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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Unconsolidated Financial Statements

MERKEZİ KAYIT İSTANBUL

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 İş Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye İş Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık dönemine 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 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 ("TMS 34") "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı''na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı ("SBDS") 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi''ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartları'na 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. g.4.4 ve IV.ç'de belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, tamamı geçmiş yıllarda ayrılan 10.000.000 bin TL tutarındaki serbest karşılık cari dönemde iptal edilmiştir.

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 İş Bankası Anonim Şirketi'nin 30 Eylül 2024 tarihi itibarıyla ara dönem konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihli konsolide olmayan finansal tabloları başka bir denetim şirketi tarafından denetlenmiş ve söz konusu şirket 13 Şubat 2024 tarihli raporunda ilgili konsolide olmayan finansal tablolara ilişkin, ayrılmış olan serbest karşılık nedeniyle, sınırlı olumlu görüş bildirmiştir. Banka'nın 30 Eylül 2023 tarihi itibarıyla düzenlenmiş ara dönem konsolide olmayan finansal bilgileri de aynı denetim şirketi tarafından sınırlı denetime tabi tutulmuş ve söz konusu denetim şirketi 6 Kasım 2023 tarihli sınırlı denetim sonucunda, ilgili ara dönem konsolide olmayan finansal bilgilerin, ayrılmış serbest karşılığın etkisi haricinde, BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varılmasına sebep olacak herhangi bir hususun dikkatini çekmediğini ifade etmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 4 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)		453.289.014	619.838.751	1.073.127.765	335.832.075	526.004.974	861.837.049
Cash and cash equivalents		233.131.665	455.955.252	689.086.917	167.328.854	399.143.819	566.472.673
Cash and Cash Balances at Central Bank	V-I-a	226.232.329	367.297.919	593.530.248	165.816.798	357.686.072	523.502.870
Banks	V-I-ç	7.016.704	88.907.034	95.923.738	1.556.897	41.702.439	43.259.336
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-117.368	-249.701	-367.069	-44.841	-244.692	-289.533
Financial assets at fair value through profit or loss	V-I-b	5.696.620	26.489.258	32.185.878	3.967.140	19.307.990	23.275.130
Public Debt Securities		447.497	26.096.652	26.544.149	290.882	18.649.966	18.940.848
Equity instruments		25.899	392.606	418.505	17.029	658.024	675.053
Other Financial Assets		5.223.224	0	5.223.224	3.659.229	0	3.659.229
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	212.303.043	121.790.675	334.093.718	164.070.992	89.048.452	253.119.444
Public Debt Securities		212.142.051	116.903.272	329.045.323	163.659.781	86.035.890	249.695.671
Equity instruments		160.992	2.634.655	2.795.647	160.992	1.845.500	2.006.492
Other Financial Assets		0	2.252.748	2.252.748	250.219	1.167.062	1.417.281
Derivative financial assets	V-I-c	2.157.686	15.603.566	17.761.252	465.089	18.504.713	18.969.802
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.157.686	15.603.566	17.761.252	465.089	18.504.713	18.969.802
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.194.340.033	588.574.622	1.782.914.655	911.625.628	418.720.754	1.330.346.382
Loans	V-I-e	1.005.164.715	576.034.553	1.581.199.268	760.295.619	411.995.305	1.172.290.924
Receivables From Leasing Transactions	V-I-ı	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-f	220.639.324	27.446.045	248.085.369	176.381.503	19.641.458	196.022.961
Public Debt Securities		216.919.259	9.568.735	226.487.994	175.798.169	4.485.146	180.283.315
Other Financial Assets		3.720.065	17.877.310	21.597.375	583.334	15.156.312	15.739.646
Allowance for Expected Credit Losses (-)		-31.464.006	-14.905.976	-46.369.982	-25.051.494	-12.916.009	-37.967.503
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	1.536.260	0	1.536.260	1.540.497	97	1.540.594
Held for Sale		1.536.260	0	1.536.260	1.540.497	97	1.540.594
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		163.407.347	22.343.590	185.750.937	126.780.321	17.672.815	144.453.136
Investments in Associates (Net)	V-I-g	535.748	0	535.748	475.064	0	475.064

