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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

MERKEZİ KAYIT İSTANBUL

KAMUYU AYDINLATMA PLATFORMU

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türk Ekonomi Bankası Anonim Şirketi Genel Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

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

Şartlı Sonucun Dayanağı

Konsolide 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 finansal tablolar, Grup yönetimi tarafından, 2,050,000 Bin TL'si geçmiş yıllarda ayrılıp, 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2024 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Grup'un 31 Aralık 2023 ve 30 Eylül 2023 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide 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 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

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	Consolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		79.506.179	82.553.506	162.059.685	62.862.283	74.567.876	137.430.159
Cash and cash equivalents		62.621.631	68.757.573	131.379.204	54.617.383	69.845.047	124.462.430
Cash and Cash Balances at Central Bank	(I-1)	57.819.279	55.319.517	113.138.796	40.713.424	63.894.514	104.607.938
Banks	(I-4)	4.824.746	13.481.231	18.305.977	1.671.460	6.002.217	7.673.677
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		598.614	703.378	1.301.992	469.481	660.327	1.129.808
Public Debt Securities	(I-2)	79.631	300.597	380.228	242.988	345.477	588.465
Equity instruments		149.203	313.107	462.310	109.257	164.734	273.991
Other Financial Assets		369.780	89.674	459.454	117.236	150.116	267.352
Financial Assets at Fair Value Through Other Comprehensive Income	(I-5)	13.365.807	11.453.996	24.819.803	5.104.017	2.722.321	7.826.338
Public Debt Securities		13.276.775	11.453.996	24.730.771	5.021.682	2.722.321	7.744.003
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)		280.040.643	114.807.249	394.847.892	189.662.728	76.057.764	265.720.492
Loans	(I-6)	223.807.811	99.042.661	322.850.472	153.962.017	59.267.626	213.229.643
Receivables From Leasing Transactions	(I-11)	0	0	0	0	0	0
Factoring Receivables	(I-15)	7.789.545	6.363.128	14.152.673	5.911.393	4.191.439	10.102.832
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 (-)		-5.120.992	-815.767	-5.936.759	-4.820.521	-2.082.920	-6.903.441
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		55	0	55	55	0	55
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)	50	0	50	50	0	50
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		2.511.383	0	2.511.383	1.980.316	0	1.980.316
INTANGIBLE ASSETS AND GOODWILL (Net)		1.749.615	0	1.749.615	1.304.219	0	1.304.219
Goodwill		421.124	0	421.124	421.124	0	421.124
Other		1.328.491	0	1.328.491	883.095	0	883.095
INVESTMENT PROPERTY (Net)	(I-13)	0	0	0	0	0	0
CURRENT TAX ASSETS		898.318	0	898.318	225.426	0	225.426
DEFERRED TAX ASSET		1.809.141	0	1.809.141	2.531.368	0	2.531.368
OTHER ASSETS (Net)		23.595.304	983.364	24.578.668	11.647.472	670.575	12.318.047
TOTAL ASSETS		**390.178.721**	**198.344.119**	**588.522.840**	**270.295.927**	**151.296.215**	**421.592.142**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	273.500.090	111.119.302	384.619.392	185.336.376	99.230.825	284.567.201
LOANS RECEIVED	(II-3)	8.608.747	27.052.295	35.661.042	5.552.510	24.041.603	29.594.113
MONEY MARKET FUNDS		13.954.450	38.059.484	52.013.934	390.354	28.109.842	28.500.196
MARKETABLE SECURITIES (Net)	(II-3)	863.386	0	863.386	1.511.941	0	1.511.941
Bills		559.675	0	559.675	868.080	0	868.080
Asset-backed Securities		0	0	0	0	0	0
Bonds		303.711	0	303.711	643.861	0	643.861
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	(II-11)	8.513	30.310	38.823	533	29.949	30.482
LEASE PAYABLES (Net)	(II-5)	1.480.923	101.956	1.582.879	1.000.253	25.188	1.025.441
