.967	4.664.026	8.245.993
Allowance for Expected Credit Losses (-)		-33.191.245	-23.153.506	-56.344.751	-22.466.997	-24.633.086	-47.100.083
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.8	3.014.383	0	3.014.383	2.122.307	0	2.122.307
Held for Sale		3.014.383	0	3.014.383	2.122.307	0	2.122.307
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		29.953.155	47.246.473	77.199.628	19.807.944	37.128.973	56.936.917
Investments in Associates (Net)	5.1.9	157.841	0	157.841	127.014	0	127.014

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		157.841	0	157.841	127.014	0	127.014
Investments in Subsidiaries (Net)	5.1.10	29.795.314	47.246.473	77.041.787	19.680.930	37.128.973	56.809.903
Unconsolidated Financial Subsidiaries		28.664.234	47.246.473	75.910.707	19.207.870	37.128.973	56.336.843
Unconsolidated Non-Financial Subsidiaries		1.131.080	0	1.131.080	473.060	0	473.060
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.11	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)	5.1.12	24.402.724	813	24.403.537	18.927.274	756	18.928.030
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	2.316.299	0	2.316.299	1.795.702	0	1.795.702
Goodwill		0	0	0	0	0	0
Other		2.316.299	0	2.316.299	1.795.702	0	1.795.702
INVESTMENT PROPERTY (Net)	5.1.14	4.148.123	0	4.148.123	3.071.140	0	3.071.140
CURRENT TAX ASSETS		337.996	0	337.996	0	0	0
DEFERRED TAX ASSET	5.1.15	21.800.154	0	21.800.154	19.834.272	0	19.834.272
OTHER ASSETS (Net)	5.1.16	82.413.099	6.333.109	88.746.208	67.507.601	6.712.344	74.219.945
TOTAL ASSETS		1.651.097.253	845.146.954	2.496.244.207	1.276.811.565	653.243.771	1.930.055.336
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.169.324.236	566.509.982	1.735.834.218	882.488.850	501.215.585	1.383.704.435
LOANS RECEIVED	5.2.2	1.125.465	45.140.889	46.266.354	995.541	43.062.614	44.058.155
MONEY MARKET FUNDS	5.2.3	486.001	100.169.594	100.655.595	110.181	43.343.975	43.454.156
MARKETABLE SECURITIES (Net)	5.2.4	60.928	14.337.588	14.398.516	0	5.240.527	5.240.527
Bills		60.928	10.902.665	10.963.593	0	950.964	950.964
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	3.434.923	3.434.923	0	4.289.563	4.289.563
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	55.232.992	55.232.992	0	48.622.754	48.622.754
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	10.001.540	3.396.842	13.398.382	7.021.558	4.389.270	11.410.828
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.666.413	3.396.842	13.063.255	7.021.558	4.389.270	11.410.828
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		335.127	0	335.127	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.7	2.018.339	195.748	2.214.087	1.526.016	204.923	1.730.939
PROVISIONS	5.2.8	12.062.743	4.882.807	16.945.550	9.146.493	7.297.251	16.443.744
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		5.271.957	156.387	5.428.344	4.160.644	163.636	4.324.280
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.790.786	4.726.420	11.517.206	4.985.849	7.133.615	12.119.464
CURRENT TAX LIABILITIES	5.2.9	7.032.164	57.345	7.089.509	9.556.143	144.364	9.700.507
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.10	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	5.2.11	1.086.856	43.032.390	44.119.246	1.067.593	21.942.478	23.010.071
Loans		0	0	0	0	0	0

