



**KAMUYU AYDINLATMA PLATFORMU**

**İŞ FİNANSAL KİRALAMA A.Ş.**  
**Financial Institutions Financial Report**  
**Consolidated**  
**2024 - 3. 3 Monthly Notification**

**General Information About Financial Statements**



# Statement of Financial Position (Balance Sheet)

|                                |              |
|--------------------------------|--------------|
| Presentation Currency          | 1.000 TL     |
| Nature of Financial Statements | Consolidated |

|                                                                         | Footnote Reference | Current Period<br>30.09.2024 |            |            | Previous Period<br>31.12.2023 |            |            |
|-------------------------------------------------------------------------|--------------------|------------------------------|------------|------------|-------------------------------|------------|------------|
|                                                                         |                    | TC                           | FC         | Total      | TC                            | FC         | Total      |
| Statement of Financial Position (Balance Sheet)                         |                    |                              |            |            |                               |            |            |
| ASSETS                                                                  |                    |                              |            |            |                               |            |            |
| CASH, CASH EQUIVALENTS AND BALANCES AT CENTRAL BANK                     | 4                  | 551.135                      | 1.245.671  | 1.796.806  | 940.853                       | 1.572.058  | 2.512.911  |
| FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)             | 5                  | 865.227                      | 0          | 865.227    | 24.328                        | 0          | 24.328     |
| DERIVATIVE FINANCIAL ASSETS                                             | 6                  | 1.458                        | 418.658    | 420.116    | 0                             | 83.917     | 83.917     |
| FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net) | 7                  | 2.562.817                    | 0          | 2.562.817  | 2.228.384                     | 0          | 2.228.384  |
| FINANCIAL ASSETS AT AMORTISED COST (Net)                                |                    | 17.453.644                   | 26.233.586 | 43.687.230 | 25.132.703                    | 20.180.155 | 45.312.858 |
| Factoring Receivables                                                   | 8                  | 11.457.393                   | 7.785.293  | 19.242.686 | 18.941.882                    | 3.213.355  | 22.155.237 |
| Discounted Factoring Receivables (Net)                                  |                    | 6.531.135                    | 313.844    | 6.844.979  | 7.815.427                     | 194.938    | 8.010.365  |
| Other Factoring Receivables                                             |                    | 4.926.258                    | 7.471.449  | 12.397.707 | 11.126.455                    | 3.018.417  | 14.144.872 |
| Savings Finance Receivables                                             |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| From Savings Fund Pool                                                  |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| From Equity                                                             |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Financial Loans                                                         |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Consumer loans                                                          |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Credit Cards                                                            |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Installment Commercial Loans                                            |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Leasing Transactions (Net)                                              | 9                  | 6.125.625                    | 18.597.128 | 24.722.753 | 6.181.132                     | 17.130.631 | 23.311.763 |
| Finance lease receivables                                               |                    | 8.793.648                    | 20.748.834 | 29.542.482 | 8.658.729                     | 18.947.202 | 27.605.931 |
| Operating Lease Receivables                                             |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Unearned Income (-)                                                     |                    | -2.668.023                   | -2.151.706 | -4.819.729 | -2.477.597                    | -1.816.571 | -4.294.168 |
| Other Financial Assets Measured at Amortised Cost                       |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Non Performing Receivables                                              | 8,9                | 596.055                      | 426.960    | 1.023.015  | 746.915                       | 462.802    | 1.209.717  |
| Allowance For Expected Credit Losses / Specific Provisions (-)          |                    | -725.429                     | -575.795   | -1.301.224 | -737.226                      | -626.633   | -1.363.859 |
| INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES              |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Investments in Associates (Net)                                         |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Investments in Subsidiaries (Net)                                       |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| Jointly Controlled Partnerships (JointVentures) (Net)                   |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| TANGIBLE ASSETS (Net)                                                   | 11                 | 47.577                       | 0          | 47.577     | 34.179                        | 0          | 34.179     |
| INTANGIBLE ASSETS AND GOODWILL (Net)                                    | 12                 | 35.218                       | 0          | 35.218     | 28.420                        | 0          | 28.420     |
| INVESTMENT PROPERTY (Net)                                               |                    | 0                            | 0          | 0          | 0                             | 0          | 0          |
| CURRENT TAX ASSETS                                                      | 21                 | 2.257                        | 0          | 2.257      | 239                           | 0          | 239        |
| DEFERRED TAX ASSET                                                      | 13                 | 171.326                      | 0          | 171.326    | 257.835                       | 0          | 257.835    |