PROVISIONS	(II-7)	4.915.356	840.525	5.755.881	5.847.372	781.515	6.628.887
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.989.749	165.668	3.155.417	3.012.178	108.441	3.120.619
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.925.607	674.857	2.600.464	2.835.194	673.074	3.508.268
CURRENT TAX LIABILITIES	(II-8)	2.315.729	0	2.315.729	1.476.641	3	1.476.644
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)	26.691.039	1.864.224	28.555.263	13.864.853	2.834.703	16.699.556
EQUITY	(II-9)	44.977.928	125.323	45.103.251	37.151.373	133.043	37.284.416
Issued capital		2.204.390	0	2.204.390	2.204.390	0	2.204.390
Capital Reserves		391.226	0	391.226	391.226	0	391.226
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		388.661	0	388.661	388.661	0	388.661
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-351.426	0	-351.426	-374.505	0	-374.505
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-329.115	125.323	-203.792	-27.028	133.043	106.015
Profit Reserves		33.709.643	0	33.709.643	21.754.128	0	21.754.128
Legal Reserves		881.481	0	881.481	761.245	0	761.245
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		32.809.240	0	32.809.240	16.375.979	0	16.375.979
Other Profit Reserves		18.922	0	18.922	4.616.904	0	4.616.904
Profit or Loss		9.153.956	0	9.153.956	13.128.180	0	13.128.180
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		9.153.956	0	9.153.956	13.128.180	0	13.128.180
Non-controlling Interests	(II-10)	199.254	0	199.254	74.982	0	74.982
Total equity and liabilities		**380.711.470**	**207.811.370**	**588.522.840**	**253.967.104**	**167.625.038**	**421.592.142**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		335.994.240	509.732.692	845.726.932	219.967.384	342.246.423	562.213.807
GUARANTIES AND WARRANTIES	(III-1)	33.459.359	66.867.830	100.327.189	19.642.242	62.281.912	81.924.154
Letters of Guarantee		18.391.507	34.621.259	53.012.766	13.354.063	31.813.601	45.167.664
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		17.204.272	32.955.688	50.159.960	12.386.932	30.401.429	42.788.361
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)	145.872.237	49.325.434	195.197.671	72.435.602	9.642.055	82.077.657
Irrevocable Commitments		144.228.736	49.325.434	193.554.170	71.532.810	9.642.055	81.174.865
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		15.765	1.104.356	1.120.121	16.664	938.745	955.409
Revocable Commitments		1.643.501	0	1.643.501	902.792	0	902.792
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		1.643.501	0	1.643.501	902.792	0	902.792
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		803.482.611	170.200.294	973.682.905	390.119.038	152.251.664	542.370.702
ITEMS HELD IN CUSTODY		379.484.103	30.595.358	410.079.461	139.831.700	27.020.322	166.852.022
Customer Fund and Portfolio Balances		170.080.519	0	170.080.519	62.442.422	0	62.442.422
Securities Held in Custody		120.351.141	28.741.153	149.092.294	15.552.968	25.264.456	40.817.424
Cheques Received for Collection		68.440.175	489.935	68.930.110	49.729.946	267.984	49.997.930
Commercial Notes Received for Collection		1.919.225	78.787	1.998.012	1.307.602	132.130	1.439.732
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		18.692.918	0	18.692.918	10.798.637	0	10.798.637
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		420.487.776	139.373.697	559.861.473	248.930.984	124.875.266	373.806.250
Securities		1.944.360	1.700.743	3.645.103	537.996	1.056.614	1.594.610
Guarantee Notes		182.469.469	102.950.916	285.420.385	83.565.449	89.540.340	173.105.789
Commodity		203.799	414.389	618.188	664.315	604.663	1.268.978
Warrant		0	0	0	0	0	0
Real Estate		157.150.822	25.510.340	182.661.162	114.299.639	27.356.588	141.656.227
Other Pledged Items		78.719.326	8.797.309	87.516.635	49.863.585	6.317.061	56.180.646

