

KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O. Bank Financial Report Unconsolidated 2024 - 3. 3 Monthly Notification

General Information About Financial Statements





Independet Audit Comment

Independent Audit Company	GÜNEY 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 Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosu ile aynı tarihte sona eren dokuz aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu 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 Kurulu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("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 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.

Sınırlı Olumlu Sonucun Davanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 11,000,000 Bin TL'si geçmiş yıllarda ayrılan, 2,500,000 Bin TL'si cari yılda iptal edilen toplam 8,500,000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Ayrıca, Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.4 notunda belirtiği üzere, ilişikteki 30 Eylül 2024 tarihinde sona eren dokuz aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu; 12,250,000 Bin TL tutarında serbest karşıllaştırmalı olarak sunulan 30 Eylül 2023 tarihinde sona eren dokuz aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu; 12,250,000 Bin TL tutarında serbest karşılık iptalinden kaynaklanan geliri içermektedir.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi A member firm of Ernst &Young Global Limited	
A member firm of Ernst &Young Global Limited	
Damla Harman, SMMM	
Sorumlu Denetçi	
6 Kasım 2024	
İstanbul, Türkiye	



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

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
	roothote Reference	тс	FC	Total	ТС	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		602.986.147	665.942.554	1.268.928.701	378.873.910	483.722.105	862.596.015
Cash and cash equivalents	V-I-1	362.454.436	407.717.887	770.172.323	237.724.945	280.218.253	517.943.19
Cash and Cash Balances at Central Bank	V-I-1	359.062.126	337.746.941	696.809.067	156.309.961	229.393.739	385.703.70
Banks	V-I-3	173	70.490.710	70.490.883	651	51.099.939	51.100.590
Receivables From Money Markets		3.396.099	0	3.396.099	81.418.249	0	81.418.24
Allowance for Expected Losses (-)	V-I-16	-3.962	-519.764	-523.726	-3.916	-275.425	-279.341
Financial assets at fair value through profit or loss	V-I-2	1.383.860	923.845	2.307.705	2.997.041	31.257.616	34.254.657
Public Debt Securities		0	0	0	0	30.499.847	30.499.84
Equity instruments		245.156	923.845	1.169.001	144.926	757.769	902.69
Other Financial Assets		1.138.704	0	1.138.704	2.852.115	0	2.852.11
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	216.703.776	245.912.848	462.616.624	114.425.889	166.717.480	281.143.36
Public Debt Securities		214.807.315	245.846.691	460.654.006	112.640.191	166.684.771	279.324.96
Equity instruments		235.913	48.993	284.906	153.626	17.818	171.44
Other Financial Assets		1.660.548	17.164	1.677.712	1.632.072	14.891	1.646.96
Derivative financial assets	V-I-2	22.444.075	11.387.974	33.832.049	23.726.035	5.528.756	29.254.79
Derivative Financial Assets At Fair Value Through Profit Or Loss		22.444.075	11.387.974	33.832.049	23.726.035	5.528.756	29.254.79
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.484.988.510	688.734.209	2.173.722.719	1.297.089.192	504.800.609	1.801.889.80
Loans	V-I-5	1.213.541.024	674.971.797	1.888.512.821	1.052.862.084	466.249.420	1.519.111.504
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	
Factoring Receivables		0	0	0	0	0	
Other Financial Assets Measured at Amortised Cost	V-I-6	315.068.094	30.214.683	345.282.777	289.285.980	55.087.022	344.373.00
Public Debt Securities		315.068.094	29.528.093	344.596.187	289.285.980	54.698.887	343.984.86
Other Financial Assets		0	686.590	686.590	0	388.135	388.13
Allowance for Expected Credit Losses (-)		-43.620.608	-16.452.271	-60.072.879	-45.058.872	-16.535.833	-61.594.70
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net	V-I-14	371.378	0	371.378	213.007	0	213.00
Held for Sale		371.378	0	371.378	213.007	0	213.00
Non-Current Assets From Discontinued Operations		0	0	0	0	0	(
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		20.686.436	3.147.721	23.834.157	17.662.202	2.702.730	20.364.932
Investments in Associates (Net)	V-I-7	6.963.026	0	6.963.026	5.759.620	0	5.759.620