|                                                                                        |    |                   |                   |                   |                   |                   |                   |
|----------------------------------------------------------------------------------------|----|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| OTHER ASSETS                                                                           | 15 | 812.211           | 2.117.734         | 2.929.945         | 282.978           | 789.065           | 1.072.043         |
| <b>SUBTOTAL</b>                                                                        |    | <b>22.502.870</b> | <b>30.015.649</b> | <b>52.518.519</b> | <b>28.929.919</b> | <b>22.625.195</b> | <b>51.555.114</b> |
| ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)                   |    | 2.432             | 0                 | 2.432             | 2.432             | 0                 | 2.432             |
| Held for Sale                                                                          | 14 | 2.432             | 0                 | 2.432             | 2.432             | 0                 | 2.432             |
| Non-Current Assets From Discontinued Operations                                        |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| <b>TOTAL ASSETS</b>                                                                    |    | <b>22.505.302</b> | <b>30.015.649</b> | <b>52.520.951</b> | <b>28.932.351</b> | <b>22.625.195</b> | <b>51.557.546</b> |
| <b>LIABILITY AND EQUITY ITEMS</b>                                                      |    |                   |                   |                   |                   |                   |                   |
| LOANS RECEIVED                                                                         | 16 | 10.421.826        | 27.380.821        | 37.802.647        | 18.482.860        | 20.978.447        | 39.461.307        |
| FACTORING PAYABLES                                                                     |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| PAYABLES FROM SAVINGS FUND POOL                                                        |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| LEASE PAYABLES                                                                         | 18 | 30.243            | 0                 | 30.243            | 6.455             | 0                 | 6.455             |
| MARKETABLE SECURITIES (Net)                                                            | 19 | 3.905.760         | 0                 | 3.905.760         | 3.745.276         | 0                 | 3.745.276         |
| FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS                             |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| DERIVATIVE FINANCIAL LIABILITIES                                                       | 6  | 81.762            | 22.868            | 104.630           | 0                 | 5.837             | 5.837             |
| PROVISIONS                                                                             | 20 | 112.313           | 31.577            | 143.890           | 72.394            | 27.191            | 99.585            |
| Provision for Restructuring                                                            |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Reserves For Employee Benefits                                                         |    | 100.937           | 0                 | 100.937           | 65.998            | 0                 | 65.998            |
| General Loan Loss Provisions                                                           |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Other provisions                                                                       |    | 11.376            | 31.577            | 42.953            | 6.396             | 27.191            | 33.587            |
| CURRENT TAX LIABILITIES                                                                | 21 | 221.307           | 0                 | 221.307           | 297.849           | 0                 | 297.849           |
| DEFERRED TAX LIABILITY                                                                 |    | 98.852            | 0                 | 98.852            | 0                 | 0                 | 0                 |
| SUBORDINATED DEBT                                                                      |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| OTHER LIABILITIES                                                                      | 17 | 489.529           | 1.102.669         | 1.592.198         | 418.235           | 753.102           | 1.171.337         |
| <b>SUBTOTAL</b>                                                                        |    | <b>15.361.592</b> | <b>28.537.935</b> | <b>43.899.527</b> | <b>23.023.069</b> | <b>21.764.577</b> | <b>44.787.646</b> |
| LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)          |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Held For Sale                                                                          |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Related to Discontinued Operations                                                     |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| EQUITY                                                                                 |    | 8.621.424         | 0                 | 8.621.424         | 6.769.900         | 0                 | 6.769.900         |
| Issued capital                                                                         | 23 | 695.303           | 0                 | 695.303           | 695.303           | 0                 | 695.303           |
| Capital Reserves                                                                       | 23 | 1.763             | 0                 | 1.763             | 1.763             | 0                 | 1.763             |
| Equity Share Premiums                                                                  |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Share Cancellation Profits                                                             |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Other Capital Reserves                                                                 |    | 1.763             | 0                 | 1.763             | 1.763             | 0                 | 1.763             |
| Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss | 23 | 2.125.880         | 0                 | 2.125.880         | 1.843.962         | 0                 | 1.843.962         |
| Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss     |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Profit Reserves                                                                        | 24 | 3.550.541         | 0                 | 3.550.541         | 1.783.089         | 0                 | 1.783.089         |
| Legal Reserves                                                                         |    | 154.907           | 0                 | 154.907           | 111.904           | 0                 | 111.904           |
| Statutory Reserves                                                                     |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Extraordinary Reserves                                                                 |    | 3.395.634         | 0                 | 3.395.634         | 1.671.185         | 0                 | 1.671.185         |
| Other Profit Reserves                                                                  |    | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Profit or Loss                                                                         |    | 1.390.577         | 0                 | 1.390.577         | 1.772.928         | 0                 | 1.772.928         |
| Prior Years' Profit or Loss                                                            | 25 | 5.476             | 0                 | 5.476             | 5.868             | 0                 | 5.868             |
| Current Period Net Profit Or Loss                                                      |    | 1.385.101         | 0                 | 1.385.101         | 1.767.060         | 0                 | 1.767.060         |
| Non-controlling interests                                                              | 22 | 857.360           | 0                 | 857.360           | 672.855           | 0                 | 672.855           |
| <b>Total equity and liabilities</b>                                                    |    | <b>23.983.016</b> | <b>28.537.935</b> | <b>52.520.951</b> | <b>29.792.969</b> | <b>21.764.577</b> | <b>51.557.546</b> |

