



KAMUYU AYDINLATMA PLATFORMU

TÜRK EKONOMİ BANKASI A.Ş. Bank Financial Report Unconsolidated 2024 - 3. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türk Ekonomi Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türk Ekonomi Bankası A.Ş.'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

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

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.d'de ve IV.5.a'da belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından, 2,050,000 bin TL'si geçmiş yıllarda ayrılan, 1,200,000 bin TL'si cari dönemde iptal edilen toplam 850,000 bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

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

Diğer Husus

Banka'nın 31 Aralık 2023 ve 30 Eylül 2023 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide olmayan finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 31 Ocak 2024 tarihli bağımsız denetim raporunda yer alan konsolide olmayan finansal tabloların, Banka yönetimi tarafından, 400,000 Bin TL'si geçmiş yıllarda ve 1,650,000 Bin TL'si 2023 yılı içerisinde gider yazılan toplam 2,050,000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle sınırlı olumlu görüş ve 26 Ekim 2023 tarihli sınırlı denetim raporunda ise olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem

konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

31 Ekim 2024

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		78.812.456	82.400.421	161.212.877	62.556.957	74.152.574	136.709.531
Cash and cash equivalents		62.297.689	68.604.488	130.902.177	54.430.193	69.429.745	123.859.938
Cash and Cash Balances at Central Bank	(I-1)	57.659.777	55.319.517	112.979.294	40.590.024	63.894.514	104.484.538
Banks	(I-4)	4.660.306	13.328.146	17.988.452	1.607.670	5.586.915	7.194.585
Receivables From Money Markets		0	0	0	12.243.739	0	12.243.739
Allowance for Expected Losses (-)		-22.394	-43.175	-65.569	-11.240	-51.684	-62.924
Financial assets at fair value through profit or loss		228.833	703.378	932.211	352.244	660.327	1.012.571
Public Debt Securities	(I-2)	79.631	300.597	380.228	242.988	345.477	588.465
Equity instruments		149.202	313.107	462.309	109.256	164.734	273.990
Other Financial Assets		0	89.674	89.674	0	150.116	150.116
Financial Assets at Fair Value Through Other Comprehensive Income	(I-5)	13.365.807	11.453.996	24.819.803	5.103.118	2.722.321	7.825.439
Public Debt Securities		13.276.775	11.453.996	24.730.771	5.020.783	2.722.321	7.743.104
Equity instruments		89.032	0	89.032	82.335	0	82.335
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		2.920.127	1.638.559	4.558.686	2.671.402	1.340.181	4.011.583
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-3)	2.920.127	1.537.971	4.458.098	1.935.635	1.037.427	2.973.062
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-12)	0	100.588	100.588	735.767	302.754	1.038.521
FINANCIAL ASSETS AT AMORTISED COST (Net)		268.329.749	108.452.104	376.781.853	180.572.861	71.874.109	252.446.970
Loans	(I-6)	219.644.207	99.042.661	318.686.868	150.617.852	59.267.626	209.885.478
Receivables From Leasing Transactions	(I-11)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-7)	53.564.279	10.217.227	63.781.506	34.609.839	14.681.619	49.291.458
Public Debt Securities		53.564.279	10.217.227	63.781.506	34.609.839	14.681.619	49.291.458
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-4.878.737	-807.784	-5.686.521	-4.654.830	-2.075.136	-6.729.966
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-14)	68.083	0	68.083	82.060	0	82.060
Held for Sale		68.083	0	68.083	82.060	0	82.060
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		279.026	0	279.026	279.026	0	279.026
Investments in Associates (Net)	(I-8)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(I-9)	279.021	0	279.021	279.021	0	279.021
Unconsolidated Financial Subsidiaries		278.971	0	278.971	278.971	0	278.971
Unconsolidated Non-Financial Subsidiaries		50	0	50	50	0	50
Jointly Controlled Partnerships (JointVentures) (Net)	(I-10)	5	0	5	5	0	5
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		5	0	5	5	0	5
TANGIBLE ASSETS (Net)		2.424.657	0	2.424.657	1.933.104	0	1.933.104
INTANGIBLE ASSETS AND GOODWILL (Net)		1.700.104	0	1.700.104	1.269.693	0	1.269.693
Goodwill		421.124	0	421.124	421.124	0	421.124
Other		1.278.980	0	1.278.980	848.569	0	848.569
INVESTMENT PROPERTY (Net)	(I-13)	0	0	0	0	0	0
CURRENT TAX ASSETS		842.581	0	842.581	220.897	0	220.897
DEFERRED TAX ASSET		1.651.756	0	1.651.756	2.410.400	0	2.410.400
OTHER ASSETS (Net)		22.615.353	886.799	23.502.152	10.973.389	593.949	11.567.338
TOTAL ASSETS		376.723.765	191.739.324	568.463.089	260.298.387	146.620.632	406.919.019
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	273.617.646	111.153.179	384.770.825	185.454.941	99.290.895	284.745.836
LOANS RECEIVED	(II-3)	303.677	20.644.073	20.947.750	112.235	19.827.362	19.939.597
MONEY MARKET FUNDS		13.630.000	38.059.484	51.689.484	0	28.109.842	28.109.842
MARKETABLE SECURITIES (Net)	(II-3)	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		3.395.309	847.548	4.242.857	1.834.898	800.400	2.635.298
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(II-2)	3.380.282	847.548	4.227.830	1.752.443	800.400	2.552.843
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-6)	15.027	0	15.027	82.455	0	82.455
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-5)	1.435.665	101.956	1.537.621	965.961	25.188	991.149
PROVISIONS	(II-7)	4.641.886	840.525	5.482.411	5.580.312	781.515	6.361.827
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.753.069	165.668	2.918.737	2.777.948	108.441	2.886.389
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.888.817	674.857	2.563.674	2.802.364	673.074	3.475.438
CURRENT TAX LIABILITIES	(II-8)	1.981.326	0	1.981.326	1.282.111	3	1.282.114
DEFERRED TAX LIABILITY		0	0	0	0	0	0
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
SUBORDINATED DEBT		0	27.770.403	27.770.403	0	11.637.967	11.637.967
Loans		0	0	0	0	0	0