Other Debt Instruments		1.086.856	43.032.390	44.119.246	1.067.593	21.942.478	23.010.071
OTHER LIABILITIES	5.2.12	145.369.887	12.072.261	157.442.148	84.802.789	13.079.390	97.882.179
EQUITY	5.2.13	301.333.381	1.314.229	302.647.610	243.717.339	1.079.702	244.797.041
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		17.473.156	761.759	18.234.915	13.542.384	551.349	14.093.733
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		23.614.264	552.470	24.166.734	23.969.213	322.146	24.291.359
Profit Reserves		188.327.757	0	188.327.757	113.889.588	206.207	114.095.795
Legal Reserves		3.762.100	0	3.762.100	2.473.124	0	2.473.124
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		184.299.730	0	184.299.730	111.161.820	0	111.161.820
Other Profit Reserves		265.927	0	265.927	254.644	206.207	460.851
Profit or Loss		66.933.770	0	66.933.770	87.331.720	0	87.331.720
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		66.933.770	0	66.933.770	87.331.720	0	87.331.720
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.649.901.540	846.342.667	2.496.244.207	1.240.432.503	689.622.833	1.930.055.336

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		2.020.545.133	1.190.598.309	3.211.143.442	1.190.196.271	1.024.273.433	2.214.469.704
GUARANTIES AND WARRANTIES	5.3.1	320.598.088	219.298.118	539.896.206	222.242.700	179.224.208	401.466.908
Letters of Guarantee		300.681.981	161.318.316	462.000.297	207.649.439	127.708.895	335.358.334
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	4.054.987	19.187.604	9.658.232	3.511.623	13.169.855
Other Letters of Guarantee		285.549.364	152.156.969	437.706.333	197.991.207	119.839.126	317.830.333
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	50.030.516	50.370.124	396.874	45.435.967	45.832.841
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		339.608	50.030.516	50.370.124	396.874	45.435.967	45.832.841
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	470.231	470.231	0	269.955	269.955
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	1.328.284.005	44.073.370	1.372.357.375	677.083.131	40.480.363	717.563.494
Irrevocable Commitments		1.327.907.105	40.746.245	1.368.653.350	676.633.131	38.549.001	715.182.132
Forward Asset Purchase Commitments		8.414.941	29.227.975	37.642.916	4.215.928	25.588.620	29.804.548
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		239.876.602	4.239.138	244.115.740	133.935.397	5.695.864	139.631.261
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		1.064.151.311	0	1.064.151.311	527.976.217	0	527.976.217
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		376,900	3,327,125	3,704,025	450,000	1,931,362	2,381,362
Revocable Loan Granting Commitments		376,900	3,317,726	3,694,626	450,000	1,923,230	2,373,230
Other Revocable Commitments		0	9,399	9,399	0	8,132	8,132
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	371,663,040	927,226,821	1,298,889,861	290,870,440	804,568,862	1,095,439,302
Derivative Financial Instruments Held For Hedging		5,890,536	57,503,230	63,393,766	120,000	43,424,244	43,544,244
