KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SINAİ KALKINMA BANKASI A.Ş.
Bank Financial Report
Consolidated
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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak 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 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 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 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 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 Grup 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 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 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 tarihli konsolide finansal tabloları başka bir denetim şirketi tarafından denetlenmiş ve söz konusu şirket 5 Şubat 2024 tarihli raporunda ilgili konsolide finansal tablolara ilişkin ayrılmış olan serbest karşılık nedeniyle sınırlı olumlu görüş vermiştir. Grup'un 30 Eylül 2023 tarihi itibariyle düzenlenmiş ara dönem konsolide 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 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 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)

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)		13.877.078	13.598.138	27.475.216	12.366.734	15.366.459	27.733.193
Cash and cash equivalents		2.303.308	6.181.922	8.485.230	7.630.646	7.992.154	15.622.800
Cash and Cash Balances at Central Bank	(1)	496	3.761.744	3.762.240	8.683	2.934.142	2.942.825
Banks	(3)	112.249	2.426.730	2.538.979	198.512	5.062.745	5.261.257
Receivables From Money Markets		2.191.890	0	2.191.890	7.424.388	0	7.424.388
Allowance for Expected Losses (-)		-1.327	-6.552	-7.879	-937	-4.733	-5.670
Financial assets at fair value through profit or loss	(2)	716.218	0	716.218	409.358	0	409.358
Public Debt Securities		0	0	0	0	0	0
Equity instruments		13.886	0	13.886	7.440	0	7.440
Other Financial Assets		702.332	0	702.332	401.918	0	401.918
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	10.248.099	6.303.966	16.552.065	3.851.908	5.914.430	9.766.338
Public Debt Securities		9.555.865	5.385.038	14.940.903	3.669.367	5.161.094	8.830.461
Equity instruments		147.006	918.928	1.065.934	163.648	753.336	916.984
Other Financial Assets		545.228	0	545.228	18.893	0	18.893
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)		21.570.885	163.584.984	185.155.869	18.616.230	123.677.102	142.293.332
Loans	(5)	14.184.012	154.559.208	168.743.220	14.151.168	117.065.644	131.216.812
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 (-)		-3.508.378	-5.186.057	-8.694.435	-3.961.529	-4.308.433	-8.269.962
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		3.670.820	0	3.670.820	2.939.908	0	2.939.908
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)	120.672	0	120.672	101.016	0	101.016
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		120.672	0	120.672	101.016	0	101.016
Jointly Controlled Partnerships (JointVentures) (Net)		23.052	0	23.052	13.058	0	13.058
Jointly Controlled Partnerships Accounted for Using Equity Method		23.052	0	23.052	13.058	0	13.058
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	2.815.241	0	2.815.241	2.237.255	0	2.237.255
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	5.594	0	5.594	8.118	0	8.118
Goodwill		1.005	0	1.005	1.005	0	1.005
Other		4.589	0	4.589	7.113	0	7.113
INVESTMENT PROPERTY (Net)	(14)	1.888.500	0	1.888.500	1.430.350	0	1.430.350
CURRENT TAX ASSETS		2.101	0	2.101	691	0	691
DEFERRED TAX ASSET	(15)	1.157.802	0	1.157.802	1.480.605	0	1.480.605
OTHER ASSETS (Net)	(17)	2.632.690	308.664	2.941.354	2.640.202	150.198	2.790.400
TOTAL ASSETS		**47.620.711**	**177.491.786**	**225.112.497**	**41.720.093**	**139.193.759**	**180.913.852**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	71.051	123.237.407	123.308.458	175.418	106.675.692	106.851.110
MONEY MARKET FUNDS		6.941.716	5.841.421	12.783.137	1.502.958	2.224.922	3.727.880
MARKETABLE SECURITIES (Net)	(3)	915.374	40.044.501	40.959.875	1.921.359	32.227.091	34.148.450
Bills		0	0	0	397.337	0	397.337
Asset-backed Securities		915.374	0	915.374	1.524.022	0	1.524.022
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)	43.809	0	43.809	39.250	0	39.250
PROVISIONS	(7)	1.830.457	75.223	1.905.680	1.900.887	180.126	2.081.013
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		138.175	0	138.175	51.889	0	51.889
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.692.282	75.223	1.767.505	1.848.998	180.126	2.029.124
CURRENT TAX LIABILITIES	(8)	1.055.669	0	1.055.669	971.818	0	971.818
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		632.757	3.070.033	3.702.790	608.848	1.986.703	2.595.551
EQUITY		29.521.608	257.277	29.778.885	21.770.699	54.353	21.825.052
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		15.665	0	15.665	15.665	0	15.665
Equity Share Premiums		1.007	0	1.007	1.007	0	1.007
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		3.904.212	230.817	4.135.029	3.564.791	183.946	3.748.737
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		414.239	26.460	440.699	387.135	-129.593	257.542
Profit Reserves		14.793.256	0	14.793.256	7.745.308	0	7.745.308
Legal Reserves		664.389	0	664.389	644.594	0	644.594
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		14.050.307	0	14.050.307	7.022.154	0	7.022.154
Other Profit Reserves		2.919	0	2.919	2.919	0	2.919
Profit or Loss		7.070.315	0	7.070.315	6.854.098	0	6.854.098
Prior Years' Profit or Loss		6.091	0	6.091	-110.946	0	-110.946
Current Period Net Profit Or Loss		7.064.224	0	7.064.224	6.965.044	0	6.965.044
Non-controlling Interests		523.921	0	523.921	403.702	0	403.702
Total equity and liabilities		**41.205.867**	**183.906.630**	**225.112.497**	**29.056.944**	**151.856.908**	**180.913.852**