# STATEMENT OF OFF-BALANCE SHEET ITEMS

|                                |              |
|--------------------------------|--------------|
| Presentation Currency          | 1.000 TL     |
| Nature of Financial Statements | Consolidated |

|                                                   | Footnote Reference | Current Period<br>30.09.2024 |             |             | Previous Period<br>31.12.2023 |             |             |
|---------------------------------------------------|--------------------|------------------------------|-------------|-------------|-------------------------------|-------------|-------------|
|                                                   |                    | TC                           | FC          | Total       | TC                            | FC          | Total       |
| OFF-BALANCE SHEET ITEMS                           |                    |                              |             |             |                               |             |             |
| OFF-BALANCE SHEET ITEMS                           |                    |                              |             |             |                               |             |             |
| IRREVOCABLE FACTORING TRANSACTIONS                |                    | 1.161.106                    | 2.518.881   | 3.679.987   | 363.240                       | 1.804.641   | 2.167.881   |
| REVOCABLE FACTORING TRANSACTIONS                  |                    | 2.741.023                    | 756.074     | 3.497.097   | 1.235.817                     | 323.520     | 1.559.337   |
| SAVINGS FINANCE CONTRACTS TRANSACTIONS            |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| COLLATERALS RECEIVED                              | 38                 | 168.302.989                  | 390.595.764 | 558.898.753 | 123.287.938                   | 326.072.036 | 449.359.974 |
| COLLATERALS GIVEN                                 | 26                 | 13.129.939                   | 12.613      | 13.142.552  | 8.700.586                     | 11          | 8.700.597   |
| COMMITMENTS                                       |                    | 898.467                      | 4.214.992   | 5.113.459   | 549.975                       | 977.643     | 1.527.618   |
| Irrevocable Commitments                           |                    | 0                            | 236.564     | 236.564     | 0                             | 181.806     | 181.806     |
| Revocable Commitments                             |                    | 898.467                      | 3.978.428   | 4.876.895   | 549.975                       | 795.837     | 1.345.812   |
| Lease Commitments                                 |                    | 898.467                      | 3.978.428   | 4.876.895   | 549.975                       | 795.837     | 1.345.812   |
| Finance Lease Commitments                         |                    | 898.467                      | 3.978.428   | 4.876.895   | 549.975                       | 795.837     | 1.345.812   |
| Operational Lease Commitments                     |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| Other Revocable Commitments                       |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| DERIVATIVE FINANCIAL INSTRUMENTS                  | 26                 | 4.766.264                    | 22.506.124  | 27.272.388  | 0                             | 12.829.346  | 12.829.346  |
| Derivative Financial Instruments Held For Hedging |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| Fair Value Hedges                                 |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| Cash Flow Hedges                                  |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| Hedges of Net Investment in Foreign Operations    |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| Derivative Financial Instruments Held For Trading |                    | 4.766.264                    | 22.506.124  | 27.272.388  | 0                             | 12.829.346  | 12.829.346  |
| Forward Buy or Sell Transactions                  |                    | 1.856.515                    | 2.259.416   | 4.115.931   | 0                             | 407.597     | 407.597     |
| Swap Purchases or Sales                           |                    | 2.909.749                    | 20.246.708  | 23.156.457  | 0                             | 12.421.749  | 12.421.749  |
| Option Purchases or Sales                         |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| Futures Purchases or Sales                        |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| Other                                             |                    | 0                            | 0           | 0           | 0                             | 0           | 0           |
| ITEMS HELD IN CUSTODY                             |                    | 6.435.181                    | 634.684     | 7.069.865   | 3.675.476                     | 514.948     | 4.190.424   |
| TOTAL OFF-BALANCE SHEET ITEMS                     |                    | 197.434.969                  | 421.239.132 | 618.674.101 | 137.813.032                   | 342.522.145 | 480.335.177 |