Fair Value Hedges		0	48,926,880	48,926,880	0	18,064,746	18,064,746
Cash Flow Hedges		5,890,536	8,576,350	14,466,886	120,000	25,359,498	25,479,498
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		365,772,504	869,723,591	1,235,496,095	290,750,440	761,144,618	1,051,895,058
Forward Foreign Currency Buy or Sell Transactions		29,828,142	35,295,557	65,123,699	44,064,243	50,924,897	94,989,140
Forward Foreign Currency Buying Transactions		20,501,790	12,509,131	33,010,921	41,492,639	8,213,560	49,706,199
Forward Foreign Currency Sale Transactions		9,326,352	22,786,426	32,112,778	2,571,604	42,711,337	45,282,941
Currency and Interest Rate Swaps		290,290,326	622,530,000	912,820,326	235,539,790	557,920,634	793,460,424
Currency Swap Buy Transactions		853,536	146,080,110	146,933,646	742,846	177,716,173	178,459,019
Currency Swap Sell Transactions		60,518,432	151,235,202	211,753,634	107,057,026	115,851,600	222,908,626
Interest Rate Swap Buy Transactions		115,272,929	161,771,844	277,044,773	63,869,959	132,176,430	196,046,389
Interest Rate Swap Sell Transactions		113,645,429	163,442,844	277,088,273	63,869,959	132,176,431	196,046,390
Currency, Interest Rate and Securities Options		44,577,749	42,870,078	87,447,827	8,043,347	10,179,512	18,222,859
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		1,076,287	1,002,600	2,078,887	3,103,060	2,891,172	5,994,232
Currency Futures Buy Transactions		0	1,002,600	1,002,600	3,103,060	1,393	3,104,453
Currency Futures Sell Transactions		1,076,287	0	1,076,287	0	2,889,779	2,889,779
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		0	167,524,056	167,524,056	0	139,054,145	139,054,145
CUSTODY AND PLEDGES RECEIVED		4,572,709,191	5,283,424,640	9,856,133,831	2,837,848,690	4,366,757,313	7,204,606,003
ITEMS HELD IN CUSTODY		562,404,779	307,167,348	869,572,127	237,095,743	248,896,574	485,992,317
Customer Fund and Portfolio Balances		256,834,787	0	256,834,787	86,053,154	0	86,053,154
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		106,455,648	21,897,106	128,352,754	84,176,711	18,652,659	102,829,370
Commercial Notes Received for Collection		11,831,106	5,283,280	17,114,386	9,978,246	4,164,229	14,142,475
Other Assets Received for Collection		679,667	117,444,574	118,124,241	431,391	101,421,591	101,852,982
Securities that will be Intermediated to Issue		0	815,281	815,281	0	708,084	708,084
Other Items Under Custody		2,912,398	14,717,107	17,629,505	2,987,232	10,981,969	13,969,201
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		4,010,304,412	4,976,257,292	8,986,561,704	2,600,752,947	4,117,860,739	6,718,613,686
Securities		27,883,324	35,650,095	63,533,419	22,744,099	15,334,708	38,078,807
Guarantee Notes		24,226,172	60,803,112	85,029,284	22,704,829	51,809,602	74,514,431
Commodity		400,983	0	400,983	510,466	0	510,466
Warrant		0	0	0	0	0	0
Real Estate		1,361,680,700	645,189,743	2,006,870,443	829,956,018	614,851,429	1,444,807,447
Other Pledged Items		2,596,113,233	4,234,614,342	6,830,727,575	1,724,837,535	3,435,865,000	5,160,702,535

