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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Sınai Kalkınma Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'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 özkaynak 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 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 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 vakıf 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. kısım 7.c.1'de belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, geçmiş dönemlerde ayrılmış olan 1.750.000 bin TL tutarındaki serbest karşılığın 100.000 bin TL tutarı cari dönemde iptal edilmiş olup, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda 1.650.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 30 Eylül 2024 tarihi itibarıyla ara dönem 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 tarihli konsolide olmayan finansal tabloları başka bir denetim şirketi tarafından denetlenmiş ve söz konusu şirket 5 Şubat 2024 tarihli raporunda ilgili konsolide olmayan finansal tablolara ilişkin ayrılmış olan serbest karşılık nedeniyle sınırlı olumlu görüş vermiştir. Banka'nın 30 Eylül 2023 tarihi itibariyle düzenlenmiş ara dönem konsolide olmayan finansal bilgileri de aynı denetim şirketi tarafından sınırlı denetime tabi tutulmuş ve söz konusu denetim şirketi 31 Ekim 2023 tarihli sınırlı denetim sonucunda ilgili ara dönem konsolide olmayan finansal bilgilere ilişkin ayrılmış serbest karşılığın etkisi haricinde finansal bilgilerin BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak, doğru ve gerçeğe uygun bir görünüm sağlamadığı kanaatine varılmasına sebep olacak herhangi bir hususun dikkatini çekmediğini ifade etmiştir.

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 31 Ekim 2024

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

KAMUYU AYDINLATMA PLATFORMU

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)		13.484.443	13.388.456	26.872.899	12.079.389	15.072.800	27.152.189
Cash and cash equivalents		2.178.934	5.972.240	8.151.174	7.426.572	7.698.495	15.125.067
Cash and Cash Balances at Central Bank	(1)	496	3.761.744	3.762.240	8.682	2.934.142	2.942.824
Banks	(3)	4.388	2.214.801	2.219.189	819	4.765.002	4.765.821
Receivables From Money Markets		2.174.560	0	2.174.560	7.417.408	0	7.417.408
Allowance for Expected Losses (-)		-510	-4.305	-4.815	-337	-649	-986
Financial assets at fair value through profit or loss	(2)	398.937	0	398.937	279.883	0	279.883
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		398.937	0	398.937	279.883	0	279.883
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	10.297.119	6.303.966	16.601.085	3.898.112	5.914.430	9.812.542
Public Debt Securities		9.555.865	5.385.038	14.940.903	3.669.367	5.161.094	8.830.461
Equity instruments		100.101	918.928	1.019.029	114.017	753.336	867.353
Other Financial Assets		641.153	0	641.153	114.728	0	114.728
Derivative financial assets	(2)	609.453	1.112.250	1.721.703	474.822	1.459.875	1.934.697
Derivative Financial Assets At Fair Value Through Profit Or Loss		609.453	1.112.250	1.721.703	474.822	1.459.875	1.934.697
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		19.315.749	163.584.984	182.900.733	17.126.421	123.677.102	140.803.523
Loans	(5)	11.888.766	154.559.208	166.447.974	12.619.452	117.065.644	129.685.096
Receivables From Leasing Transactions	(10)	0	459.598	459.598	34.052	418.318	452.370
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	10.895.251	13.752.235	24.647.486	8.392.539	10.501.573	18.894.112
Public Debt Securities		10.895.251	13.752.235	24.647.486	8.392.539	10.501.573	18.894.112
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-3.468.268	-5.186.057	-8.654.325	-3.919.622	-4.308.433	-8.228.055
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		8.316.531	0	8.316.531	6.502.318	0	6.502.318
Investments in Associates (Net)	(7)	3.527.096	0	3.527.096	2.825.834	0	2.825.834