Other Debt Instruments		0	27.770.403	27.770.403	0	11.637.967	11.637.967
OTHER LIABILITIES	(II-4)	26.577.243	1.792.336	28.369.579	13.722.859	2.447.840	16.170.699
EQUITY	(II-9)	41.545.510	125.323	41.670.833	34.911.647	133.043	35.044.690
Issued capital		2.204.390	0	2.204.390	2.204.390	0	2.204.390
Capital Reserves		389.769	0	389.769	389.769	0	389.769
Equity Share Premiums		2.565	0	2.565	2.565	0	2.565
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		387.204	0	387.204	387.204	0	387.204
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-321.838	0	-321.838	-344.917	0	-344.917
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-329.114	125.323	-203.791	-26.971	133.043	106.072
Profit Reserves		31.516.711	0	31.516.711	20.962.728	0	20.962.728
Legal Reserves		836.739	0	836.739	718.690	0	718.690
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		30.679.972	0	30.679.972	15.627.134	0	15.627.134
Other Profit Reserves		0	0	0	4.616.904	0	4.616.904
Profit or Loss		8.085.592	0	8.085.592	11.726.648	0	11.726.648
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		8.085.592	0	8.085.592	11.726.648	0	11.726.648
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		367.128.262	201.334.827	568.463.089	243.864.964	163.054.055	406.919.019