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		**1.139.476.851**	**679.932.986**	**1.819.409.837**	**610.086.422**	**494.498.087**	**1.104.584.509**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-1)	93.201.007	36.425.164	35.955.288	15.784.502
Interest Income on Loans		64.940.765	24.432.692	25.131.966	9.942.504
Interest Income on Reserve Deposits		5.762.930	116.699	3.040.703	59.660
Interest Income on Banks		2.057.947	714.562	465.364	389.835
Interest Income on Money Market Placements		4.062.700	1.247.458	770.657	834.379
Interest Income on Marketable Securities Portfolio		12.369.029	8.325.717	5.010.250	3.875.847
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		1.920.772	1.156.392	859.801	654.478
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		4.007.636	1.588.036	1.536.348	682.277
INTEREST EXPENSES (-)	(IV-2)	-71.985.415	-24.631.391	-29.009.190	-9.860.105
Interest Expenses on Deposits		-62.665.432	-18.440.587	-25.790.985	-7.411.677
Interest Expenses on Funds Borrowed		-5.481.101	-4.518.789	-1.825.968	-1.788.518
Interest Expenses on Money Market Funds		-2.572.218	-508.020	-1.099.161	-244.140
Interest Expenses on Securities Issued		-400.119	-857.900	-84.113	-299.887
Lease Interest Expenses		-332.230	-206.147	-130.682	-74.851
Other Interest Expense		-534.315	-99.948	-78.281	-41.032
NET INTEREST INCOME OR EXPENSE		21.215.592	11.793.773	6.946.098	5.924.397
NET FEE AND COMMISSION INCOME OR EXPENSES		7.324.712	3.678.552	2.765.638	1.741.128
Fees and Commissions Received		14.668.196	6.380.091	5.662.557	3.009.172
From Noncash Loans		1.006.432	701.851	347.848	259.235
Other	(IV-9)	13.661.764	5.678.240	5.314.709	2.749.937
Fees and Commissions Paid (-)		-7.343.484	-2.701.539	-2.896.919	-1.268.044
Paid for Noncash Loans		-21.172	-14.981	-6.995	-5.882
Other	(IV-9)	-7.322.312	-2.686.558	-2.889.924	-1.262.162
DIVIDEND INCOME		24.783	12.195	2.278	11.374
TRADING INCOME OR LOSS (Net)	(IV-3)	-1.238.163	9.769.494	960.760	1.647.672
Gains (Losses) Arising from Capital Markets Transactions		-145.579	1.452.765	-150.322	75.331
Gains (Losses) Arising From Derivative Financial Transactions		-3.462.716	-161.560	479.161	3.657.214
Foreign Exchange Gains or Losses		2.370.132	8.478.289	631.921	-2.084.873
OTHER OPERATING INCOME	(IV-4)	523.944	363.406	232.764	131.979
GROSS PROFIT FROM OPERATING ACTIVITIES		27.850.868	25.617.420	10.907.538	9.456.550
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-5)	-13.438	-538.536	89.626	-19.449
OTHER ALLOWANCE EXPENSES (-)	(IV-5)	1.250.272	-253.149	-2.066	-565.470
PERSONNEL EXPENSES (-)		-9.480.889	-5.157.554	-3.285.527	-2.063.690
OTHER OPERATING EXPENSES (-)	(IV-6)	-7.781.534	-4.820.423	-2.928.196	-1.741.109
NET OPERATING INCOME (LOSS)		11.825.279	14.847.758	4.781.375	5.066.832
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		11.825.279	14.847.758	4.781.375	5.066.832
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-7)	-2.547.097	-3.866.692	-1.333.611	-1.714.861
Current Tax Provision		-1.699.853	-3.773.912	433.836	-3.435.866
Expense Effect of Deferred Tax		-3.275.848	-1.961.242	-1.488.236	3.725.071
Income Effect of Deferred Tax		2.428.604	1.868.462	-279.211	-2.004.066
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		9.278.182	10.981.066	3.447.764	3.351.971
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 (+/-)	(IV-7)	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)	9.278.182	10.981.066	3.447.764	3.351.971
Profit (Loss) Attributable to Group		9.153.956	10.948.909	3.389.062	3.337.832
Profit (loss), attributable to non-controlling interests		124.226	32.157	58.702	14.139
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		4,15260000	4,96690000	1,53740000	1,51420000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		9.278.182	10.981.066		
OTHER COMPREHENSIVE INCOME		-286.682	-380.189		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		23.079	66.470		
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	24.811		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-309.761	-446.659		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-231.043	-514.491		
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		132.755	98.694		
TOTAL COMPREHENSIVE INCOME (LOSS)		8.991.500	10.600.877		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-8.165.229	19.333.822
Interest Received		83.624.527	39.448.968
Interest Paid		-70.280.049	-22.598.081
Dividends received		24.783	12.195
Fees and Commissions Received		13.464.297	6.205.414
Other Gains		2.894.076	10.294.460
Collections from Previously Written Off Loans and Other Receivables		2.058.979	1.121.505
Cash Payments to Personnel and Service Suppliers		-9.140.000	-4.987.749
Taxes Paid		-5.979.050	-4.610.196
Other		-24.832.792	-5.552.694
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.043.562	17.934.522
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-177.695	2.347.866
Net (Increase) Decrease in Due From Banks		-305.323	-142.189
Net (Increase) Decrease in Loans		-105.781.326	-18.448.659
Net (Increase) Decrease in Other Assets		-25.530.025	-2.169.905
Net Increase (Decrease) in Bank Deposits		26.890.979	11.376.097
Net Increase (Decrease) in Other Deposits		88.309.951	16.034.473
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		6.180.613	6.633.045
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		13.456.388	2.303.794
Net Cash Provided From Banking Operations		-5.121.667	37.268.344
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-24.697.335	-2.418.691
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		-358.518	-174.175
Cash Obtained from Tangible and Intangible Asset Sales		3.230	6.430
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		1.034.136	6.491.759
Cash Paid for Purchase of Financial Assets At Amortised Cost		-14.600.320	-12.916.130
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.550.697	8.809.105
Other		-684.557	-461.191
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		13.537.636	-1.601.612
Cash Obtained from Loans and Securities Issued		28.580.039	2.046.306
Cash Outflow Arised From Loans and Securities Issued		-13.245.343	-2.139.000
Equity Instruments Issued		0	0
Dividends paid		-1.172.665	-1.119.060
Payments of lease liabilities		-624.395	-389.858
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		-13.661.538	37.960.555
Cash and Cash Equivalents at Beginning of the Period		96.893.976	42.110.784
Cash and Cash Equivalents at End of the Period		83.232.438	80.071.339