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		6.593.254.324	6.474.022.949	13.067.277.273	4.028.044.961	5.391.030.746	9.419.075.707

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	5.4.1	349.701.803	131.589.867	136.288.168	56.607.784
Interest Income on Loans		259.715.252	93.412.076	99.785.216	38.894.575
Interest Income on Reserve Deposits		23.355.404	434.108	12.146.362	185.082
Interest Income on Banks		3.325.227	1.614.217	588.993	1.008.872
Interest Income on Money Market Placements		4.361.743	2.739.425	722.632	1.154.107
Interest Income on Marketable Securities Portfolio		57.293.198	32.255.919	22.422.184	14.875.176
Financial Assets At Fair Value Through Profit Loss		746.573	329.482	241.432	177.711
Financial Assets At Fair Value Through Other Comprehensive Income		18.857.269	12.832.435	7.506.173	5.651.888
Financial Assets Measured at Amortised Cost		37.689.356	19.094.002	14.674.579	9.045.577
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.650.979	1.134.122	622.781	489.972
INTEREST EXPENSES (-)	5.4.2	-278.964.215	-80.641.563	-111.407.948	-37.444.125
Interest Expenses on Deposits		-256.587.357	-72.502.219	-101.961.947	-34.570.766
Interest Expenses on Funds Borrowed		-6.207.335	-4.363.335	-1.982.090	-1.742.682
Interest Expenses on Money Market Funds		-11.534.450	-1.203.999	-6.203.148	-466.035
Interest Expenses on Securities Issued		-2.845.543	-1.429.844	-1.067.825	-519.726
Lease Interest Expenses		-362.263	-197.397	-141.117	-74.573
Other Interest Expense		-1.427.267	-944.769	-51.821	-70.343
NET INTEREST INCOME OR EXPENSE		70.737.588	50.948.304	24.880.220	19.163.659
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	65.627.917	24.497.855	25.393.254	11.125.874
Fees and Commissions Received		96.117.700	33.820.786	37.281.710	15.894.282
From Noncash Loans		3.331.774	2.066.399	1.204.448	797.247
Other		92.785.926	31.754.387	36.077.262	15.097.035
Fees and Commissions Paid (-)		-30.489.783	-9.322.931	-11.888.456	-4.768.408
Paid for Noncash Loans		-3.596	-3.110	-1.221	-982
Other		-30.486.187	-9.319.821	-11.887.235	-4.767.426
DIVIDEND INCOME	5.4.3	118.874	35.890	13.330	25.768
TRADING INCOME OR LOSS (Net)	5.4.4	5.252.066	24.295.610	3.703.371	6.952.785
Gains (Losses) Arising from Capital Markets Transactions		-790.827	1.808.785	-7.631	-1.888.316
Gains (Losses) Arising From Derivative Financial Transactions		-18.187.319	-14.895.094	-3.650.351	-8.470.883
Foreign Exchange Gains or Losses		24.230.212	37.381.919	7.361.353	17.311.984
OTHER OPERATING INCOME	5.4.5	27.591.072	21.420.401	3.611.375	8.123.647
GROSS PROFIT FROM OPERATING ACTIVITIES		169.327.517	121.198.060	57.601.550	45.391.733
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-37.149.996	-27.129.799	-10.275.640	-6.495.995
OTHER ALLOWANCE EXPENSES (-)		-132.565	-171.568	-94.086	-124.673
PERSONNEL EXPENSES (-)		-24.363.318	-12.205.367	-9.315.969	-4.657.744
OTHER OPERATING EXPENSES (-)	5.4.7	-38.945.548	-20.811.551	-14.843.981	-7.457.058
NET OPERATING INCOME (LOSS)		68.736.090	60.879.775	23.071.874	26.656.263
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		14.520.395	9.154.471	5.147.768	3.588.727
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	83.256.485	70.034.246	28.219.642	30.244.990
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-16.322.715	-12.456.977	-6.124.674	-6.872.709
Current Tax Provision		-17.504.431	-15.138.697	-1.312.738	-5.877.937
Expense Effect of Deferred Tax		-2.372.427	-5.527.069	-1.321.413	-3.124.891
Income Effect of Deferred Tax		3.554.143	8.208.789	-3.490.523	2.130.119
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	66.933.770	57.577.269	22.094.968	23.372.281
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	66.933.770	57.577.269	22.094.968	23.372.281
Profit (Loss) Attributable to Group		66.933.770	57.577.269	22.094.968	23.372.281
Profit (loss), attributable to non-controlling interests		0	0		
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,15937000	0,13709000	0,05261000	0,05565000



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)		66.933.770	57.577.269		
OTHER COMPREHENSIVE INCOME		4.016.557	12.723.834		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		4.141.182	7.142.528		
Gains (Losses) on Revaluation of Property, Plant and Equipment		4.010.439	2.834.932		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.011.092	-214.597		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		519.965	699.416		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		621.870	3.822.777		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-124.625	5.581.306		
Exchange Differences on Translation		6.291.414	9.343.589		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.365.935	-2.940.652		
Income (Loss) Related with Cash Flow Hedges		-1.928.457	1.391.597		
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		-65.503	270.980		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.672.117	2.013.009		
TOTAL COMPREHENSIVE INCOME (LOSS)		70.950.327	70.301.103		

