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KAMUYU AYDINLATMA PLATFORMU

D YATIRIM BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2024 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

D Yatırım Bankası A.Ş. Genel Kurulu'na

Giriş

D Yatırım Bankası A.Ş'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, D Yatırım Bankası A.Ş.'nin 30 Eylül 2024 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz aylık döneme ilişkin 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 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ile 30 Eylül 2023 tarihinde sona eren dokuz aylık ara hesap dönemine ait konsolide olmayan finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 16 Şubat 2024 tarihli bağımsız denetçi raporunda ve 8 Kasım 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş verilmiş ve 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 olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of DELOITTE TOUCHE TOHMATSU LIMITED

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 1 Kasım 2024

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		885.011	374.426	1.259.437	366.387	395.888	762.275
Cash and cash equivalents		594.997	339.503	934.500	218.875	298.080	516.955
Cash and Cash Balances at Central Bank	1	362.002	73.633	435.635	62.849	90.887	153.736
Banks	4	32.754	265.870	298.624	578	207.193	207.771
Receivables From Money Markets		200.282	0	200.282	155.551		155.551
Allowance for Expected Losses (-)		-41	0	-41	-103		-103
Financial assets at fair value through profit or loss	2	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0			0
Financial Assets at Fair Value Through Other Comprehensive Income	5	287.968	34.923	322.891	96.920	97.808	194.728
Public Debt Securities		287.968	34.923	322.891	96.920	97.808	194.728
Equity instruments		0	0	0			0
Other Financial Assets				0			0
Derivative financial assets	3	2.046	0	2.046	50.592	0	50.592
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.046		2.046	50.592		50.592
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.417.180	667.302	2.084.482	1.496.809	183.318	1.680.127
Loans	6	1.419.105	667.302	2.086.407	1.483.270	183.318	1.666.588
Receivables From Leasing Transactions	11	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	7	17.491	0	17.491	14.914	0	14.914
Public Debt Securities		17.491		17.491	14.129		14.129
Other Financial Assets				0	785		785
Allowance for Expected Credit Losses (-)		-19.416		-19.416	-1.375		-1.375
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	15	0	0	0	0	0	0
Held for Sale				0			0
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		250	0	250	0	0	0
Investments in Associates (Net)	8	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	9	250	0	250	0	0	0
Unconsolidated Financial Subsidiaries		250		250			0
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)	10	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)		155.212		155.212	148.980		148.980
INTANGIBLE ASSETS AND GOODWILL (Net)		63.913	0	63.913	60.102	0	60.102
Goodwill				0			0
Other		63.913		63.913	60.102		60.102
INVESTMENT PROPERTY (Net)	12			0			0
CURRENT TAX ASSETS	13	973		973			0
DEFERRED TAX ASSET	13	45.984		45.984	5.545		5.545
OTHER ASSETS (Net)	15	39.181	0	39.181	295.377		295.377
TOTAL ASSETS		**2.607.704**	**1.041.728**	**3.649.432**	**2.373.200**	**579.206**	**2.952.406**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1			0			0
LOANS RECEIVED	3	26.699	772.767	799.466	30.137	339.769	369.906
MONEY MARKET FUNDS		486.587		486.587	196.397		196.397
MARKETABLE SECURITIES (Net)	5	291.941	0	291.941	466.825	0	466.825
Bills		291.941		291.941	466.825		466.825
Asset-backed Securities			0	0			0
Bonds				0			0
FUNDS		848.291	329.731	1.178.022	44.181	644.856	689.037
Borrower funds	4	848.291	329.731	1.178.022	44.181	644.856	689.037
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	2	2.009	0	2.009	31.438	0	31.438
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.009		2.009	31.438		31.438
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	7	3.834		3.834	1.575		1.575
PROVISIONS	9	59.571	0	59.571	58.227	0	58.227
Provision for Restructuring				0			0
Reserves for Employee Benefits		57.136		57.136	54.258		54.258
Insurance Technical Reserves (Net)				0			0
Other provisions		2.435		2.435	3.969		3.969
CURRENT TAX LIABILITIES	10	20.097		20.097	24.732		24.732
DEFERRED TAX LIABILITY	10			0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	11	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	12	0	0	0	0	0	0
Loans				0			0