Associates Accounted for Using Equity Method		3.527.096	0	3.527.096	2.825.834	0	2.825.834
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(8)	4.789.435	0	4.789.435	3.676.484	0	3.676.484
Unconsolidated Financial Subsidiaries		4.668.763	0	4.668.763	3.575.468	0	3.575.468
Unconsolidated Non-Financial Subsidiaries		120.672	0	120.672	101.016	0	101.016
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	459.913	0	459.913	450.137	0	450.137
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	3.260	0	3.260	5.295	0	5.295
Goodwill		0	0	0	0	0	0
Other		3.260	0	3.260	5.295	0	5.295
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	1.111.942	0	1.111.942	1.446.999	0	1.446.999
OTHER ASSETS (Net)	(17)	996.405	302.290	1.298.695	383.877	139.699	523.576
TOTAL ASSETS		**43.688.243**	**177.275.730**	**220.963.973**	**37.994.436**	**138.889.601**	**176.884.037**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	70.000	123.237.407	123.307.407	175.418	106.675.692	106.851.110
MONEY MARKET FUNDS		4.640.523	5.841.421	10.481.944	256.137	2.224.922	2.481.059
MARKETABLE SECURITIES (Net)	(3)	0	40.044.501	40.044.501	0	32.227.091	32.227.091
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	40.044.501	40.044.501	0	32.227.091	32.227.091
FUNDS		72.817	217.842	290.659	132.820	1.349.660	1.482.480
Borrower funds		72.817	217.842	290.659	132.820	1.349.660	1.482.480
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	(2)	120.609	948.568	1.069.177	32.887	1.115.271	1.148.158
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		120.609	948.568	1.069.177	32.887	1.115.271	1.148.158
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	172.407	0	172.407	127.296	0	127.296
PROVISIONS	(7)	1.795.496	75.223	1.870.719	1.872.459	180.126	2.052.585
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		114.929	0	114.929	35.123	0	35.123
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.680.567	75.223	1.755.790	1.837.336	180.126	2.017.462
CURRENT TAX LIABILITIES	(8)	977.277	0	977.277	894.735	0	894.735
DEFERRED TAX LIABILITY	(8)	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	(10)	0	10.214.358	10.214.358	0	6.043.090	6.043.090
Loans		0	0	0	0	6.043.090	6.043.090

Other Debt Instruments		0	10.214.358	10.214.358	0	0	0
OTHER LIABILITIES		506.368	2.812.471	3.318.839	424.650	1.740.113	2.164.763
EQUITY		28.959.408	257.277	29.216.685	21.357.317	54.353	21.411.670
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		14.658	0	14.658	14.658	0	14.658
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		14.658	0	14.658	14.658	0	14.658
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.641.024	230.817	3.871.841	3.101.549	183.946	3.285.495
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		414.236	26.460	440.696	387.134	-129.593	257.541
Profit Reserves		15.053.976	0	15.053.976	8.012.499	0	8.012.499
Legal Reserves		645.497	0	645.497	631.996	0	631.996
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		14.329.918	0	14.329.918	7.301.942	0	7.301.942
Other Profit Reserves		2.920	0	2.920	2.920	0	2.920
Profit or Loss		7.035.514	0	7.035.514	7.041.477	0	7.041.477
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		7.035.514	0	7.035.514	7.041.477	0	7.041.477
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**37.314.905**	**183.649.068**	**220.963.973**	**25.273.719**	**151.610.318**	**176.884.037**

