Date and time of publication on KAP: 06.11.2024 18:16:53
https://www.kap.org.tr/en/Bildirim/1354458

KAMUYU AYDINLATMA PLATFORMU

ODEA BANK A.Ş.
Bank Financial Report
Unconsolidated
2024 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Odea Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

Odea Bank 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 özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem 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 konsolide olmayan 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 konsolide olmayan 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

Beşinci Bölüm II.9.c numaralı dipnotta belirtildiği üzere, 31 Aralık 2023 tarihi itibarıyla finansal tablolarda yer alan 335.000 bin TL tutarındaki serbest karşılık ve buna ilişkin 100.500 bin TL tutarındaki ertelenmiş vergi varlığı cari dönemde iptal edilerek diğer faaliyet gelirleri ve ertelenmiş vergi gideri hesaplarına sırasıyla gelir ve gider olarak kaydedilmiştir. Söz konusu serbest karşılık BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılmış olup, ilgili döneme ilişkin finansal tablolara ilişkin denetim görüşümüzün şartlı olmasına neden olmuştur.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Odea Bank A.Ş.'nin 30 Eylül 2024 tarihi itibarıyla 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.

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Erdal Tıkmak, SMMM

Sorumlu Denetçi

6 Kasım 2024

İstanbul, Türkiye

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)		10.316.571	25.092.690	35.409.261	10.357.977	22.686.765	33.044.742
Cash and cash equivalents		5.276.417	16.140.418	21.416.835	5.724.639	14.985.992	20.710.631
Cash and Cash Balances at Central Bank	(5.I.1)	3.815.425	11.314.240	15.129.665	4.929.547	9.202.633	14.132.180
Banks	(5.I.3)	621	4.830.251	4.830.872	156	5.788.204	5.788.360
Receivables From Money Markets		1.462.571	0	1.462.571	799.402	0	799.402
Allowance for Expected Losses (-)		-2.200	-4.073	-6.273	-4.466	-4.845	-9.311
Financial assets at fair value through profit or loss	(5.I.2)	1.888.002	193.404	2.081.406	1.321.170	70.125	1.391.295
Public Debt Securities		158	132.235	132.393	267	20.290	20.557
Equity instruments		0	60.959	60.959	0	49.835	49.835
Other Financial Assets		1.887.844	210	1.888.054	1.320.903	0	1.320.903
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.4)	3.117.188	8.318.071	11.435.259	3.053.600	7.350.976	10.404.576
Public Debt Securities		3.097.824	7.286.755	10.384.579	2.951.025	7.350.213	10.301.238
Equity instruments		19.364	2.072	21.436	16.458	763	17.221
Other Financial Assets		0	1.029.244	1.029.244	86.117	0	86.117
Derivative financial assets	(5.I.2)	34.964	440.797	475.761	258.568	279.672	538.240
Derivative Financial Assets At Fair Value Through Profit Or Loss		34.964	440.797	475.761	215.354	279.672	495.026
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.I.11)	0	0	0	43.214	0	43.214
FINANCIAL ASSETS AT AMORTISED COST (Net)		28.378.133	20.392.104	48.770.237	30.907.636	15.910.920	46.818.556
Loans	(5.I.5)	15.641.810	20.729.573	36.371.383	21.829.794	15.614.091	37.443.885
Receivables From Leasing Transactions	(5.I.10)	0	0		0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.I.6)	14.280.847	994.129	15.274.976	11.114.964	1.280.266	12.395.230
Public Debt Securities		9.142.434	994.129	10.136.563	7.237.628	1.280.266	8.517.894
Other Financial Assets		5.138.413	0	5.138.413	3.877.336	0	3.877.336
Allowance for Expected Credit Losses (-)		-1.544.524	-1.331.598	-2.876.122	-2.037.122	-983.437	-3.020.559
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.16)	292.539	0	292.539	826.297	0	826.297
Held for Sale		292.539	0	292.539	826.297	0	826.297
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		10.000	0	10.000	0	0	0
Investments in Associates (Net)	(5.I.7)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(5.I.8)	10.000	0	10.000	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.9)	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)	(5.I.12)	452.081	0	452.081	374.748	0	374.748
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.I.13)	754.113	0	754.113	538.720	0	538.720
Goodwill		0	0	0	0	0	0
Other		754.113	0	754.113	538.720	0	538.720
INVESTMENT PROPERTY (Net)	(5.I.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	514.524	0	514.524
DEFERRED TAX ASSET	(5.I.15)	1.916.359	0	1.916.359	861.963	0	861.963
OTHER ASSETS (Net)	(5.I.17)	1.262.040	24.965	1.287.005	668.454	62.136	730.590
TOTAL ASSETS		**43.381.836**	**45.509.759**	**88.891.595**	**45.050.319**	**38.659.821**	**83.710.140**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	22.993.790	31.085.293	54.079.083	30.012.273	28.219.972	58.232.245
LOANS RECEIVED	(5.II.3)	4.364.348	2.384.344	6.748.692	1.060.818	930.028	1.990.846
MONEY MARKET FUNDS	(5.II.4)	5.411.474	4.311.243	9.722.717	4.764.815	1.482.640	6.247.455
MARKETABLE SECURITIES (Net)	(5.II.5)	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
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	(5.II.2)	130.659	387.291	517.950	20.536	487.900	508.436
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		130.659	387.291	517.950	17.554	487.900	505.454
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.8)	0	0	0	2.982	0	2.982
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.7)	215.617	0	215.617	163.278	0	163.278
PROVISIONS	(5.II.9)	326.845	86.235	413.080	769.371	73.205	842.576
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		151.403	0	151.403	135.596	0	135.596
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		175.442	86.235	261.677	633.775	73.205	706.980
CURRENT TAX LIABILITIES	(5.II.10)	292.746	0	292.746	207.226	0	207.226
DEFERRED TAX LIABILITY	(5.II.10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.11)	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	(5.II.12)	0	9.538.704	9.538.704	0	8.412.601	8.412.601
Loans		0	0	0	0	0	0