# Statement of Profit or Loss

|                                |              |
|--------------------------------|--------------|
| Presentation Currency          | 1.000 TL     |
| Nature of Financial Statements | Consolidated |

|                                                                | Footnote Reference | Current Period<br>01.01.2024 -<br>30.09.2024 | Previous Period<br>01.01.2023 -<br>30.09.2023 | Current Period 3<br>Months<br>01.07.2024 -<br>30.09.2024 | Previous Period 3<br>Months<br>01.07.2023 -<br>30.09.2023 |
|----------------------------------------------------------------|--------------------|----------------------------------------------|-----------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------|
| <b>Statement of Profit or Loss</b>                             |                    |                                              |                                               |                                                          |                                                           |
| <b>INCOME AND EXPENSE ITEMS</b>                                |                    |                                              |                                               |                                                          |                                                           |
| OPERATING INCOME                                               | 29                 | 8.616.666                                    | 5.534.939                                     | 2.814.009                                                | 2.236.481                                                 |
| FACTORING INCOME                                               |                    | 5.439.268                                    | 3.438.024                                     | 1.662.240                                                | 1.447.079                                                 |
| Factoring Interest Income                                      |                    | 5.232.065                                    | 2.643.541                                     | 1.585.118                                                | 1.044.799                                                 |
| Discounted                                                     |                    | 2.969.787                                    | 1.225.491                                     | 896.350                                                  | 488.253                                                   |
| Other                                                          |                    | 2.262.278                                    | 1.418.050                                     | 688.768                                                  | 556.546                                                   |
| Factoring Fee and Commission Income                            |                    | 207.203                                      | 794.483                                       | 77.122                                                   | 402.280                                                   |
| Discounted                                                     |                    | 109.722                                      | 423.814                                       | 37.218                                                   | 216.507                                                   |
| Other                                                          |                    | 97.481                                       | 370.669                                       | 39.904                                                   | 185.773                                                   |
| INCOME FROM FINANCING LOANS                                    |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Interest Income From Financing Loans                           |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Fee and Commission Income From Financing Loans                 |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| LEASE INCOME                                                   |                    | 3.177.398                                    | 2.096.915                                     | 1.151.769                                                | 789.402                                                   |
| Finance Lease Income                                           |                    | 3.174.625                                    | 2.093.931                                     | 1.150.996                                                | 788.312                                                   |
| Operational Lease Income                                       |                    | 2.773                                        | 2.984                                         | 773                                                      | 1.090                                                     |
| Fee and Commission Income From Lease Operations                |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| SAVINGS FINANCE INCOME                                         |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Profit Share on Savings Finance Receivables                    |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Fees and Commissions Received From Savings Finance Operations  |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| FINANCE COST (-)                                               | 32                 | -6.673.141                                   | -3.545.621                                    | -2.118.029                                               | -1.418.574                                                |
| Profit Share Expense on Savings Fund Pool                      |                    |                                              | 0                                             | 0                                                        | 0                                                         |
| Interest Expenses on Funds Borrowed                            |                    | -5.805.318                                   | -2.739.700                                    | -1.736.641                                               | -1.149.033                                                |
| Interest Expenses On Factoring Payables                        |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Lease Interest Expenses                                        |                    | -9.818                                       | -1.509                                        | -4.078                                                   | -502                                                      |
| Interest Expenses on Securities Issued                         |                    | -683.649                                     | -344.239                                      | -315.994                                                 | -65.295                                                   |
| Other Interest Expense                                         |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Fees and Commissions Paid                                      |                    | -174.356                                     | -460.173                                      | -61.316                                                  | -203.744                                                  |
| GROSS PROFIT (LOSS)                                            |                    | 1.943.525                                    | 1.989.318                                     | 695.980                                                  | 817.907                                                   |
| OPERATING EXPENSES (-)                                         | 30                 | -587.767                                     | -297.464                                      | -203.301                                                 | -109.083                                                  |
| Personnel Expenses                                             |                    | -418.950                                     | -195.123                                      | -148.133                                                 | -74.926                                                   |
| Provision Expense for Employment Termination Benefits          |                    | -33.172                                      | -11.996                                       | -14.259                                                  | -4.759                                                    |
| Research and development expense                               |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| General Operating Expenses                                     |                    | -135.645                                     | -90.345                                       | -40.909                                                  | -29.398                                                   |