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		535.748	0	535.748	475.064	0	475.064
Investments in Subsidiaries (Net)	V-I-ğ	162.871.599	22.343.590	185.215.189	126.305.257	17.672.815	143.978.072
Unconsolidated Financial Subsidiaries		71.209.919	22.343.590	93.553.509	49.792.804	17.672.815	67.465.619
Unconsolidated Non-Financial Subsidiaries		91.661.680	0	91.661.680	76.512.453	0	76.512.453
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	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)		38.470.527	123.190	38.593.717	34.144.908	85.878	34.230.786
INTANGIBLE ASSETS AND GOODWILL (Net)		9.189.857	12.465	9.202.322	6.385.519	13.135	6.398.654
Goodwill		0	0	0	0	0	0
Other		9.189.857	12.465	9.202.322	6.385.519	13.135	6.398.654
INVESTMENT PROPERTY (Net)	V-I-j	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-k	29.330.523	0	29.330.523	12.090.016	0	12.090.016
OTHER ASSETS (Net)	V-I-m	60.546.736	16.228.188	76.774.924	49.288.424	13.598.258	62.886.682
TOTAL ASSETS		**1.950.110.297**	**1.247.120.806**	**3.197.231.103**	**1.477.687.388**	**976.095.911**	**2.453.783.299**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	1.135.452.152	914.928.074	2.050.380.226	880.582.226	781.596.468	1.662.178.694
LOANS RECEIVED	V-II-c	22.097.176	164.862.888	186.960.064	3.321.720	117.444.390	120.766.110
MONEY MARKET FUNDS		240.235.049	96.415.933	336.650.982	73.959.957	49.220.735	123.180.692
MARKETABLE SECURITIES (Net)	V-II-ç	5.936.804	64.956.931	70.893.735	1.297.610	67.188.434	68.486.044
Bills		1.972.600	1.019.164	2.991.764	389.926	735.314	1.125.240
Asset-backed Securities		0	0	0	0	0	0
Bonds		3.964.204	63.937.767	67.901.971	907.684	66.453.120	67.360.804
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-b-f	357.167	8.241.293	8.598.460	570.750	6.642.628	7.213.378
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		357.167	8.241.293	8.598.460	570.750	6.642.628	7.213.378
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)	V-II-e	5.090.626	182.076	5.272.702	3.122.464	144.579	3.267.043
PROVISIONS	V-II-g	31.565.753	2.413.640	33.979.393	37.199.142	2.721.737	39.920.879
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.986.625	0	7.986.625	5.644.817	0	5.644.817
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		23.579.128	2.413.640	25.992.768	31.554.325	2.721.737	34.276.062
CURRENT TAX LIABILITIES	V-II-ğ	7.558.314	182.736	7.741.050	9.380.726	227.171	9.607.897
DEFERRED TAX LIABILITY	V-II-ğ	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		2.332.079	42.992.305	45.324.384	2.324.411	37.546.571	39.870.982
Loans		0	0	0	0	0	0

Other Debt Instruments		2.332.079	42.992.305	45.324.384	2.324.411	37.546.571	39.870.982
OTHER LIABILITIES	V-II-d	130.752.108	30.124.424	160.876.532	89.075.939	22.418.157	111.494.096
EQUITY	V-II-h	289.321.695	1.231.880	290.553.575	269.335.765	-1.538.281	267.797.484
Issued capital		25.000.000	0	25.000.000	10.000.000	0	10.000.000
Capital Reserves		1.381.103	204	1.381.307	1.305.333	204	1.305.537
Equity Share Premiums		96.549	204	96.753	110.060	204	110.264
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.284.554	0	1.284.554	1.195.273	0	1.195.273
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		48.280.720	0	48.280.720	44.925.817	0	44.925.817
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		16.741.332	1.231.676	17.973.008	29.752.683	-1.538.485	28.214.198
Profit Reserves		162.840.625	0	162.840.625	110.787.175	0	110.787.175
Legal Reserves		15.020.298	0	15.020.298	10.567.141	0	10.567.141
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		147.820.327	0	147.820.327	100.220.034	0	100.220.034
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		35.077.915	0	35.077.915	72.564.757	0	72.564.757
Prior Years' Profit or Loss		393.118	0	393.118	299.959	0	299.959
Current Period Net Profit Or Loss		34.684.797	0	34.684.797	72.264.798	0	72.264.798
Total equity and liabilities		**1.870.698.923**	**1.326.532.180**	**3.197.231.103**	**1.370.170.710**	**1.083.612.589**	**2.453.783.299**