Other Debt Instruments		0	9.538.704	9.538.704	0	8.412.601	8.412.601
OTHER LIABILITIES	(5.II.6)	878.080	396.628	1.274.708	415.996	578.929	994.925
EQUITY		6.130.981	-42.683	6.088.298	6.157.234	-46.682	6.110.552
Issued capital	(5.II.13)	3.288.842	0	3.288.842	3.288.842	0	3.288.842
Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-17.247	1.179	-16.068	-19.195	0	-19.195
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-218.432	-43.862	-262.294	6.264	-46.682	-40.418
Profit Reserves		2.883.521	0	2.883.521	1.173.348	0	1.173.348
Legal Reserves	(5.II.13)	174.868	0	174.868	89.360	0	89.360
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.708.653	0	2.708.653	1.083.988	0	1.083.988
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		196.495	0	196.495	1.710.173	0	1.710.173
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		196.495	0	196.495	1.710.173	0	1.710.173
Total equity and liabilities		**40.744.540**	**48.147.055**	**88.891.595**	**43.571.547**	**40.138.593**	**83.710.140**

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		47.315.249	122.925.078	170.240.327	45.946.866	106.823.212	152.770.078
GUARANTIES AND WARRANTIES	(5.III.1)	24.147.062	4.127.129	28.274.191	16.604.621	3.315.097	19.919.718
Letters of Guarantee		11.097.062	2.043.763	13.140.825	9.719.848	988.832	10.708.680
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		11.097.062	2.043.763	13.140.825	9.719.848	988.832	10.708.680
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	2.070.208	2.070.208	53.023	2.320.301	2.373.324
Documentary Letters of Credit		0	2.070.208	2.070.208	53.023	2.320.301	2.373.324
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		13.050.000	13.158	13.063.158	6.831.750	5.964	6.837.714
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.1)	16.098.269	10.085.433	26.183.702	20.629.675	933.182	21.562.857
Irrevocable Commitments		2.450.332	10.085.433	12.535.765	2.050.221	933.182	2.983.403
Forward Asset Purchase Commitments		198.220	10.025.260	10.223.480	5.461	881.231	886.692
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		1.507.993	0	1.507.993	1.345.848	0	1.345.848
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		129.411	0	129.411	104.224	0	104.224
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		609.296	0	609.296	589.373	0	589.373
Commitments for Credit Cards and Banking Services Promotions		1.601	0	1.601	1.504	0	1.504
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		3.811	60.173	63.984	3.811	51.951	55.762
Revocable Commitments		13.647.937	0	13.647.937	18.579.454	0	18.579.454
Revocable Loan Granting Commitments		13.647.937	0	13.647.937	18.579.454	0	18.579.454
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5.III.2)	7.069.918	108.712.516	115.782.434	8.712.570	102.574.933	111.287.503
Derivative Financial Instruments Held For Hedging		0	0	0	600.000	0	600.000
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	600.000	0	600.000