| Other                                                          |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| GROSS OPERATING PROFIT (LOSS)                                  |                    | 1.355.758                                    | 1.691.854                                     | 492.679                                                  | 708.824                                                   |
| OTHER OPERATING INCOME                                         | 31                 | 1.460.283                                    | 1.377.332                                     | 440.784                                                  | 207.912                                                   |
| Interest Income on Banks                                       |                    | 249.991                                      | 5.956                                         | 101.205                                                  | 2.426                                                     |
| Interest Income on Marketable Securities Portfolio             |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Dividend Income                                                |                    | 77.849                                       | 36.730                                        | 0                                                        | 0                                                         |
| Gains Arising from Capital Markets Transactions                |                    | 2.949                                        | 417                                           | 959                                                      | 309                                                       |
| Derivative Financial Transactions' Gains                       |                    | 569.272                                      | 143.887                                       | 355.489                                                  | -40.772                                                   |
| Foreign Exchange Gains                                         |                    | 0                                            | 838.587                                       | -84.552                                                  | 146.465                                                   |
| Other                                                          |                    | 560.222                                      | 351.755                                       | 67.683                                                   | 99.484                                                    |
| PROVISION EXPENSES                                             | 33                 | -262.983                                     | -458.248                                      | -77.219                                                  | 21.814                                                    |
| Specific Provisions                                            |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Allowances For Expected Credit Losses                          |                    | -262.983                                     | -458.248                                      | -77.219                                                  | 21.814                                                    |
| General Loan Loss Provisions                                   |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Other                                                          |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| OTHER OPERATING EXPENSES (-)                                   | 34                 | -307.779                                     | -300.018                                      | -133.977                                                 | -12.986                                                   |
| Impairment in Value of Securities                              |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Impairment in Value of Non-Current Assets                      |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Capital Market Transactions Losses                             |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Loss Arising from Derivative Financial Transaction             |                    | -224.891                                     | -264.276                                      | -67.736                                                  | -9.567                                                    |
| Foreign Exchange Losses                                        |                    | -59.216                                      | 0                                             | -59.216                                                  | 0                                                         |
| Other                                                          |                    | -23.672                                      | -35.742                                       | -7.025                                                   | -3.419                                                    |
| NET OPERATING PROFIT (LOSS)                                    |                    | 2.245.279                                    | 2.310.920                                     | 722.267                                                  | 925.564                                                   |
| 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                                      |    | 2.245.279  | 2.310.920  | 722.267    | 925.564    |
| TAX PROVISION FOR CONTINUING OPERATIONS (+/-)                                             | 35 | -710.294   | -683.666   | -299.293   | -315.636   |
| Current Tax Provision                                                                     |    | -542.827   | -785.909   | -173.736   | -407.880   |
| Expense Effect of Deferred Tax                                                            |    | -167.467   | 0          | -125.557   | 0          |
| Income Effect of Deferred Tax                                                             |    | 0          | 102.243    | 0          | 92.244     |
| NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS                                       |    | 1.534.985  | 1.627.254  | 422.974    | 609.928    |
| 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                                                         |    | 1.534.985  | 1.627.254  | 422.974    | 609.928    |
| Profit (loss), attributable to [abstract]                                                 |    |            |            |            |            |
| Non-controlling Interests                                                                 | 22 | 149.884    | 211.909    | 48.152     | 77.422     |
| Owners of Parent                                                                          |    | 1.385.101  | 1.415.345  | 374.822    | 532.506    |
| Profit (loss) per share                                                                   |    |            |            |            |            |
| Profit (Loss) per Share                                                                   |    |            |            |            |            |
| EARNINGS (LOSS) PER SHARE                                                                 |    |            |            |            |            |
| Basic Earnings (Loss) Per Share from Continuing Operations                                |    |            |            |            |            |
| Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)                                     | 36 | 0,01990000 | 0,02040000 | 0,00540000 | 0,00770000 |
| Basic Earnings (Loss) Per Share from Discontinued Operations                              |    |            |            |            |            |
| Durdurulan Faaliyetlerden Hisse Başına Kazanç (Zarar)                                     |    | 0,00000000 | 0,00000000 | 0,00000000 | 0,00000000 |
| DILUTED EARNINGS (LOSS) PER SHARE                                                         |    |            |            |            |            |
| Diluted earnings (loss) per share from continuing operations                              |    |            |            |            |            |
| Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)                                     | 36 | 0,01990000 | 0,02040000 | 0,00540000 | 0,00770000 |
| Diluted earnings (loss) per share from discontinued operations                            |    |            |            |            |            |
| Durdurulan Faaliyetlerden Hisse Başına Kazanç (Zarar)                                     |    | 0,00000000 | 0,00000000 | 0,00000000 | 0,00000000 |