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	V-III	1.390.602.789	1.597.595.959	2.988.198.748	944.903.668	1.360.649.227	2.305.552.895
GUARANTEES AND WARRANTIES		249.346.890	289.473.459	538.820.349	166.361.635	261.009.169	427.370.804
Letters of Guarantee		226.936.855	187.093.617	414.030.472	156.795.251	163.158.878	319.954.129
Guarantees Subject to State Tender Law		1.640.409	2.225.603	3.866.012	1.508.058	1.770.160	3.278.218
Guarantees Given for Foreign Trade Operations		31.014.870	76.009.317	107.024.187	16.505.345	65.374.380	81.879.725
Other Letters of Guarantee		194.281.576	108.858.697	303.140.273	138.781.848	96.014.338	234.796.186
Bank Acceptances		21.200.738	6.867.615	28.068.353	9.435.050	6.365.084	15.800.134
Import Letter of Acceptance		0	3.287.915	3.287.915	0	2.860.295	2.860.295
Other Bank Acceptances		21.200.738	3.579.700	24.780.438	9.435.050	3.504.789	12.939.839
Letters of Credit		1.209.297	89.363.135	90.572.432	131.334	85.253.610	85.384.944
Documentary Letters of Credit		750.871	58.923.296	59.674.167	116.178	53.169.024	53.285.202
Other Letters of Credit		458.426	30.439.839	30.898.265	15.156	32.084.586	32.099.742
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	6.149.092	6.149.092	0	6.231.597	6.231.597
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		942.676.099	92.352.958	1.035.029.057	555.279.115	64.038.994	619.318.109
Irrevocable Commitments		938.732.145	84.927.630	1.023.659.775	552.192.438	56.358.660	608.551.098
Forward Asset Purchase Commitments		17.279.851	55.381.879	72.661.730	2.642.935	25.460.753	28.103.688
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		193.193.172	3.846.861	197.040.033	118.244.588	3.632.293	121.876.881
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		14.821.267	0	14.821.267	9.204.813	0	9.204.813
Tax and Fund Liabilities Arised from Export Commitments		937.728	0	937.728	22.019	0	22.019
Commitments for Credit Card Limits		707.097.257	0	707.097.257	417.894.567	0	417.894.567
Commitments for Credit Cards and Banking Services Promotions		2.134.340	0	2.134.340	1.085.145	0	1.085.145
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		3.268.530	25.698.890	28.967.420	3.098.371	27.265.614	30.363.985
Revocable Commitments		3.943.954	7.425.328	11.369.282	3.086.677	7.680.334	10.767.011
Revocable Loan Granting Commitments		3.943.954	7.425.328	11.369.282	3.086.677	7.680.334	10.767.011
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		198.579.800	1.215.769.542	1.414.349.342	223.262.918	1.035.601.064	1.258.863.982
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
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		198.579.800	1.215.769.542	1.414.349.342	223.262.918	1.035.601.064	1.258.863.982
Forward Foreign Currency Buy or Sell Transactions		23.574.565	119.666.528	143.241.093	42.825.798	144.959.423	187.785.221