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		335.898.322	509.732.692	845.631.014	219.914.666	342.246.423	562.161.089
GUARANTIES AND WARRANTIES	(III-1)	33.459.338	66.867.830	100.327.168	19.654.698	62.281.912	81.936.610
Letters of Guarantee		18.391.486	34.621.259	53.012.745	13.366.519	31.813.601	45.180.120
Guarantees Subject to State Tender Law		88.388	231.897	320.285	104.520	205.134	309.654
Guarantees Given for Foreign Trade Operations		1.098.847	1.433.674	2.532.521	862.611	1.207.038	2.069.649
Other Letters of Guarantee		17.204.251	32.955.688	50.159.939	12.399.388	30.401.429	42.800.817
Bank Acceptances		0	73.821	73.821	0	70.513	70.513
Import Letter of Acceptance		0	73.821	73.821	0	70.513	70.513
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	24.037.031	24.037.031	0	22.935.305	22.935.305
Documentary Letters of Credit		0	4.025.734	4.025.734	0	5.661.471	5.661.471
Other Letters of Credit		0	20.011.297	20.011.297	0	17.273.834	17.273.834
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		8.728.577	8.135.719	16.864.296	3.246.496	7.446.704	10.693.200
Other Collaterals		6.339.275	0	6.339.275	3.041.683	15.789	3.057.472
COMMITMENTS	(III-1)	145.776.340	49.325.434	195.101.774	72.370.428	9.642.055	82.012.483
Irrevocable Commitments		144.212.971	49.325.434	193.538.405	71.516.146	9.642.055	81.158.201
Forward Asset Purchase Commitments		2.793.224	48.220.929	51.014.153	1.651.971	8.591.528	10.243.499
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		25.701.841	149	25.701.990	13.465.372	111.782	13.577.154
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.564.812	0	5.564.812	4.044.146	0	4.044.146
Tax and Fund Liabilities Arised from Export Commitments		628.154	0	628.154	302.721	0	302.721
Commitments for Credit Card Limits		109.517.897	0	109.517.897	52.048.755	0	52.048.755
Commitments for Credit Cards and Banking Services Promotions		7.043	0	7.043	3.181	0	3.181
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	1.104.356	1.104.356	0	938.745	938.745
Revocable Commitments		1.563.369	0	1.563.369	854.282	0	854.282
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		1.563.369	0	1.563.369	854.282	0	854.282
DERIVATIVE FINANCIAL INSTRUMENTS		156.662.644	393.539.428	550.202.072	127.889.540	270.322.456	398.211.996
Derivative Financial Instruments Held For Hedging		1.000.000	38.120.928	39.120.928	1.665.300	24.498.209	26.163.509
Fair Value Hedges		0	26.894.400	26.894.400	0	0	0
Cash Flow Hedges		1.000.000	11.226.528	12.226.528	1.665.300	24.498.209	26.163.509
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		155.662.644	355.418.500	511.081.144	126.224.240	245.824.247	372.048.487
Forward Foreign Currency Buy or Sell Transactions		23.255.555	26.409.979	49.665.534	14.255.687	21.682.347	35.938.034
Forward Foreign Currency Buying Transactions		9.537.258	14.497.807	24.035.065	13.230.615	5.264.009	18.494.624
Forward Foreign Currency Sale Transactions		13.718.297	11.912.172	25.630.469	1.025.072	16.418.338	17.443.410
Currency and Interest Rate Swaps		92.165.892	222.150.260	314.316.152	86.388.981	131.816.100	218.205.081
Currency Swap Buy Transactions		11.972.362	90.751.881	102.724.243	869.068	59.729.356	60.598.424
Currency Swap Sell Transactions		15.283.792	88.490.567	103.774.359	32.587.503	33.978.278	66.565.781
Interest Rate Swap Buy Transactions		32.454.869	21.453.906	53.908.775	26.466.205	19.054.233	45.520.438
Interest Rate Swap Sell Transactions		32.454.869	21.453.906	53.908.775	26.466.205	19.054.233	45.520.438
Currency, Interest Rate and Securities Options		34.692.405	103.454.119	138.146.524	24.999.030	88.493.331	113.492.361
Currency Options Buy Transactions		27.239.878	37.206.398	64.446.276	13.714.144	37.016.644	50.730.788
Currency Options Sell Transactions		7.452.527	54.746.737	62.199.264	11.284.886	40.045.729	51.330.615
Interest Rate Options Buy Transactions		0	5.750.492	5.750.492	0	5.715.479	5.715.479
Interest Rate Options Sell Transactions		0	5.750.492	5.750.492	0	5.715.479	5.715.479
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		2.958.754	2.711.897	5.670.651	0	0	0
Currency Futures Buy Transactions		0	2.711.897	2.711.897	0	0	0
Currency Futures Sell Transactions		2.958.754	0	2.958.754	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		2.590.038	692.245	3.282.283	580.542	3.832.469	4.413.011
CUSTODY AND PLEDGES RECEIVED		574.895.505	160.629.329	735.524.834	303.612.583	145.764.338	449.376.921
ITEMS HELD IN CUSTODY		183.268.819	30.580.200	213.849.019	70.628.072	27.007.273	97.635.345
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		104.107.421	28.741.153	132.848.574	13.670.212	25.264.456	38.934.668
Cheques Received for Collection		62.555.089	476.436	63.031.525	44.899.493	256.367	45.155.860
Commercial Notes Received for Collection		1.877.283	77.128	1.954.411	1.259.605	130.698	1.390.303
Other Assets Received for Collection		125	1.285.483	1.285.608	125	1.355.752	1.355.877
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		14.728.901	0	14.728.901	10.798.637	0	10.798.637
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		388.115.954	129.817.890	517.933.844	231.628.157	118.400.989	350.029.146
Securities		1.944.360	1.700.743	3.645.103	537.996	1.056.614	1.594.610
Guarantee Notes		161.861.845	93.450.458	255.312.303	77.513.244	83.066.063	160.579.307
Commodity		203.799	414.389	618.188	664.315	604.663	1.268.978
Warrant		0	0	0	0	0	0
Real Estate		157.130.822	25.510.340	182.641.162	114.279.639	27.356.588	141.636.227
Other Pledged Items		66.975.128	8.741.960	75.717.088	38.632.963	6.317.061	44.950.024