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		21.537.296	194.645.138	216.182.434	22.139.270	140.351.536	162.490.806
GUARANTIES AND WARRANTIES	(1)	2.828.388	18.362.026	21.190.414	2.508.575	9.714.268	12.222.843
Letters of Guarantee		2.625.737	5.598.606	8.224.343	2.378.872	5.722.479	8.101.351
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		2.625.737	5.598.606	8.224.343	2.378.872	5.722.479	8.101.351
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)	8.564.626	19.452.112	28.016.738	5.919.274	6.563.880	12.483.154
Irrevocable Commitments		7.048.807	5.623.617	12.672.424	5.412.991	428.175	5.841.166
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		7.035.653	41.485	7.077.138	5.294.811	35.502	5.330.313
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		442.498.901	2.932.510.226	3.375.009.127	370.262.312	2.352.142.524	2.722.404.836
ITEMS HELD IN CUSTODY		7.785.107	8.665.325	16.450.432	3.731.818	3.967.284	7.699.102
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		6.133.916	8.665.325	14.799.241	3.669.388	3.967.284	7.636.672
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		419.073.516	2.398.354.457	2.817.427.973	352.794.305	1.922.577.278	2.275.371.583
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		194.181	2.547.617	2.741.798	176.420	3.109.710	3.286.130
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		297.918.640	1.606.871.993	1.904.790.633	247.791.048	1.299.807.377	1.547.598.425

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		**464.036.197**	**3.127.155.364**	**3.591.191.561**	**392.401.582**	**2.492.494.060**	**2.884.895.642**