Forward Foreign Currency Buying Transactions		16.441.310	56.528.699	72.970.009	30.202.278	64.272.380	94.474.658
Forward Foreign Currency Sale Transactions		7.133.255	63.137.829	70.271.084	12.623.520	80.687.043	93.310.563
Currency and Interest Rate Swaps		119.112.063	926.185.922	1.045.297.985	149.898.697	741.715.311	891.614.008
Currency Swap Buy Transactions		8.165.998	246.544.103	254.710.101	2.037.254	209.617.080	211.654.334
Currency Swap Sell Transactions		89.269.453	182.062.413	271.331.866	138.999.761	109.982.177	248.981.938
Interest Rate Swap Buy Transactions		10.838.306	248.789.703	259.628.009	4.430.841	211.058.027	215.488.868
Interest Rate Swap Sell Transactions		10.838.306	248.789.703	259.628.009	4.430.841	211.058.027	215.488.868
Currency, Interest Rate and Securities Options		39.427.192	113.209.439	152.636.631	29.527.399	83.633.384	113.160.783
Currency Options Buy Transactions		25.609.239	45.728.277	71.337.516	19.595.726	31.548.029	51.143.755
Currency Options Sell Transactions		13.817.953	55.382.170	69.200.123	9.931.673	40.567.339	50.499.012
Interest Rate Options Buy Transactions		0	6.049.496	6.049.496	0	5.759.008	5.759.008
Interest Rate Options Sell Transactions		0	6.049.496	6.049.496	0	5.759.008	5.759.008
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		16.465.980	14.595.726	31.061.706	1.011.024	983.012	1.994.036
Currency Futures Buy Transactions		7.479.877	8.156.906	15.636.783	1.010.147	854	1.011.001
Currency Futures Sell Transactions		8.986.103	6.438.820	15.424.923	877	982.158	983.035
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	42.111.927	42.111.927	0	64.309.934	64.309.934
CUSTODY AND PLEDGES RECEIVED		2.138.124.965	2.810.477.201	4.948.602.166	1.673.186.185	2.463.785.186	4.136.971.371
ITEMS HELD IN CUSTODY		154.836.323	299.628.036	454.464.359	117.089.792	252.495.098	369.584.890
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		57.853.106	4.002.886	61.855.992	41.835.247	4.612.715	46.447.962
Cheques Received for Collection		86.738.997	140.196.192	226.935.189	68.211.213	122.389.192	190.600.405
Commercial Notes Received for Collection		6.429.794	73.188.105	79.617.899	4.872.304	59.509.381	64.381.685
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		3.814.426	82.240.853	86.055.279	2.171.028	65.983.810	68.154.838
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.983.288.642	2.510.849.165	4.494.137.807	1.556.096.393	2.211.290.088	3.767.386.481
Securities		90.301.187	2.427.283	92.728.470	86.209.507	2.892.895	89.102.402
Guarantee Notes		2.441.695	69.075.039	71.516.734	2.675.646	59.365.740	62.041.386
Commodity		414.919.974	334.542.731	749.462.705	333.823.180	299.866.550	633.689.730
Warrant		0	0	0	0	0	0
Real Estate		1.115.077.730	1.616.185.916	2.731.263.646	825.270.280	1.429.400.134	2.254.670.414
Other Pledged Items		360.548.056	488.618.196	849.166.252	308.117.780	419.764.769	727.882.549