# Statement of profit or loss and other comprehensive income [abstract]

|                                |              |
|--------------------------------|--------------|
| Presentation Currency          | 1.000 TL     |
| Nature of Financial Statements | Consolidated |

|                                                                                                                         | Footnote Reference | Current Period<br>01.01.2024 -<br>30.09.2024 | Previous Period<br>01.01.2023 -<br>30.09.2023 | Current Period 3<br>Months<br>01.07.2024 -<br>30.09.2024 | Previous Period 3<br>Months<br>01.07.2023 -<br>30.09.2023 |
|-------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------|-----------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------|
| <b>Statement of profit or loss and other comprehensive income [abstract]</b>                                            |                    |                                              |                                               |                                                          |                                                           |
| PROFIT (LOSS)                                                                                                           |                    | 1.534.985                                    | 1.627.254                                     | 422.974                                                  | 609.928                                                   |
| OTHER COMPREHENSIVE INCOME                                                                                              |                    | 316.539                                      | 1.842.212                                     | -308.585                                                 | 1.836.716                                                 |
| Other Comprehensive Income that will not be Reclassified to Profit or Loss                                              |                    | 316.539                                      | 1.842.212                                     | -308.585                                                 | 1.836.716                                                 |
| Gains (Losses) on Revaluation of Property, Plant and Equipment                                                          |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Gains (Losses) on Revaluation of Intangible Assets                                                                      |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Gains (Losses) on Remeasurements of Defined Benefit Plans                                                               |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss                          |                    | 334.434                                      | 1.842.124                                     | -338.229                                                 | 1.836.628                                                 |
| Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss              |                    | -17.895                                      | 88                                            | 29.644                                                   | 88                                                        |
| Other Comprehensive Income That Will Be Reclassified to Profit or Loss                                                  |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Exchange Differences on Translation                                                                                     |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Income (Losses) from Cash Flow Hedges                                                                                   |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Income (Losses) on Hedges of Net Investments in Foreign Operations                                                      |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss                        |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss                  |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| TOTAL COMPREHENSIVE INCOME (LOSS)                                                                                       |                    | 1.851.524                                    | 3.469.466                                     | 114.389                                                  | 2.446.644                                                 |



Statement of cash flows [abstract]

|                                |              |
|--------------------------------|--------------|
| Presentation Currency          | 1.000 TL     |
| Nature of Financial Statements | Consolidated |

|                                                                                                      | Footnote Reference | Current Period<br>01.01.2024 - 30.09.2024 | Previous Period<br>01.01.2023 - 30.09.2023 |
|------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------|--------------------------------------------|
| Statement of cash flows [abstract]                                                                   |                    |                                           |                                            |
| CASH FLOWS FROM OPERATING ACTIVITIES                                                                 |                    |                                           |                                            |
| Operating Profit/Loss Before Changes in Operating Assets and Liabilities                             |                    | 1.991.394                                 | 1.553.789                                  |
| Interest Received / Profit Share Received / Lease Income                                             |                    | 8.828.839                                 | 4.298.843                                  |
| Interest Paid /Profit Share Paid / Lease Payments                                                    |                    | -6.718.422                                | -2.701.108                                 |
| Dividends received                                                                                   |                    | 77.849                                    | 36.730                                     |
| Fees and Commissions Received                                                                        |                    | 207.203                                   | 794.483                                    |
| Other Gains                                                                                          |                    | 216.426                                   | 136.640                                    |
| Collections from Previously Written Off Loans and Other Receivables                                  | 31                 | 343.796                                   | 215.115                                    |
| Cash Payments to Personnel and Service Suppliers                                                     |                    | -377.609                                  | -173.537                                   |
| Taxes Paid                                                                                           | 21                 | -665.900                                  | -433.701                                   |
| Other                                                                                                |                    | 79.212                                    | -619.676                                   |
| Changes in Operating Assets and Liabilities                                                          |                    | -2.770.128                                | -584.688                                   |
| Net (Increase) Decrease in Factoring Receivables                                                     |                    | 3.338.313                                 | -4.692.678                                 |
| Net (Increase) Decrease in Financing Loans                                                           |                    | 0                                         | 0                                          |
| Net (Increase) Decrease in Receivables From Leasing Transactions                                     |                    | 1.350.424                                 | 1.098.128                                  |
| Net (Increase) Decrease in Savings Finance Receivables                                               |                    | 0                                         | 0                                          |
| Net (Increase) Decrease in Other Assets                                                              |                    | -3.579.845                                | 342.055                                    |
| Net Increase (Decrease) in Factoring Payables                                                        |                    | 0                                         | 0                                          |
| Net Increase (Decrease) in Savings Fund Pool                                                         |                    | 0                                         | 0                                          |
| Net Increase (Decrease) in Lease Payables                                                            |                    | 23.788                                    | 2.722                                      |
| Net Increase (Decrease) in Funds Borrowed                                                            |                    | -5.272.770                                | 2.633.691                                  |
| Net Increase (Decrease) in Matured Payables                                                          |                    | 0                                         | 0                                          |
| Net Increase (Decrease) Other Liabilities                                                            |                    | 1.369.962                                 | 31.394                                     |
| Cash flows from (used in) operating activities                                                       |                    | -778.734                                  | 969.101                                    |
| CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES                                                       |                    |                                           |                                            |
| 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                                          |
| Tangible And Intangible Asset Purchases                                                              | 11,12              | -65.382                                   | -83.906                                    |
| Sale of Tangible Intangible Assets                                                                   | 11,12              | 19.676                                    | 2.844                                      |
| Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income          |                    | 0                                         | 0                                          |
| Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income         |                    | 0                                         | 0                                          |
| Cash Paid for Purchase of Financial Assets At Amortised Cost                                         |                    | 0                                         | 0                                          |
| Cash Obtained from Sale of Financial Assets At Amortised Cost                                        |                    | 0                                         | 0                                          |
| Other                                                                                                |                    | -98.852                                   | 0                                          |
| Net cash flows from (used in) investing activities                                                   |                    | -144.558                                  | -81.062                                    |
| CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES                                                       |                    |                                           |                                            |
| Cash Obtained from Loans and Securities Issued                                                       |                    | 5.923.211                                 | 3.751.761                                  |
| Cash Outflow Arised From Loans and Securities Issued                                                 |                    | -5.717.914                                | -4.153.453                                 |
| Equity Instruments Issued                                                                            |                    | 0                                         | 0                                          |
| Dividends paid                                                                                       |                    | 0                                         | 0                                          |
| Payments of lease liabilities                                                                        |                    | 0                                         | 0                                          |
| Other                                                                                                |                    | 0                                         | 0                                          |
| Net cash flows from (used in) financing activities                                                   |                    | 205.297                                   | -401.692                                   |
| Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents                               |                    | 3.949                                     | 224                                        |
| Net Increase (decrease) in cash and cash equivalents                                                 |                    | -714.046                                  | 486.571                                    |
| Cash and Cash Equivalents at Beginning of the Period                                                 | 4                  | 2.510.720                                 | 362.710                                    |
| Cash and Cash Equivalents at End of the Period                                                       | 4                  | 1.796.674                                 | 849.281                                    |