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	(1)	22.477.464	12.242.046	7.897.546	4.925.032
Interest Income on Loans		13.466.922	7.942.301	4.919.798	3.057.082
Interest Income on Reserve Deposits		689	53	359	26
Interest Income on Banks		177.148	128.826	25.136	47.398
Interest Income on Money Market Placements		2.815.072	515.828	534.822	292.920
Interest Income on Marketable Securities Portfolio		5.790.855	3.601.744	2.317.271	1.501.273
Financial Assets At Fair Value Through Profit Loss		10.772	1.172	3.272	526
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		186.875	31.231	84.597	17.255
INTEREST EXPENSES (-)	(2)	-10.853.028	-5.414.982	-4.118.807	-2.143.138
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-6.084.059	-4.064.598	-2.164.561	-1.656.416
Interest Expenses on Money Market Funds		-2.060.664	-271.643	-965.622	-92.552
Interest Expenses on Securities Issued		-2.623.263	-1.026.192	-961.768	-371.462
Lease Interest Expenses		-7.923	-3.218	-2.970	-1.274
Other Interest Expense		-77.119	-49.331	-23.886	-21.434
NET INTEREST INCOME OR EXPENSE		11.624.436	6.827.064	3.778.739	2.781.894
NET FEE AND COMMISSION INCOME OR EXPENSES		638.474	461.243	186.562	239.636
Fees and Commissions Received		729.749	510.188	222.030	263.330
From Noncash Loans		144.075	119.921	49.791	51.508
Other		585.674	390.267	172.239	211.822
Fees and Commissions Paid (-)		-91.275	-48.945	-35.468	-23.694
Paid for Noncash Loans		-32.189	-16.783	-12.300	-6.492
Other		-59.086	-32.162	-23.168	-17.202
DIVIDEND INCOME	(3)	37.050	22.012	5.284	7.735
TRADING INCOME OR LOSS (Net)	(4)	-1.718.503	1.957.297	-228.405	201.141
Gains (Losses) Arising from Capital Markets Transactions		54.008	-12.580	2.758	2.315
Gains (Losses) Arising From Derivative Financial Transactions		-1.904.006	2.232.072	-1.976.553	231.863
Foreign Exchange Gains or Losses		131.495	-262.195	1.745.390	-33.037
OTHER OPERATING INCOME	(5)	1.391.092	441.484	488.261	50.397
GROSS PROFIT FROM OPERATING ACTIVITIES		11.972.549	9.709.100	4.230.441	3.280.803
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-642.907	-1.440.186	52.543	-201.302
OTHER ALLOWANCE EXPENSES (-)	(6)	0	-870.000	0	-170.000
PERSONNEL EXPENSES (-)		-1.344.128	-630.730	-479.764	-253.114
OTHER OPERATING EXPENSES (-)	(7)	-1.010.563	-498.478	-339.541	-193.080
NET OPERATING INCOME (LOSS)		8.974.951	6.269.706	3.463.679	2.463.307
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		628.299	650.515	174.322	242.271
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		9.603.250	6.920.221	3.638.001	2.705.578
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-2.477.549	-1.839.363	-1.002.343	-838.742
Current Tax Provision		-2.171.994	-2.175.104	-911.905	-1.382.842
Expense Effect of Deferred Tax		-1.358.004	-881.780	-394.883	-111.371
Income Effect of Deferred Tax		1.052.449	1.217.521	304.445	655.471
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	7.125.701	5.080.858	2.635.658	1.866.836
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)	7.125.701	5.080.858	2.635.658	1.866.836
Profit (Loss) Attributable to Group		7.064.224	5.006.272	2.694.600	1.861.286
Profit (loss), attributable to non-controlling interests		61.477	74.586	-58.942	5.550
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		2,52300000	1,78800000	0,96200000	0,66500000

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)		7.125.701	5.080.858		
OTHER COMPREHENSIVE INCOME		829.088	1.123.321		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		645.931	2.073.006		
Gains (Losses) on Revaluation of Property, Plant and Equipment		530.000	312.261		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-53.293	-68		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		147.960	1.777.343		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		21.264	-16.530		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		183.157	-949.685		
Exchange Differences on Translation		99.016	149.559		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		122.653	-851.914		
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	-395.533		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-38.512	148.203		
TOTAL COMPREHENSIVE INCOME (LOSS)		7.954.789	6.204.179		