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**3.528.727.754**	**4.408.073.160**	**7.936.800.914**	**2.618.089.853**	**3.824.434.413**	**6.442.524.266**

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	V-IV-a	372.110.235	140.835.874	144.108.977	58.237.203
Interest Income on Loans		248.333.075	92.893.820	94.259.145	37.105.414
Interest Income on Reserve Deposits		22.792.623	537.544	11.427.106	274.239
Interest Income on Banks		2.271.912	539.744	1.154.563	224.389
Interest Income on Money Market Placements		0	217.738	0	217.738
Interest Income on Marketable Securities Portfolio		98.420.261	46.534.402	37.173.372	20.336.903
Financial Assets At Fair Value Through Profit Loss		879.776	297.442	448.549	84.796
Financial Assets At Fair Value Through Other Comprehensive Income		49.182.378	28.171.414	18.312.383	12.569.693
Financial Assets Measured at Amortised Cost		48.358.107	18.065.546	18.412.440	7.682.414
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		292.364	112.626	94.791	78.520
INTEREST EXPENSES (-)	V-IV-b	-346.472.086	-89.904.248	-143.049.443	-42.462.733
Interest Expenses on Deposits		-257.353.772	-67.081.365	-103.034.988	-34.727.835
Interest Expenses on Funds Borrowed		-11.890.438	-4.707.990	-5.631.605	-1.995.063
Interest Expenses on Money Market Funds		-62.878.259	-4.624.913	-30.715.766	-1.243.649
Interest Expenses on Securities Issued		-8.785.849	-5.166.059	-3.214.841	-2.385.522
Lease Interest Expenses		-758.490	-436.293	-277.712	-152.122
Other Interest Expense		-4.805.278	-7.887.628	-174.531	-1.958.542
NET INTEREST INCOME OR EXPENSE		25.638.149	50.931.626	1.059.534	15.774.470
NET FEE AND COMMISSION INCOME OR EXPENSES		65.214.555	25.585.511	24.339.051	11.963.668
Fees and Commissions Received		79.568.132	31.308.024	29.882.920	14.756.600
From Noncash Loans		3.960.000	2.524.290	1.421.480	1.039.231
Other		75.608.132	28.783.734	28.461.440	13.717.369
Fees and Commissions Paid (-)		-14.353.577	-5.722.513	-5.543.869	-2.792.932
Paid for Noncash Loans		-1.173	-1.144	-358	-392
Other		-14.352.404	-5.721.369	-5.543.511	-2.792.540
DIVIDEND INCOME		95.481	41.455	6.372	23.515
TRADING INCOME OR LOSS (Net)	V-IV-c	-8.319.785	13.314.131	5.249.803	4.872.564
Gains (Losses) Arising from Capital Markets Transactions		17.323.848	2.646.441	6.721.137	1.198.428
Gains (Losses) Arising From Derivative Financial Transactions		-45.794.945	854.896	-6.166.800	-9.847.373
Foreign Exchange Gains or Losses		20.151.312	9.812.794	4.695.466	13.521.509
OTHER OPERATING INCOME	V-IV-ç	18.403.867	11.205.774	4.086.614	2.102.276
GROSS PROFIT FROM OPERATING ACTIVITIES		101.032.267	101.078.497	34.741.374	34.736.493
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-16.436.073	-10.799.356	-7.115.514	-1.443.620
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-2.506	-313.886	-2.215	-405
PERSONNEL EXPENSES (-)		-33.869.841	-18.662.312	-14.142.326	-7.019.461
OTHER OPERATING EXPENSES (-)	V-IV-e	-50.148.074	-33.311.009	-18.930.797	-11.642.000
NET OPERATING INCOME (LOSS)		575.773	37.991.934	-5.449.478	14.631.007
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		27.780.603	21.874.710	7.562.940	8.308.511
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		28.356.376	59.866.644	2.113.462	22.939.518
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	6.328.421	-7.821.094	3.420.477	-2.391.692
Current Tax Provision		-950.944	-3.940.702	199.916	-3.509.193
Expense Effect of Deferred Tax		-12.017.035	-8.990.768	-9.007.589	666.713
Income Effect of Deferred Tax		19.296.400	5.110.376	12.228.150	450.788
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		34.684.797	52.045.550	5.533.939	20.547.826
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	V-IV-g	34.684.797	52.045.550	5.533.939	20.547.826
Profit (Loss) Attributable to Group		34.684.797	52.045.550	5.533.939	20.547.826
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 (1 TL nominal değerli beher paya denk gelen hisse başına kar/zararı ifade etmektedir.	III-XX	1,38740000	2,08180000	0,22140000	0,82190000

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)		34.684.797	52.045.550		
OTHER COMPREHENSIVE INCOME		-6.886.287	-13.238.998		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.354.903	-1.256.021		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-259.858	-53.979		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.495.834	141.631		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		3.441.190	-320.977		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.669.405	-1.022.696		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-10.241.190	-11.982.977		
Exchange Differences on Translation		3.152.012	4.240.388		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-25.138.706	-26.516.945		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.284.381	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		5.738.006	4.031.265		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		8.291.879	6.262.315		
TOTAL COMPREHENSIVE INCOME (LOSS)		27.798.510	38.806.552		