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities	5.6	66.222.613	50.561.867
Interest Received		313.157.603	111.229.158
Interest Paid		-249.297.041	-65.215.712
Dividends received		118.874	35.890
Fees and Commissions Received		96.117.700	33.820.786
Other Gains		26.571.563	20.947.495
Collections from Previously Written Off Loans and Other Receivables		2.185.124	911.929
Cash Payments to Personnel and Service Suppliers		-55.851.778	-30.573.019
Taxes Paid		-24.287.369	-13.153.601
Other		-42.492.063	-7.441.059
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	-129.366.518	124.008.392
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.049.588	-3.711.881
Net (Increase) Decrease in Due From Banks		-156.482.328	-30.618.950
Net (Increase) Decrease in Loans		-385.055.060	-304.848.246
Net (Increase) Decrease in Other Assets		-35.984.209	-18.202.535
Net Increase (Decrease) in Bank Deposits		38.544.335	636.036
Net Increase (Decrease) in Other Deposits		307.211.394	425.959.188
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		43.473.255	31.416.190
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		57.876.507	23.378.590
Net Cash Provided From Banking Operations	5.6	-63.143.905	174.570.259
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-40.084.608	-50.624.354
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.248.000	-533.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-3.798.271	-2.218.534
Cash Obtained from Tangible and Intangible Asset Sales		1.420.797	335.535
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-48.134.179	-28.807.372
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		43.241.975	29.713.420
Cash Paid for Purchase of Financial Assets At Amortised Cost		-48.519.387	-58.366.645
Cash Obtained from Sale of Financial Assets At Amortised Cost		16.952.457	9.252.242
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		31.329.080	-8.001.646
Cash Obtained from Loans and Securities Issued		61.498.420	19.870.841
Cash Outflow Arised From Loans and Securities Issued		-16.133.431	-18.618.865
Equity Instruments Issued		0	0
Dividends paid		-13.099.758	-8.776.374
Payments of lease liabilities		-936.151	-477.248
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	6.916.967	15.404.493
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	-64.982.466	131.348.752
Cash and Cash Equivalents at Beginning of the Period	5.6	288.260.766	142.792.728
Cash and Cash Equivalents at End of the Period	5.6	223.278.300	274.141.480



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 Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		4.200.000	11.880	0	772.554	4.949.980	-1.277.761	617.026 0	15.792.601	9.549.490	-4.723.678 0	63.189.765	59.603.636	0	152.685.493	0	152.685.493
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	5.5	4.200.000	11.880	0	772.554	4.949.980	-1.277.761	617.026 0	15.792.601	9.549.490	-4.723.678 0	63.189.765	59.603.636	0	152.685.493	0	152.685.493
		0	0	0	0	6.567.439	-103.916	679.005 0	9.343.589	-2.148.659	-1.613.624 0	1.094.478	-1.094.478	57.577.269	70.301.103	0	70.301.103
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	54.910	0	0	54.910	0	54.910
		0	0	0	0	0	0	0	0	0	0	49.732.784	-	0	-8.776.374	0	-8.776.374
		0	0	0	0	0	0	0	0	0	0	58.509.158	-	0	-8.776.374	0	-8.776.374
		0	0	0	0	0	0	0	0	0	0	49.582.405	-	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	49.582.405	49.582.405	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	150.379	-150.379	0	0	0	0
		4.200.000	11.880	0	772.554	11.517.419	-1.381.677	1.296.031 0	25.136.190	7.400.831	-6.337.302 0	114.071.937	0	57.577.269	214.265.132	0	214.265.132
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		4.200.000	11.880	0	772.554	14.533.730	-1.919.016	1.479.019 0	29.423.468	3.752.722	-8.884.831 0	114.095.795	87.331.720	0	244.797.041	0	244.797.041
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	5.5	4.200.000	11.880	0	772.554	14.533.730	-1.919.016	1.479.019 0	29.423.468	3.752.722	-8.884.831 0	114.095.795	87.331.720	0	244.797.041	0	244.797.041
		0	0	0	0	4.325.547	-707.765	523.400 0	6.291.414	-3.090.835	-3.325.204 0	0	0	66.933.770	70.950.327	0	70.950.327
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		4.200.000	11.880	0	772.554	18.859.277	-2.626.781	2.002.419 0	35.714.882	661.887	-12.210.035 0	188.327.757	0	66.933.770	302.647.610	0	302.647.610

Previous Period
01.01.2023 - 30.09.2023

Current Period
01.01.2024 - 30.09.2024