Other Debt Instruments				0			0
OTHER LIABILITIES	6	9.909	1.152	11.061	366.887	35.744	402.631
EQUITY	13	795.712	1.132	796.844	704.578	7.060	711.638
Issued capital		200.000		200.000	200.000		200.000
Capital Reserves		0	0	0	25.250	0	25.250
Equity Share Premiums				0			0
Share Cancellation Profits				0			0
Other Capital Reserves				0	25.250		25.250
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		36.869		36.869	29.653		29.653
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-7.410	1.132	-6.278	-545	7.060	6.515
Profit Reserves		475.470	0	475.470	22.727	0	22.727
Legal Reserves		23.605		23.605	2.230		2.230
Statutory Reserves				0			0
Extraordinary Reserves		451.865		451.865	20.497		20.497
Other Profit Reserves				0			0
Profit or Loss		90.783	0	90.783	427.493	0	427.493
Prior Years' Profit or Loss				0			0
Current Period Net Profit Or Loss		90.783		90.783	427.493		427.493
Non-controlling Interests				0			0
Total equity and liabilities		**2.544.650**	**1.104.782**	**3.649.432**	**1.924.977**	**1.027.429**	**2.952.406**

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		1.007.278	614.462	1.621.740	6.851.596	6.014.380	12.865.976
GUARANTIES AND WARRANTIES	1,3	972.719	127.733	1.100.452	754.375	50.314	804.689
Letters of Guarantee		972.719	114.962	1.087.681	754.375	20.731	775.106
Guarantees Subject to State Tender Law				0			0
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		972.719	114.962	1.087.681	754.375	20.731	775.106
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance				0			0
Other Bank Acceptances				0			0
Letters of Credit		0	12.771	12.771	0	29.583	29.583
Documentary Letters of Credit			12.771	12.771		29.583	29.583
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees				0			0
Other Collaterals				0			0
COMMITMENTS	1,3	34.559	1.909	36.468	181.506	56.521	238.027
Irrevocable Commitments		34.559	1.909	36.468	181.506	56.521	238.027
Forward Asset Purchase Commitments		1.908	1.909	3.817	56.703	56.521	113.224
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		32.651		32.651	124.803		124.803
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments				0			0
Tax and Fund Liabilities Arised from Export Commitments				0			0
Commitments for Credit Card Limits				0			0
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments				0			0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS	2	0	484.820	484.820	5.915.715	5.907.545	11.823.260
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		0	484.820	484.820	5.915.715	5.907.545	11.823.260
Forward Foreign Currency Buy or Sell Transactions		0	416.584	416.584	2.847.395	2.755.958	5.603.353
Forward Foreign Currency Buying Transactions			208.375	208.375	1.434.037	1.377.979	2.812.016
Forward Foreign Currency Sale Transactions			208.209	208.209	1.413.358	1.377.979	2.791.337
Currency and Interest Rate Swaps		0	68.236	68.236	3.068.320	3.151.587	6.219.907
Currency Swap Buy Transactions			34.121	34.121	1.310.911	1.796.105	3.107.016
Currency Swap Sell Transactions			34.115	34.115	1.757.409	1.355.482	3.112.891
Interest Rate Swap Buy Transactions				0			0
Interest Rate Swap Sell Transactions				0			0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions				0			0
Currency Options Sell Transactions				0			0
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		1.981.574	1.147.917	3.129.491	1.408.887	1.895.294	3.304.181
ITEMS HELD IN CUSTODY		40.335	1.115.996	1.156.331	97.848	1.674.008	1.771.856
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody		217	1.115.996	1.116.213		1.674.008	1.674.008
Cheques Received for Collection		40.118		40.118	97.848		97.848
Commercial Notes Received for Collection				0			0
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody				0			0
Custodians				0			0
PLEDGED ITEMS		1.941.239	31.921	1.973.160	1.311.039	221.286	1.532.325
Securities				0			0
Guarantee Notes				0			0
Commodity				0			0
Warrant				0			0
Real Estate				0			0
Other Pledged Items		1.941.239	31.921	1.973.160	1.311.039	221.286	1.532.325