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		7.069.918	108.712.516	115.782.434	8.112.570	102.574.933	110.687.503
Forward Foreign Currency Buy or Sell Transactions		387.635	10.800.803	11.188.438	630.535	7.938.919	8.569.454
Forward Foreign Currency Buying Transactions		24.435	5.589.699	5.614.134	630.535	3.705.593	4.336.128
Forward Foreign Currency Sale Transactions		363.200	5.211.104	5.574.304	0	4.233.326	4.233.326
Currency and Interest Rate Swaps		4.025.975	70.781.723	74.807.698	5.946.882	55.807.633	61.754.515
Currency Swap Buy Transactions		0	36.245.371	36.245.371	0	28.612.846	28.612.846
Currency Swap Sell Transactions		2.225.975	34.132.070	36.358.045	2.766.882	26.093.741	28.860.623
Interest Rate Swap Buy Transactions		900.000	202.141	1.102.141	1.590.000	550.523	2.140.523
Interest Rate Swap Sell Transactions		900.000	202.141	1.102.141	1.590.000	550.523	2.140.523
Currency, Interest Rate and Securities Options		2.101.255	26.630.114	28.731.369	1.168.614	38.476.227	39.644.841
Currency Options Buy Transactions		811.438	13.496.844	14.308.282	858.134	13.560.290	14.418.424
Currency Options Sell Transactions		1.289.817	13.133.270	14.423.087	310.480	24.915.937	25.226.417
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		555.053	499.876	1.054.929	366.539	352.154	718.693
Currency Futures Buy Transactions		278.548	249.938	528.486	151.640	207.177	358.817
Currency Futures Sell Transactions		276.505	249.938	526.443	214.899	144.977	359.876
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		91.500.299	267.520.628	359.020.927	81.252.429	246.087.871	327.340.300
ITEMS HELD IN CUSTODY		13.758.984	48.756.686	62.515.670	7.256.020	34.688.788	41.944.808
Customer Fund and Portfolio Balances		13.733.581	43.039.027	56.772.608	6.884.713	29.021.582	35.906.295
Securities Held in Custody		0	4.290.710	4.290.710	0	4.269.806	4.269.806
Cheques Received for Collection		20.191	1.426.949	1.447.140	366.802	1.397.400	1.764.202
Commercial Notes Received for Collection		5.212	0	5.212	3.027	0	3.027
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	1.478	0	1.478
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		77.726.354	218.563.001	296.289.355	73.981.448	211.225.600	285.207.048
Securities		2.262.169	8.695.600	10.957.769	1.967.848	6.209.579	8.177.427
Guarantee Notes		33.017.718	31.284.395	64.302.113	32.908.545	29.116.117	62.024.662
Commodity		3.189.696	4.079.605	7.269.301	3.193.443	4.354.828	7.548.271
Warrant		0	0	0	0	0	0
Real Estate		28.228.196	112.724.955	140.953.151	25.717.566	117.611.426	143.328.992
Other Pledged Items		11.028.575	61.778.446	72.807.021	10.194.046	53.933.650	64.127.696

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.961	200.941	215.902	14.961	173.483	188.444
TOTAL OFF-BALANCE SHEET ACCOUNTS		**138.815.548**	**390.445.706**	**529.261.254**	**127.199.295**	**352.911.083**	**480.110.378**