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		3.510.732	231.239	3.741.971	1.356.354	356.076	1.712.430
TOTAL OFF-BALANCE SHEET ACCOUNTS		910.793.827	670.362.021	1.581.155.848	523.527.249	488.010.761	1.011.538.010



Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-1)	88.162.423	31.388.265	34.180.276	13.844.173
Interest Income on Loans		63.178.255	20.987.990	24.457.511	8.672.160
Interest Income on Reserve Deposits		5.762.930	116.699	3.040.703	59.660
Interest Income on Banks		1.818.148	577.891	374.998	322.517
Interest Income on Money Market Placements		4.062.267	1.246.851	770.494	834.091
Interest Income on Marketable Securities Portfolio		12.368.939	8.325.656	5.010.201	3.875.827
Financial Assets At Fair Value Through Profit Loss		684.609	171.923	397.506	34.188
Financial Assets At Fair Value Through Other Comprehensive Income		1.920.682	1.156.331	859.752	654.458
Financial Assets Measured at Amortised Cost		9.763.648	6.997.402	3.752.943	3.187.181
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		971.884	133.178	526.369	79.918
INTEREST EXPENSES (-)	(IV-2)	-68.920.132	-20.972.182	-27.942.755	-8.469.727
Interest Expenses on Deposits		-62.710.688	-18.466.930	-25.814.651	-7.416.219
Interest Expenses on Funds Borrowed		-2.937.171	-1.772.891	-891.294	-737.409
Interest Expenses on Money Market Funds		-2.414.397	-430.045	-1.031.574	-201.637
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-323.561	-202.368	-126.955	-73.430
Other Interest Expense		-534.315	-99.948	-78.281	-41.032
NET INTEREST INCOME OR EXPENSE		19.242.291	10.416.083	6.237.521	5.374.446
NET FEE AND COMMISSION INCOME OR EXPENSES		6.584.738	3.197.620	2.488.232	1.520.859
Fees and Commissions Received		13.674.111	5.758.891	5.286.175	2.737.973
From Noncash Loans		1.006.502	701.864	347.855	259.240
Other	(IV-9)	12.667.609	5.057.027	4.938.320	2.478.733
Fees and Commissions Paid (-)		-7.089.373	-2.561.271	-2.797.943	-1.217.114
Paid for Noncash Loans		-7.815	-5.702	-2.690	-1.970
Other	(IV-9)	-7.081.558	-2.555.569	-2.795.253	-1.215.144
DIVIDEND INCOME		24.783	25.149	2.278	11.374
TRADING INCOME OR LOSS (Net)	(IV-3)	-1.334.204	9.721.474	917.268	1.636.158
Gains (Losses) Arising from Capital Markets Transactions		-222.982	1.433.762	-184.933	67.114
Gains (Losses) Arising From Derivative Financial Transactions		-3.462.716	-161.560	479.161	3.657.214
Foreign Exchange Gains or Losses		2.351.494	8.449.272	623.040	-2.088.170
OTHER OPERATING INCOME	(IV-4)	502.001	352.252	226.671	137.312
GROSS PROFIT FROM OPERATING ACTIVITIES		25.019.609	23.712.578	9.871.970	8.680.149
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-5)	61.630	-514.738	131.227	-6.953
OTHER ALLOWANCE EXPENSES (-)	(IV-5)	1.250.272	-253.149	-2.066	-565.470
PERSONNEL EXPENSES (-)		-8.782.128	-4.792.245	-3.036.110	-1.922.442
OTHER OPERATING EXPENSES (-)	(IV-6)	-7.406.889	-4.591.531	-2.792.696	-1.654.624
NET OPERATING INCOME (LOSS)		10.142.494	13.560.915	4.172.325	4.530.660
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		10.142.494	13.560.915	4.172.325	4.530.660
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-7)	-2.056.902	-3.577.666	-1.156.375	-1.573.563
Current Tax Provision		-1.173.198	-3.499.987	636.129	-3.273.478
Expense Effect of Deferred Tax		-3.295.489	-1.925.440	-1.496.642	3.724.397
Income Effect of Deferred Tax		2.411.785	1.847.761	-295.862	-2.024.482
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		8.085.592	9.983.249	3.015.950	2.957.097
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	(IV-7)	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	(IV-8)	8.085.592	9.983.249	3.015.950	2.957.097
Profit (Loss) Attributable to Group		8.085.592	9.983.249	3.015.950	2.957.097
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		3,66790000	4,52880000	1,36820000	1,34150000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		8.085.592	9.983.249		
OTHER COMPREHENSIVE INCOME		-286.784	-381.796		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		23.079	64.791		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		24.120	21.948		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		6.697	19.711		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-7.738	23.132		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-309.863	-446.587		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-231.188	-514.387		
Income (Loss) Related with Cash Flow Hedges		-211.473	-30.862		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		132.798	98.662		
TOTAL COMPREHENSIVE INCOME (LOSS)		7.798.808	9.601.453		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-8.968.883	18.395.120
Interest Received		78.636.884	34.412.293
Interest Paid		-67.189.014	-19.025.843
Dividends received		24.783	25.149
Fees and Commissions Received		12.470.212	5.584.213
Other Gains		2.853.495	10.235.290
Collections from Previously Written Off Loans and Other Receivables		2.031.420	1.094.674
Cash Payments to Personnel and Service Suppliers		-8.441.867	-4.625.581
Taxes Paid		-5.590.365	-4.432.486
Other		-23.764.431	-4.872.589
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.308.034	17.929.343
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		74.849	2.413.797
Net (Increase) Decrease in Due From Banks		-305.311	-142.412
Net (Increase) Decrease in Loans		-100.964.694	-17.911.426
Net (Increase) Decrease in Other Assets		-25.139.174	-3.301.077
Net Increase (Decrease) in Bank Deposits		26.956.883	10.877.454
Net Increase (Decrease) in Other Deposits		88.282.749	16.138.661
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.121.090	6.367.968
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		13.281.642	3.486.378
Net Cash Provided From Banking Operations		-5.660.849	36.324.463
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-24.636.436	-2.405.701
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-162.985
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-321.352	-170.324
Cash Obtained from Tangible and Intangible Asset Sales		3.190	4.313
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-16.642.003	-4.011.504
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.033.237	6.491.758
Cash Paid for Purchase of Financial Assets At Amortised Cost		-14.600.320	-12.916.129
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.550.697	8.809.105
Other		-659.885	-449.935
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		14.178.566	-1.499.391
Cash Obtained from Loans and Securities Issued		27.285.039	0
Cash Outflow Arised From Loans and Securities Issued		-11.326.793	0
Equity Instruments Issued		0	0
Dividends paid		-1.172.665	-1.119.060
Payments of lease liabilities		-607.015	-380.331
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.619.828	4.712.514
Net Increase (Decrease) in Cash and Cash Equivalents		-13.498.891	37.131.885
Cash and Cash Equivalents at Beginning of the Period		96.413.803	42.026.935
Cash and Cash Equivalents at End of the Period		82.914.912	79.158.820