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**2.988.852**	**1.762.379**	**4.751.231**	**8.260.483**	**7.909.674**	**16.170.157**

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	810.649	235.334	282.324	113.176
Interest Income on Loans		685.255	135.817	233.377	62.097
Interest Income on Reserve Deposits		23	5	17	2
Interest Income on Banks		29.065	75.976	13.656	39.510
Interest Income on Money Market Placements		7.318	1.787	4.693	337
Interest Income on Marketable Securities Portfolio		61.122	17.936	24.676	8.905
Financial Assets At Fair Value Through Other Comprehensive Income		57.556	10.701	23.810	7.744
Financial Assets Measured at Amortised Cost		3.566	7.235	866	1.161
Finance Leasing Interest Income		0		0	
Other Interest Income		27.866	3.813	5.905	2.325
INTEREST EXPENSES (-)	2	-322.091	-82.505	-147.026	-38.111
Interest Expenses on Funds Borrowed		-25.244	-19.240	-9.762	-7.889
Interest Expenses on Money Market Funds		-57.252	-12.425	-13.844	-5.714
Interest Expenses on Securities Issued		-106.327	-38.727	-33.831	-18.672
Lease Interest Expenses		-922	-1.182	-416	-109
Other Interest Expense		-132.346	-10.931	-89.173	-5.727
NET INTEREST INCOME OR EXPENSE		488.558	152.829	135.298	75.065
NET FEE AND COMMISSION INCOME OR EXPENSES		31.888	281.775	7.776	41.972
Fees and Commissions Received	3	43.530	286.148	11.860	44.082
From Noncash Loans		12.248	6.508	4.259	1.852
Other		31.282	279.640	7.601	42.230
Fees and Commissions Paid (-)		-11.642	-4.373	-4.084	-2.110
Paid for Noncash Loans		-3.040	-622	-1.213	-184
Other		-8.602	-3.751	-2.871	-1.926
DIVIDEND INCOME	4	0	0	0	0
TRADING INCOME OR LOSS (Net)	5	-125.308	210.327	-21.164	53.728
Gains (Losses) Arising from Capital Markets Transactions		7.256	3.921	196	1.455
Gains (Losses) Arising From Derivative Financial Transactions		-155.238	103.564	-24.192	43.651
Foreign Exchange Gains or Losses		22.674	102.842	2.832	8.622
OTHER OPERATING INCOME	6	1.881	3.319	338	434
GROSS PROFIT FROM OPERATING ACTIVITIES		397.019	648.250	122.248	171.199
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	7	-15.448	0	-8.529	19
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-183.666	-95.472	-68.548	-42.301
OTHER OPERATING EXPENSES (-)	8	-89.769	-44.370	-31.570	-15.229
NET OPERATING INCOME (LOSS)		108.136	508.408	13.601	113.688
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0			
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	9	108.136	508.408	13.601	113.688
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	10	-17.353	-142.882	-1.117	-51.153
Current Tax Provision		-43.923	-147.067	-621	-64.674
Expense Effect of Deferred Tax		-33.157	-15.446	-6.100	4.587
Income Effect of Deferred Tax		59.727	19.631	5.604	8.934
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	11	90.783	365.526	12.484	62.535
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	9	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	10	0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	11	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	12	90.783	365.526	12.484	62.535
Profit (Loss) Attributable to Group		90.783	365.526	12.484	62.535
Profit (loss), attributable to non-controlling interests		0	0	0	0

Profit (loss) per share	
Profit (Loss) per Share	

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)		90.783	365.526		
OTHER COMPREHENSIVE INCOME		-5.577	7.554		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		7.216	-42		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-1.114			
Gains (Losses) on Remeasurements of Defined Benefit Plans			-138		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		8.330	96		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-12.793	7.596		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-18.332	10.760		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		5.539	-3.164		
TOTAL COMPREHENSIVE INCOME (LOSS)		85.206	373.080		