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		5.071.935	5.829.811
Interest Received		18.477.787	9.172.300
Interest Paid		-10.327.454	-4.906.330
Dividends received		52.050	22.012
Fees and Commissions Received		729.749	510.188
Other Gains		409.997	189.226
Collections from Previously Written Off Loans and Other Receivables		274.791	153.162
Cash Payments to Personnel and Service Suppliers		-1.645.055	-764.460
Taxes Paid		-1.541.774	-832.044
Other		-1.358.156	2.285.757
Changes in Operating Assets and Liabilities Subject to Banking Operations		-10.753.442	-3.223.653
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-240.658	-17.598
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-16.370.165	-919.321
Net (Increase) Decrease in Other Assets		-1.600.484	-890.570
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		-644.293	-3.341.418
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		8.102.158	1.945.254
Net Cash Provided From Banking Operations		-5.681.507	2.606.158
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-7.911.414	3.669.640
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		-130.433	-76.825
Cash Obtained from Tangible and Intangible Asset Sales		916	1.586
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.344.643	-287.315
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		-9.994	-15.178
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		5.333.381	1.438.752
Cash Obtained from Loans and Securities Issued		15.400.072	8.799.668
Cash Outflow Arised From Loans and Securities Issued		-10.007.057	-7.310.194
Equity Instruments Issued		0	0
Dividends paid		-844	0
Payments of lease liabilities		-58.790	-50.722
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		155.831	157.141
Net Increase (Decrease) in Cash and Cash Equivalents		-8.103.709	7.871.691
Cash and Cash Equivalents at Beginning of the Period		12.458.035	7.641.294
Cash and Cash Equivalents at End of the Period		4.354.326	15.512.985

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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**	**1.007**	**0**	**374**	**1.140.841**	**-963**	**173.617**	**0**	**173.399**	**441.519**	**395.533**	**0**	**3.702.923**	**3.945.723**	**0**	**12.773.973**	**218.483**	**12.992.456**
	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	1.007	0	374	1.140.841	-963	173.617	0	173.399	441.519	395.533	0	3.702.923	3.945.723	0	12.773.973	218.483	12.992.456
	Total Comprehensive Income (Loss)		0	0	0	0	295.905	-16	1.777.117	0	149.559	-703.711	-395.533	0	0	0	5.006.272	6.129.593	74.586	6.204.179
	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	73	0	73	493	566
	Profit Distributions		0	0	0	14.284	0	0	0	0	0	0	0	0	4.042.386	-4.056.742	0	-72	0	-72
	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	3.897.098	-3.897.170	0	-72	0	-72
	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**	**1.007**	**0**	**14.658**	**1.436.746**	**-979**	**1.950.734**	**0**	**322.958**	**-262.192**	**0**	**0**	**7.745.309**	**-110.946**	**5.006.272**	**18.903.567**	**293.562**	**19.197.129**
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**	**1.007**	**0**	**14.658**	**2.071.477**	**1.270**	**1.675.990**	**0**	**385.534**	**-127.992**	**0**	**0**	**7.745.308**	**6.854.098**	**0**	**21.421.350**	**403.702**	**21.825.052**
	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	1.007	0	14.658	2.071.477	1.270	1.675.990	0	385.534	-127.992	0	0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052
	Total Comprehensive Income (Loss)		0	0	0	0	275.637	-37.305	147.960	0	99.016	84.141	0	0	0	199.941	7.064.224	7.833.614	121.175	7.954.789
	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	-112	-112
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	7.047.948	-7.047.948	0	0	-844	-844
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-844	-844
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	6.050.948	-6.050.948	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**	**1.007**	**0**	**14.658**	**2.347.114**	**-36.035**	**1.823.950**	**0**	**484.550**	**-43.851**	**0**	**0**	**14.793.256**	**6.091**	**7.064.224**	**29.254.964**	**523.921**	**29.778.885**