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2023 - 30.09.2023	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	2.204.390	2.565	0	387.204	56.230	-469.889	12.711	0	691.251	282.444	10.983.662	11.190.604	0	25.341.172	0	25.341.172	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Corrections	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance	2.204.390	2.565	0	387.204	56.230	-469.889	12.711	0	691.251	282.444	10.983.662	11.190.604	0	25.341.172	0	25.341.172	
	Total Comprehensive Income (Loss)	0	0	0	0	0	46.690	18.101	0	-406.154	-40.433	0	0	9.983.249	9.601.453	0	9.601.453	
	Capital Increase in Cash	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Convertible Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity	0	0	0	0	92.478	0	0	0	0	0	-92.478	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	10.071.544	-	0	-1.119.060	0	-1.119.060	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	-1.119.060	0	-1.119.060	0	-1.119.060	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	10.071.544	-	0	0	0	0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period	2.204.390	2.565	0	387.204	148.708	-423.199	30.812	0	285.097	242.011	20.962.728	0	9.983.249	33.823.565	0	33.823.565	
Current Period 01.01.2024 - 30.09.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	2.204.390	2.565	0	387.204	148.708	-536.751	43.126	0	-111.300	217.372	20.962.728	11.726.648	0	35.044.690	0	35.044.690	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Corrections	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance	2.204.390	2.565	0	387.204	148.708	-536.751	43.126	0	-111.300	217.372	20.962.728	11.726.648	0	35.044.690	0	35.044.690	
	Total Comprehensive Income (Loss)	0	0	0	0	0	16.884	6.195	0	-161.831	-148.032	0	0	8.085.592	7.798.808	0	7.798.808	
	Capital Increase in Cash	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Convertible Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	10.553.983	-	0	-1.172.665	0	-1.172.665	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	-1.172.665	0	-1.172.665	0	-1.172.665	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	10.553.983	-	0	0	0	0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period	2.204.390	2.565	0	387.204	148.708	-519.867	49.321	0	-273.131	69.340	31.516.711	0	8.085.592	41.670.833	0	41.670.833	