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	(5.IV.1)	12.230.191	7.289.028	4.053.565	2.989.015
Interest Income on Loans		6.562.615	3.584.483	2.003.145	1.456.991
Interest Income on Reserve Deposits		309.867	2.069	162.989	1.641
Interest Income on Banks		108.393	148.944	32.344	76.995
Interest Income on Money Market Placements		539.785	305.432	256.481	176.063
Interest Income on Marketable Securities Portfolio		4.649.203	3.244.926	1.587.722	1.276.486
Financial Assets At Fair Value Through Profit Loss		9.519	24.659	4.355	522
Financial Assets At Fair Value Through Other Comprehensive Income		1.146.405	1.292.989	395.338	366.614
Financial Assets Measured at Amortised Cost		3.493.279	1.927.278	1.188.029	909.350
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		60.328	3.174	10.884	839
INTEREST EXPENSES (-)	(5.IV.2)	-11.990.010	-5.463.513	-4.248.747	-2.540.597
Interest Expenses on Deposits		-8.462.478	-4.762.188	-2.963.489	-2.324.999
Interest Expenses on Funds Borrowed		-1.077.979	-117.338	-329.786	-23.105
Interest Expenses on Money Market Funds		-1.672.633	-58.885	-714.359	-9.344
Interest Expenses on Securities Issued		-596.003	-477.352	-204.726	-171.066
Lease Interest Expenses		-39.677	-34.212	-15.490	-12.779
Other Interest Expense		-141.240	-13.538	-20.897	696
NET INTEREST INCOME OR EXPENSE		240.181	1.825.515	-195.182	448.418
NET FEE AND COMMISSION INCOME OR EXPENSES		558.561	861.222	189.491	446.170
Fees and Commissions Received		610.498	949.994	205.708	461.302
From Noncash Loans		201.946	198.166	75.999	78.038
Other		408.552	751.828	129.709	383.264
Fees and Commissions Paid (-)		-51.937	-88.772	-16.217	-15.132
Paid for Noncash Loans		0	0	0	0
Other		-51.937	-88.772	-16.217	-15.132
DIVIDEND INCOME	(5.IV.3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	210.811	512.592	79.232	234.994
Gains (Losses) Arising from Capital Markets Transactions		773.486	631.612	269.067	222.649
Gains (Losses) Arising From Derivative Financial Transactions		1.334.350	-2.679.780	401.872	-134.284
Foreign Exchange Gains or Losses		-1.897.025	2.560.760	-591.707	146.629
OTHER OPERATING INCOME	(5.IV.5)	2.401.728	2.071.613	799.894	478.323
GROSS PROFIT FROM OPERATING ACTIVITIES		3.411.281	5.270.942	873.435	1.607.905
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-1.194.239	-1.505.675	-220.303	-322.641
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	0	-3.500	0	0
PERSONNEL EXPENSES (-)		-1.534.160	-882.669	-511.140	-374.659
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-1.411.085	-861.518	-476.397	-334.146
NET OPERATING INCOME (LOSS)		-728.203	2.017.580	-334.405	576.459
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.9)	-728.203	2.017.580	-334.405	576.459
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.10)	924.698	-410.845	439.400	-65.568
Current Tax Provision		-29.771	-609.000	83.208	39.200
Expense Effect of Deferred Tax		-277.547	-512.372	37.263	-219.694
Income Effect of Deferred Tax		1.232.016	710.527	318.929	114.926
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.11)	196.495	1.606.735	104.995	510.891
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	(5.IV.12)	196.495	1.606.735	104.995	510.891
Profit (Loss) Attributable to Group		196.495	1.606.735	104.995	510.891
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		0,06000000	0,48900000	0,03200000	0,15500000

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)		196.495	1.606.735		
OTHER COMPREHENSIVE INCOME		-218.749	-709.035		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.127	2.858		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		3.127	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	2.858		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-221.876	-711.893		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-332.976	-1.024.887		
Income (Loss) Related with Cash Flow Hedges		11.173	65.449		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		99.927	247.545		
TOTAL COMPREHENSIVE INCOME (LOSS)		-22.254	897.700		