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		40.158	305.730
Interest Received		769.654	228.474
Interest Paid		-289.633	-89.121
Dividends received			0
Fees and Commissions Received		44.214	285.564
Other Gains		7.256	3.921
Collections from Previously Written Off Loans and Other Receivables			0
Cash Payments to Personnel and Service Suppliers		-270.557	-125.870
Taxes Paid		-76.287	-88.935
Other		-144.489	91.697
Changes in Operating Assets and Liabilities Subject to Banking Operations		838.705	-24.364
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		172.233	-70.385
Net (Increase) Decrease in Loans		-420.292	-672.833
Net (Increase) Decrease in Other Assets		261.386	-245.052
Net Increase (Decrease) in Bank Deposits			0
Net Increase (Decrease) in Other Deposits			0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss			0
Net Increase (Decrease) in Funds Borrowed		718.069	398.082
Net Increase (Decrease) in Matured Payables			0
Net Increase (Decrease) Other Liabilities		107.309	565.824
Net Cash Provided From Banking Operations		878.863	281.366
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-130.051	-168.448
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-250	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0
Cash Paid For Tangible And Intangible Asset Purchases		-23.495	-116.526
Cash Obtained from Tangible and Intangible Asset Sales			0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-107.006	-126.710
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income			0
Cash Paid for Purchase of Financial Assets At Amortised Cost			-11.460
Cash Obtained from Sale of Financial Assets At Amortised Cost		700	86.248
Other			0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-192.278	77.996
Cash Obtained from Loans and Securities Issued		850.272	579.250
Cash Outflow Arised From Loans and Securities Issued		-1.040.000	-498.250
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-2.550	-3.004
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		32.996	75.047
Net Increase (Decrease) in Cash and Cash Equivalents		589.530	265.961
Cash and Cash Equivalents at Beginning of the Period		270.799	327.228
Cash and Cash Equivalents at End of the Period		860.329	593.189

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	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	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income						
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		**200.000**			**-827**	**-954**	**26.402**	**3.370**	**18.205**	**246.196**		**246.196**
	Adjustments Related to TMS 8												
	Effect Of Corrections												
	Effect Of Changes In Accounting Policy												
	Adjusted Beginning Balance		200.000			-827	-954	26.402	3.370	18.205	246.196		246.196
	Total Comprehensive Income (Loss)					-42	7.596			365.526	373.080		373.080
	Capital Increase in Cash												
	Capital Increase Through Internal Reserves												
	Issued Capital Inflation Adjustment Difference												
	Convertible Bonds												
	Subordinated Debt												
	Increase (decrease) through other changes, equity			25.250				-25.250					
	Profit Distributions							21.575	-3.370	-18.205			
	Dividends Paid												
	Transfers To Reserves							21.575	-3.370	-18.205			
	Other												
	Equity at end of period		**200.000**	**25.250**		**-869**	**6.642**	**22.727**	**0**	**365.526**	**619.276**		**619.276**
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		**200.000**	**25.250**	**31.303**	**-1.650**	**6.515**	**22.727**		**427.493**	**711.638**		**711.638**
	Adjustments Related to TMS 8												
	Effect Of Corrections												
	Effect Of Changes In Accounting Policy												
	Adjusted Beginning Balance		200.000	25.250	31.303	-1.650	6.515	22.727		427.493	711.638		711.638
	Total Comprehensive Income (Loss)				7.216		-12.793			90.783	85.206		85.206
	Capital Increase in Cash												
	Capital Increase Through Internal Reserves												
	Issued Capital Inflation Adjustment Difference												
	Convertible Bonds												
	Subordinated Debt												
	Increase (decrease) through other changes, equity												
	Profit Distributions			-25.250				452.743		-427.493	0		0
	Dividends Paid												
	Transfers To Reserves			-25.250				452.743		-427.493	0		0
	Other												
	Equity at end of period		**200.000**	**0**	**38.519**	**-1.650**	**-6.278**	**475.470**		**90.783**	**796.844**		**796.844**