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		16.021.050	194.645.138	210.666.188	18.195.989	140.351.536	158.547.525
GUARANTIES AND WARRANTIES	(1)	2.828.390	18.362.026	21.190.416	2.508.577	9.714.268	12.222.845
Letters of Guarantee		2.625.739	5.598.606	8.224.345	2.378.874	5.722.479	8.101.353
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		2.625.739	5.598.606	8.224.345	2.378.874	5.722.479	8.101.353
Bank Acceptances		0	136.568	136.568	0	0	0
Import Letter of Acceptance		0	136.568	136.568	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		202.651	12.626.852	12.829.503	129.703	3.991.789	4.121.492
Documentary Letters of Credit		202.651	12.626.852	12.829.503	129.703	3.991.789	4.121.492
Other Letters of Credit		0	0	0	0	0	0
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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	3.048.378	19.452.112	22.500.490	1.975.991	6.563.880	8.539.871
Irrevocable Commitments		1.532.559	5.623.617	7.156.176	1.469.708	428.175	1.897.883
Forward Asset Purchase Commitments		13.154	5.407.629	5.420.783	118.180	223.859	342.039
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	174.503	174.503	0	168.814	168.814
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		1.519.405	41.485	1.560.890	1.351.528	35.502	1.387.030
Revocable Commitments		1.515.819	13.828.495	15.344.314	506.283	6.135.705	6.641.988
Revocable Loan Granting Commitments		1.515.819	13.828.495	15.344.314	506.283	6.135.705	6.641.988
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	10.144.282	156.831.000	166.975.282	13.711.421	124.073.388	137.784.809
Derivative Financial Instruments Held For Hedging		0	44.411.281	44.411.281	0	38.788.055	38.788.055
Fair Value Hedges		0	44.411.281	44.411.281	0	38.788.055	38.788.055
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		10.144.282	112.419.719	122.564.001	13.711.421	85.285.333	98.996.754
Forward Foreign Currency Buy or Sell Transactions		80.625	761.096	841.721	506.702	601.942	1.108.644
Forward Foreign Currency Buying Transactions		80.625	339.819	420.444	506.702	64.395	571.097
Forward Foreign Currency Sale Transactions		0	421.277	421.277	0	537.547	537.547
Currency and Interest Rate Swaps		9.687.337	111.307.612	120.994.949	13.204.719	84.683.391	97.888.110
Currency Swap Buy Transactions		644.926	28.788.013	29.432.939	4.944	19.862.066	19.867.010
Currency Swap Sell Transactions		4.873.967	24.103.281	28.977.248	13.148.219	6.935.939	20.084.158
Interest Rate Swap Buy Transactions		2.084.222	29.208.159	31.292.381	25.778	28.942.693	28.968.471
Interest Rate Swap Sell Transactions		2.084.222	29.208.159	31.292.381	25.778	28.942.693	28.968.471
Currency, Interest Rate and Securities Options		376.320	351.011	727.331	0	0	0
Currency Options Buy Transactions		347.760	27.174	374.934	0	0	0
Currency Options Sell Transactions		28.560	323.837	352.397	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	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		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		436.391.855	2.932.476.828	3.368.868.683	366.597.529	2.352.099.418	2.718.696.947
ITEMS HELD IN CUSTODY		1.687.239	8.633.350	10.320.589	72.489	3.925.397	3.997.886
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		36.048	8.633.350	8.669.398	10.059	3.925.397	3.935.456
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		1.651.191	0	1.651.191	62.430	0	62.430
PLEDGED ITEMS		419.064.338	2.398.353.034	2.817.417.372	352.788.851	1.922.576.059	2.275.364.910
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		193.540	2.546.194	2.739.734	175.899	3.108.491	3.284.390
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		120.504.446	788.934.847	909.439.293	104.370.588	619.660.191	724.030.779
Other Pledged Items		297.910.103	1.606.871.993	1.904.782.096	247.786.115	1.299.807.377	1.547.593.492

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		15.640.278	525.490.444	541.130.722	13.736.189	425.597.962	439.334.151
TOTAL OFF-BALANCE SHEET ACCOUNTS		**452.412.905**	**3.127.121.966**	**3.579.534.871**	**384.793.518**	**2.492.450.954**	**2.877.244.472**