Statement of changes in equity [abstract]

|                                |              |
|--------------------------------|--------------|
| Presentation Currency          | 1.000 TL     |
| Nature of Financial Statements | Consolidated |

|                                            |                                                   | Footnote Reference | Issued capital [ member ] | Share premium [ member ] | 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 | Net Profit Or Loss | Non-controlling interests [ member] | Equity [ member] |
|--------------------------------------------|---------------------------------------------------|--------------------|---------------------------|--------------------------|---------------------------|------------------------|-----------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------------------|--------------------|-------------------------------------|------------------|
|                                            |                                                   |                    |                           |                          |                           |                        | Tangible and Intangible Assets Accumulated Revaluation Increases / Decreases            | Accumulated Gains or 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) | Reserve of 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<br>01.01.2023 - 30.09.2023 | Statement of changes in equity [abstract]         |                    |                           |                          |                           |                        |                                                                                         |                                                                        |                                                                                                                                                                                                                                                                  |                                                                                     |                                                                                                                                                     |                                                                                                                                                                                                                                                                                                            |                 |                                |                    |                                     |                  |
|                                            | CHANGES IN EQUITY ITEMS                           |                    |                           |                          |                           |                        |                                                                                         |                                                                        |                                                                                                                                                                                                                                                                  |                                                                                     |                                                                                                                                                     |                                                                                                                                                                                                                                                                                                            |                 |                                |                    |                                     |                  |
|                                            | Equity at beginning of period                     |                    | 695.303                   | 0                        | 0                         | 1.763                  | 0                                                                                       | -2.107                                                                 | 948.916 0                                                                                                                                                                                                                                                        | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 954.367         | 7.824                          | 826.766            | 311.213                             | 3.744.045        |
|                                            | Increase or Decrease Required by TAS 8            |                    | 0                         | 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                                   | 0                |
|                                            | Effect Of Changes In Accounting Policy            |                    | 0                         | 0                        | 0                         | 0                      | 0                                                                                       | 0                                                                      | 0 0                                                                                                                                                                                                                                                              | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 0               | 0                              | 0                  | 0                                   | 0                |
|                                            | Adjusted Beginning Balance                        | 23                 | 695.303                   | 0                        | 0                         | 1.763                  | 0                                                                                       | -2.107                                                                 | 948.916 0                                                                                                                                                                                                                                                        | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 954.367         | 7.824                          | 826.766            | 311.213                             | 3.744.045        |
|                                            | Total Comprehensive Income (Loss)                 |                    | 0                         | 0                        | 0                         | 0                      | 0                                                                                       | 88                                                                     | 1.641.965 0                                                                                                                                                                                                                                                      | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 0               | 0                              | 1.415.345          | 412.068                             | 3.469.466        |
|                                            | Cash Capital Increase                             |                    | 0                         | 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                                   | 0                |
|                                            | Inflation Adjustments to Paid-in Capital          |                    | 0                         | 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                                   | 0                |
|                                            | Subordinated Debt                                 |                    | 0                         | 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                                   | 0                |
|                                            | Profit Distributions                              |                    | 0                         | 0                        | 0                         | 0                      | 0                                                                                       | 0                                                                      | 0 0                                                                                                                                                                                                                                                              | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 828.722         | -1.956                         | -826.766           | 0                                   | 0                |
| Dividends Paid                             |                                                   | 0                  | 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                                                                                   | 0 0                                                                                                                                                 | 828.722                                                                                                                                                                                                                                                                                                    | -1.956          | -826.766                       | 0                  | 0                                   |                  |
| Other                                      |                                                   | 0                  | 0                         | 0                        | 0                         | 0                      | 0                                                                                       | 0 0                                                                    | 0                                                                                                                                                                                                                                                                | 0                                                                                   | 0 0                                                                                                                                                 | 0                                                                                                                                                                                                                                                                                                          | 0               | 0                              | 0                  | 0                                   |                  |