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		-6.705.243	39.954.598
Interest Received		322.896.035	122.474.252
Interest Paid		-328.201.775	-73.856.828
Dividends received		3.260.395	2.399.438
Fees and Commissions Received		79.710.528	31.206.318
Other Gains		19.545.724	5.912.849
Collections from Previously Written Off Loans and Other Receivables		4.039.962	3.321.343
Cash Payments to Personnel and Service Suppliers		-69.824.183	-38.369.522
Taxes Paid		-9.938.690	-8.938.179
Other		-28.193.239	-4.195.073
Changes in Operating Assets and Liabilities Subject to Banking Operations		150.199.993	292.962.935
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-354.966	-1.517.878
Net (Increase) Decrease in Due From Banks		-83.750.565	-9.755.626
Net (Increase) Decrease in Loans		-330.554.193	-172.557.652
Net (Increase) Decrease in Other Assets		-5.526.899	-8.524.463
Net Increase (Decrease) in Bank Deposits		-14.951.368	8.588.055
Net Increase (Decrease) in Other Deposits		287.717.617	444.740.333
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		47.560.588	-2.903.191
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		250.059.779	34.893.357
Net Cash Provided From Banking Operations		143.494.750	332.917.533
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-129.199.603	-130.206.578
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-2.840.000	-9.250.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-3.644.919	-2.589.169
Cash Obtained from Tangible and Intangible Asset Sales		22.971	114.660
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-163.022.593	-95.157.124
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		72.560.630	36.690.598
Cash Paid for Purchase of Financial Assets At Amortised Cost		-100.117.613	-85.313.926
Cash Obtained from Sale of Financial Assets At Amortised Cost		72.107.836	27.840.480
Other		-4.265.915	-2.542.097
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-18.150.735	-5.246.741
Cash Obtained from Loans and Securities Issued		58.466.941	24.174.957
Cash Outflow Arised From Loans and Securities Issued		-67.921.356	-16.394.060
Equity Instruments Issued		0	0
Dividends paid		-7.017.722	-12.056.191
Payments of lease liabilities		-1.678.598	-971.447
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		7.591.076	1.518.079
Net Increase (Decrease) in Cash and Cash Equivalents		3.735.488	198.982.293
Cash and Cash Equivalents at Beginning of the Period		359.864.700	94.614.002
Cash and Cash Equivalents at End of the Period		363.600.188	293.596.295

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	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		**10.000.000**	**109.156**	**1.055.994**	**10.285.200**	**-2.746.498**	**12.648.290**	**5.292.088**	**24.558.125**	**10.059.437**	**58.410.937**	**61.703.346**				**191.376.075**
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		10.000.000	109.156	1.055.994	10.285.200	-2.746.498	12.648.290	5.292.088	24.558.125	10.059.437	58.410.937	61.703.346				191.376.075
	Total Comprehensive Income (Loss)					-1.217.286	282.242	-320.977	4.240.388	-20.254.630	4.031.265			52.045.550			38.806.552
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves																
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			323	127.508							327.868	33.308				489.007
	Profit Distributions											52.472.665	-61.436.695				-8.964.030
	Dividends Paid												-8.964.030				-8.964.030
	Transfers To Reserves											52.472.665	-52.472.665				
	Other																
	Equity at end of period		**10.000.000**	**109.479**	**1.183.502**	**9.067.914**	**-2.464.256**	**12.327.313**	**9.532.476**	**4.303.495**	**14.090.702**	**111.211.470**	**299.959**	**52.045.550**			**221.707.604**
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		**10.000.000**	**110.264**	**1.195.273**	**23.772.963**	**-2.501.549**	**23.654.403**	**11.532.809**	**1.770.256**	**14.911.133**	**110.787.175**	**72.564.757**				**267.797.484**
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		10.000.000	110.264	1.195.273	23.772.963	-2.501.549	23.654.403	11.532.809	1.770.256	14.911.133	110.787.175	72.564.757				267.797.484
	Total Comprehensive Income (Loss)					960.797	-1.047.084	3.441.190	3.152.012	-17.532.141	4.138.939			34.684.797			27.798.510
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves		15.000.000									-15.000.000					
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			-13.511	89.281							1.715.172	184.361				1.975.303
	Profit Distributions											65.338.278	-72.356.000				-7.017.722
	Dividends Paid												-7.017.722				-7.017.722
	Transfers To Reserves											65.338.278	-65.338.278				
	Other																
	Equity at end of period		**25.000.000**	**96.753**	**1.284.554**	**24.733.760**	**-3.548.633**	**27.095.593**	**14.684.821**	**-15.761.885**	**19.050.072**	**162.840.625**	**393.118**	**34.684.797**			**290.553.575**