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		-2.137.933	2.790.238
Interest Received		9.389.010	6.351.588
Interest Paid		-12.152.447	-4.932.060
Dividends received		0	0
Fees and Commissions Received		610.498	949.994
Other Gains		1.408.587	837.788
Collections from Previously Written Off Loans and Other Receivables		173.878	287.247
Cash Payments to Personnel and Service Suppliers		-2.345.987	-1.321.748
Taxes Paid		-163.202	-680.138
Other		941.730	1.297.567
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.399.831	-540.420
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-686.613	-908.633
Net (Increase) Decrease in Due From Banks		-1.437.360	4.313.755
Net (Increase) Decrease in Loans		3.847.422	995.707
Net (Increase) Decrease in Other Assets		572.441	841.885
Net Increase (Decrease) in Bank Deposits		85.970	32.865
Net Increase (Decrease) in Other Deposits		-10.341.319	2.882.009
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-1.791.851	-3.217.357
Net Increase (Decrease) in Funds Borrowed		7.982.061	-4.305.466
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		369.418	-1.175.185
Net Cash Provided From Banking Operations		-3.537.764	2.249.818
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		1.108.291	2.710.945
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-10.000	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-657.014	-372.490
Cash Obtained from Tangible and Intangible Asset Sales		647.780	174.609
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.847.321	-451.985
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		11.515.972	4.595.266
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.664.234	-4.978.151
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.123.108	3.743.696
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-140.181	-83.339
Cash Obtained from Loans and Securities Issued		0	198.247
Cash Outflow Arised From Loans and Securities Issued		0	-210.500
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-140.181	-71.086
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.620.399	2.275.506
Net Increase (Decrease) in Cash and Cash Equivalents		-949.255	7.152.930
Cash and Cash Equivalents at Beginning of the Period		14.235.189	7.431.763
Cash and Cash Equivalents at End of the Period		13.285.934	14.584.693

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

							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									
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	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)		Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
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		**3.288.842**	**0**	**0**	**-2.198**	**0**	**-42.867**	**9.314**	**0**	**0**	**640.209**	**-56.884**	**0**	**351.332**	**0**	**853.203**	**5.040.951**	**0**	**5.040.951**
	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		3.288.842	0	0	-2.198	0	-42.867	9.314	0	0	640.209	-56.884	0	351.332	0	853.203	5.040.951	0	5.040.951
	Total Comprehensive Income (Loss)		0	0	0	0	0	2.858	0	0	0	-759.527	47.634	0	0	0	1.606.735	897.700	0	897.700
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	31.187	0	0	0	0	0	822.016	0	-853.203	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	853.203	0	-853.203	0	0	0
	Other		0	0	0	0	0	0	31.187	0	0	0	0	0	-31.187	0	0	0	0	0
	Equity at end of period		**3.288.842**	**0**	**0**	**-2.198**	**0**	**-40.009**	**40.501**	**0**	**0**	**-119.318**	**-9.250**	**0**	**1.173.348**	**0**	**1.606.735**	**5.938.651**	**0**	**5.938.651**
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		**3.288.842**	**0**	**0**	**-2.198**	**0**	**-59.696**	**40.501**	**0**	**0**	**-28.626**	**-11.792**	**0**	**1.173.348**	**0**	**1.710.173**	**6.110.552**	**0**	**6.110.552**
	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		3.288.842	0	0	-2.198	0	-59.696	40.501	0	0	-28.626	-11.792	0	1.173.348	0	1.710.173	6.110.552	0	6.110.552
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	3.127	0	0	-233.668	11.792	0	0	0	196.495	-22.254	0	-22.254
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	1.710.173	0	-1.710.173	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	1.710.173	0	-1.710.173	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**3.288.842**	**0**	**0**	**-2.198**	**0**	**-59.696**	**43.628**	**0**	**0**	**-262.294**	**0**	**0**	**2.883.521**	**0**	**196.495**	**6.088.298**	**0**	**6.088.298**