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	(1)	21.269.805	11.730.545	7.437.641	4.697.711
Interest Income on Loans		12.486.767	7.561.544	4.507.941	2.881.895
Interest Income on Reserve Deposits		689	53	359	26
Interest Income on Banks		48.460	18.025	15.338	7.919
Interest Income on Money Market Placements		2.815.036	515.821	534.820	292.918
Interest Income on Marketable Securities Portfolio		5.784.416	3.600.572	2.315.363	1.500.747
Financial Assets At Fair Value Through Profit Loss		4.333	0	1.364	0
Financial Assets At Fair Value Through Other Comprehensive Income		2.177.204	692.440	961.430	222.845
Financial Assets Measured at Amortised Cost		3.602.879	2.908.132	1.352.569	1.277.902
Finance Leasing Interest Income		39.903	22.063	15.563	9.078
Other Interest Income		94.534	12.467	48.257	5.128
INTEREST EXPENSES (-)	(2)	-10.173.008	-5.229.416	-3.839.409	-2.064.151
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-6.036.788	-4.057.381	-2.131.570	-1.652.346
Interest Expenses on Money Market Funds		-1.469.909	-129.192	-723.862	-28.107
Interest Expenses on Securities Issued		-2.540.061	-969.411	-948.846	-354.110
Lease Interest Expenses		-49.202	-24.133	-11.271	-8.168
Other Interest Expense		-77.048	-49.299	-23.860	-21.420
NET INTEREST INCOME OR EXPENSE		11.096.797	6.501.129	3.598.232	2.633.560
NET FEE AND COMMISSION INCOME OR EXPENSES		412.602	287.304	118.473	150.587
Fees and Commissions Received		453.637	305.750	135.415	159.391
From Noncash Loans		144.075	119.921	49.791	51.508
Other		309.562	185.829	85.624	107.883
Fees and Commissions Paid (-)		-41.035	-18.446	-16.942	-8.804
Paid for Noncash Loans		-5.169	-5.141	-1.727	-1.555
Other		-35.866	-13.305	-15.215	-7.249
DIVIDEND INCOME	(3)	6.863	10.435	5.269	714
TRADING INCOME OR LOSS (Net)	(4)	-1.720.815	1.928.551	-218.911	188.912
Gains (Losses) Arising from Capital Markets Transactions		67.523	-20.920	19.208	-7.109
Gains (Losses) Arising From Derivative Financial Transactions		-1.919.858	2.211.512	-1.983.517	228.921
Foreign Exchange Gains or Losses		131.520	-262.041	1.745.398	-32.900
OTHER OPERATING INCOME	(5)	544.231	113.477	371.220	2.512
GROSS PROFIT FROM OPERATING ACTIVITIES		10.339.678	8.840.896	3.874.283	2.976.285
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-645.660	-1.427.048	52.088	-187.241
OTHER ALLOWANCE EXPENSES (-)	(6)	0	-870.000	0	-170.000
PERSONNEL EXPENSES (-)		-1.051.746	-498.400	-378.630	-198.909
OTHER OPERATING EXPENSES (-)	(7)	-463.292	-327.782	-162.578	-111.485
NET OPERATING INCOME (LOSS)		8.178.980	5.717.666	3.385.163	2.308.650
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.262.948	1.076.711	226.375	346.376
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		9.441.928	6.794.377	3.611.538	2.655.026
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-2.406.414	-1.766.102	-978.976	-798.281
Current Tax Provision		-2.088.605	-2.098.208	-885.238	-1.335.453
Expense Effect of Deferred Tax		-1.370.160	-885.227	-398.183	-118.111
Income Effect of Deferred Tax		1.052.351	1.217.333	304.445	655.283
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	7.035.514	5.028.275	2.632.562	1.856.745
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	(10)	7.035.514	5.028.275	2.632.562	1.856.745
Profit (Loss) Attributable to Group		7.035.514	5.028.275	2.632.562	1.856.745
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)		2,51300000	1,79600000	0,94000000	0,66300000

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)		7.035.514	5.028.275		
OTHER COMPREHENSIVE INCOME		769.501	1.087.002		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		586.346	2.036.687		
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		-53.293	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		618.375	2.053.059		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		21.264	-16.372		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		183.155	-949.685		
Exchange Differences on Translation		99.016	149.560		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		122.651	-851.913		
Income (Loss) Related with Cash Flow Hedges		0	0		
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	-395.534		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-38.512	148.202		
TOTAL COMPREHENSIVE INCOME (LOSS)		7.805.015	6.115.277		