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period	Item	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2023 - 30.09.2023	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.204.390**	**2.565**	**0**	**388.661**	**56.230**	**-487.961**	**12.712**	**0**	**691.242**	**282.444**	**11.310.414**	**11.655.252**	**0**	**26.115.949**	**28.443**	**26.144.392**
	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	388.661	56.230	-487.961	12.712	0	691.242	282.444	11.310.414	11.655.252	0	26.115.949	28.443	26.144.392
	Total Comprehensive Income (Loss)		0	0	0	0	0	48.300	18.102	0	-406.194	-40.433	0	0	10.948.909	10.568.684	32.193	10.600.877
	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	10.536.192	-11.655.252	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	10.536.192	-10.536.192	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**	**388.661**	**148.708**	**-439.661**	**30.814**	**0**	**285.048**	**242.011**	**21.754.128**	**0**	**10.948.909**	**35.565.573**	**60.636**	**35.626.209**
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**	**388.661**	**148.708**	**-566.340**	**43.127**	**0**	**-111.357**	**217.372**	**21.754.128**	**13.128.180**	**0**	**37.209.434**	**74.982**	**37.284.416**
	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	388.661	148.708	-566.340	43.127	0	-111.357	217.372	21.754.128	13.128.180	0	37.209.434	74.982	37.284.416
	Total Comprehensive Income (Loss)		0	0	0	0	0	16.884	6.195	0	-161.775	-148.032	0	0	9.153.956	8.867.228	124.272	8.991.500
	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	11.955.515	-13.128.180	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	11.955.515	-11.955.515	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**	**388.661**	**148.708**	**-549.456**	**49.322**	**0**	**-273.132**	**69.340**	**33.709.643**	**0**	**9.153.956**	**44.903.997**	**199.254**	**45.103.251**