| Equity at end of period                    |                                                   | 695.303            | 0                         | 0                        | 1.763                     | 0                      | -2.019                                                                                  | 2.590.881 0                                                            | 0                                                                                                                                                                                                                                                                | 0                                                                                   | 0 0                                                                                                                                                 | 1.783.089                                                                                                                                                                                                                                                                                                  | 5.868           | 1.415.345                      | 723.281            | 7.213.511                           |                  |
| Current Period<br>01.01.2024 - 30.09.2024  | Statement of changes in equity [abstract]         |                    |                           |                          |                           |                        |                                                                                         |                                                                        |                                                                                                                                                                                                                                                                  |                                                                                     |                                                                                                                                                     |                                                                                                                                                                                                                                                                                                            |                 |                                |                    |                                     |                  |
|                                            | CHANGES IN EQUITY ITEMS                           |                    |                           |                          |                           |                        |                                                                                         |                                                                        |                                                                                                                                                                                                                                                                  |                                                                                     |                                                                                                                                                     |                                                                                                                                                                                                                                                                                                            |                 |                                |                    |                                     |                  |
|                                            | Equity at beginning of period                     |                    | 695.303                   | 0                        | 0                         | 1.763                  | 0                                                                                       | -3.018                                                                 | 1.846.980 0                                                                                                                                                                                                                                                      | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 1.783.089       | 5.868                          | 1.767.060          | 672.855                             | 6.769.900        |
|                                            | Increase or Decrease Required by TAS 8            |                    | 0                         | 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                                   | 0                |
|                                            | Effect Of Changes In Accounting Policy            |                    | 0                         | 0                        | 0                         | 0                      | 0                                                                                       | 0                                                                      | 0 0                                                                                                                                                                                                                                                              | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 0               | 0                              | 0                  | 0                                   | 0                |
|                                            | Adjusted Beginning Balance                        | 23                 | 695.303                   | 0                        | 0                         | 1.763                  | 0                                                                                       | -3.018                                                                 | 1.846.980 0                                                                                                                                                                                                                                                      | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 1.783.089       | 5.868                          | 1.767.060          | 672.855                             | 6.769.900        |
|                                            | Total Comprehensive Income (Loss)                 |                    | 0                         | 0                        | 0                         | 0                      | 0                                                                                       | 0                                                                      | 281.918 0                                                                                                                                                                                                                                                        | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 0               | 0                              | 1.385.101          | 184.505                             | 1.851.524        |
|                                            | Cash Capital Increase                             |                    | 0                         | 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                                   | 0                |
|                                            | Inflation Adjustments to Paid-in Capital          |                    | 0                         | 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                                   | 0                |
|                                            | Subordinated Debt                                 |                    | 0                         | 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                                   | 0                |
|                                            | Profit Distributions                              |                    | 0                         | 0                        | 0                         | 0                      | 0                                                                                       | 0                                                                      | 0 0                                                                                                                                                                                                                                                              | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 1.767.452       | -392                           | -                  | 0                                   | 0                |
|                                            | Dividends Paid                                    |                    | 0                         | 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                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 1.767.452       | -392                           | -                  | 0                                   | 0                |
|                                            | Other                                             |                    | 0                         | 0                        | 0                         | 0                      | 0                                                                                       | 0                                                                      | 0 0                                                                                                                                                                                                                                                              | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 0               | 0                              | 0                  | 0                                   | 0                |
|                                            | Equity at end of period                           |                    | 695.303                   | 0                        | 0                         | 1.763                  | 0                                                                                       | -3.018                                                                 | 2.128.898 0                                                                                                                                                                                                                                                      | 0                                                                                   | 0                                                                                                                                                   | 0 0                                                                                                                                                                                                                                                                                                        | 3.550.541       | 5.476                          | 1.385.101          | 857.360                             | 8.621.424        |