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		4.718.873	5.433.520
Interest Received		17.303.253	8.671.160
Interest Paid		-9.616.081	-4.705.768
Dividends received		41.019	10.435
Fees and Commissions Received		453.637	305.750
Other Gains		249.626	103.776
Collections from Previously Written Off Loans and Other Receivables		274.791	153.056
Cash Payments to Personnel and Service Suppliers		-1.131.346	-516.205
Taxes Paid		-1.493.666	-816.372
Other		-1.362.360	2.227.688
Changes in Operating Assets and Liabilities Subject to Banking Operations		-10.685.559	-3.044.467
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-64.500	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-15.463.824	-523.970
Net (Increase) Decrease in Other Assets		-1.591.481	-678.392
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-788.603	-3.330.222
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		7.222.849	1.488.117
Net Cash Provided From Banking Operations		-5.966.686	2.389.053
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-7.778.668	3.758.638
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
Cash Paid For Tangible And Intangible Asset Purchases		-7.334	-9.226
Cash Obtained from Tangible and Intangible Asset Sales		569	1.586
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.344.643	-275.468
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.398.041	4.147.879
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.149.976	-397.215
Cash Obtained from Sale of Financial Assets At Amortised Cost		324.675	296.708
Other		0	-5.626
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		5.791.984	1.427.844
Cash Obtained from Loans and Securities Issued		14.931.602	8.017.994
Cash Outflow Arised From Loans and Securities Issued		-9.042.057	-6.513.172
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-97.561	-76.978
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		155.826	157.305
Net Increase (Decrease) in Cash and Cash Equivalents		-7.797.544	7.732.840
Cash and Cash Equivalents at Beginning of the Period		12.104.573	7.056.949
Cash and Cash Equivalents at End of the Period		4.307.029	14.789.789

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

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		**2.800.000**	**0**	**0**	**374**	**144.930**	**247**	**799.223**	**0**	**173.399**	**441.517**	**395.534**	**0**	**3.971.749**	**4.055.034**	**0**	**12.782.007**	**0**	**12.782.007**
	Adjustments Related to TMS 8		0	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	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.800.000	0	0	374	144.930	247	799.223	0	173.399	441.517	395.534	0	3.971.749	4.055.034	0	12.782.007	0	12.782.007
	Total Comprehensive Income (Loss)		0	0	0	0	-16.356	-16	2.053.059	0	149.560	-703.711	-395.534	0	0	0	5.028.275	6.115.277	0	6.115.277
	Capital Increase in Cash		0	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	0
	Issued Capital Inflation Adjustment Difference		0	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	0
	Subordinated Debt		0	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	0
	Profit Distributions		0	0	0	14.284	0	0	0	0	0	0	0	0	4.040.750	-4.055.034	0	0	0	0
	Dividends Paid		0	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	3.895.462	-3.895.462	0	0	0	0
	Other		0	0	0	14.284	0	0	0	0	0	0	0	0	145.288	-159.572	0	0	0	0
	Equity at end of period		**2.800.000**	**0**	**0**	**14.658**	**128.574**	**231**	**2.852.282**	**0**	**322.959**	**-262.194**	**0**	**0**	**8.012.499**	**0**	**5.028.275**	**18.897.284**	**0**	**18.897.284**
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		**2.800.000**	**0**	**0**	**14.658**	**250.566**	**3.720**	**3.031.209**	**0**	**385.534**	**-127.993**	**0**	**0**	**8.012.499**	**7.041.477**	**0**	**21.411.670**	**0**	**21.411.670**
	Adjustments Related to TMS 8		0	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	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.800.000	0	0	14.658	250.566	3.720	3.031.209	0	385.534	-127.993	0	0	8.012.499	7.041.477	0	21.411.670	0	21.411.670
	Total Comprehensive Income (Loss)		0	0	0	0	5.276	-37.305	618.375	0	99.016	84.139	0	0	0	0	7.035.514	7.805.015	0	7.805.015
	Capital Increase in Cash		0	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	0
	Issued Capital Inflation Adjustment Difference		0	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	0
	Subordinated Debt		0	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	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	7.041.477	-7.041.477	0	0	0	0
	Dividends Paid		0	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	6.044.477	-6.044.477	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	997.000	-997.000	0	0	0	0
	Equity at end of period		**2.800.000**	**0**	**0**	**14.658**	**255.842**	**-33.585**	**3.649.584**	**0**	**484.550**	**-43.854**	**0**	**0**	**15.053.976**	**0**	**7.035.514**	**29.216.685**	**0**	**29.216.685**