Associates Accounted for Using Equity Method		0	0	0	0	0	
Unconsolidated Associates		6.963.026	0	6.963.026	5.759.620	0	5.759.62
Investments in Subsidiaries (Net)	V-I-8	13.723.410	3.147.721	16.871.131	11.902.582	2.702.730	14.605.3
Unconsolidated Financial Subsidiaries		11.844.569	3.147.721	14.992.290	10.023.741	2.702.730	12.726.4
Unconsolidated Non-Financial Subsidiaries		1.878.841	0	1.878.841	1.878.841	0	1.878.8
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-9	0	0	0	0	0	
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	
TANGIBLE ASSETS (Net)		30.352.214	132.995	30.485.209	25.597.813	125.883	25.723.69
INTANGIBLE ASSETS AND GOODWILL (Net)		1.258.672	1.889	1.260.561	878.685	1.634	880.3
Goodwill		0	0	0	0	0	
Other		1.258.672	1.889	1.260.561	878.685	1.634	880.3
INVESTMENT PROPERTY (Net)	V-I-12	2.928.725	0	2.928.725	2.928.725	0	2.928.7
CURRENT TAX ASSETS		8.126.116	0	8.126.116	0	0	
DEFERRED TAX ASSET	V-I-13	5.177.749	0	5.177.749	10.891.261	0	10.891.2
OTHER ASSETS (Net)	V-I-15	50.804.675	3.339.470	54.144.145	56.583.554	14.562.822	71.146.3
TOTAL ASSETS		2.207.680.622	1.361.298.838	3.568.979.460	1.790.718.349	1.005.915.783	2.796.634.1
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	1.597.165.107	707.837.791	2.305.002.898	1.254.133.247	707.627.870	1.961.761.1
LOANS RECEIVED	V-II-3	46.210.680	243.862.234	290.072.914	32.724.113	188.953.477	221.677.5
MONEY MARKET FUNDS	9	178.351.516	148.261.902	326.613.418	58.858.701	73.504.733	132.363.4
MARKETABLE SECURITIES (Net)	V-II-3	948.533	182.092.896	183.041.429	1.163.579	117.165.636	118.329.2
Bills	5	948.533	2.519.357	3.467.890	1.163.579	0	1.163.5
Asset-backed Securities		0	0	0	0	0	1.100.0
Bonds		0	179.573.539	179.573.539	0	117.165.636	117.165.6
FUNDS		3.005	0	3.005	3.005	0	3.0
Borrower funds		0	0	0	0	0	3.0
Other		3.005	0	3.005	3.005	0	3.0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	3.0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	1.272.688	5.049.365	6.322.053	81.679	5.684.709	5.766.3
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.272.688	5.049.365	6.322.053	81.679	5.684.709	5.766.3
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	
FACTORING PAYABLES		0	0	0	0	0	
LEASE PAYABLES (Net)	V-II-5	5.067.911	2.313	5.070.224	2.866.665	3.947	2.870.6
PROVISIONS	V-II-7	19.282.299	389.794	19.672.093	20.628.265	1.463.336	22.091.6
Provision for Restructuring		0	0	0	0	0	
Reserves for Employee Benefits		8.922.034	0	8.922.034	7.128.807	0	7.128.8
Insurance Technical Reserves (Net)		0	0	0	0	0	
Other provisions		10.360.265	389.794	10.750.059	13.499.458	1.463.336	14.962.7
CURRENT TAX LIABILITIES	V-II-8	7.791.115	21.753	7.812.868	11.522.000	27.923	11.549.9
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	0	
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	0	0	0	0	0	
Held For Sale		0	0	0	0	0	
Related to Discontinued Operations		0	0	0	0	0	
·	V-II-10	11.537.540	71.205.111	82.742.651	10.730.094	23.707.184	34.437.2
SUBORDINATED DEBT	A-11-10	11.551.510		0211 121002			

Other Debt Instruments		11.537.540	71.205.111	82.742.651	10.730.094	23.707.184	34.437.278
OTHER LIABILITIES	V-II-4	108.068.442	33.391.526	141.459.968	83.300.256	31.056.099	114.356.355
EQUITY	V-II-11	192.522.240	8.643.699	201.165.939	166.695.848	4.731.766	171.427.614
Issued capital	V-II-11	9.915.922	0	9.915.922	9.915.922	0	9.915.922
Capital Reserves		50.123.391	1.028.916	51.152.307	47.437.916	883.459	48.321.375
Equity Share Premiums		45.589.048	0	45.589.048	45.589.048	0	45.589.048
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		4.534.343	1.028.916	5.563.259	1.848.868	883.459	2.732.327
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		21.822.341	-765.569	21.056.772	21.825.766	-657.341	21.168.425
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2.257.816	8.380.352	6.122.536	1.812.094	4.505.648	6.317.742
Profit Reserves		85.704.152	0	85.704.152	59.858.743	0	59.858.743
Legal Reserves		9.197.197	0	9.197.197	6.612.656	0	6.612.656
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		74.771.302	0	74.771.302	51.613.230	0	51.613.230
Other Profit Reserves		1.735.653	0	1.735.653	1.632.857	0	1.632.857
Profit or Loss		27.214.250	0	27.214.250	25.845.407	0	25.845.407
Prior Years' Profit or Loss		0	0	0	799.497	0	799.497
Current Period Net Profit Or Loss		27.214.250	0	27.214.250	25.045.910	0	25.045.910
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		2.168.221.076	1.400.758.384	3.568.979.460	1.642.707.452	1.153.926.680	2.796.634.132



Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

			Current Period 30.09.2024			Previous Period 31.12.2023	
	Footnote Reference	тс	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.195.827.674	1.548.385.544	2.744.213.218	863.023.395	1.335.390.171	2.198.413.566
GUARANTIES AND WARRANTIES	V-III-2	318.983.557	281.685.727	600.669.284	241.897.179	247.494.642	489.391.821
Letters of Guarantee	V-III-1	318.731.428	170.218.198	488.949.626	239.771.005	157.390.797	397.161.802
Guarantees Subject to State Tender Law		7.160.790	0	7.160.790	6.831.439	0	6.831.439
Guarantees Given for Foreign Trade Operations		20.190.023	91.940.633	112.130.656	12.911.007	85.112.714	98.023.721
Other Letters of Guarantee		291.380.615	78.277.565	369.658.180	220.028.559	72.278.083	292.306.642
Bank Acceptances		4.258	6.087.076	6.091.334	4.258	4.398.076	4.402.334
Import Letter of Acceptance		0	1.405.552	1.405.552	0	1.091.455	1.091.455
Other Bank Acceptances	V-III-4	4.258	4.681.524	4.685.782	4.258	3.306.621	3.310.879
Letters of Credit	V-III-4	247.871	101.965.550	102.213.421	2.121.916	82.572.374	84.694.290
Documentary Letters of Credit		247.871	101.965.550	102.213.421	2.121.916	82.572.374	84.694.290
Other Letters of Credit		0	0	0	0	0	(
Prefinancing Given as Guarantee		0	27.191	27.191	0	23.515	23.51
Endorsements		0	0	0	0	0	
Endorsements to the Central Bank of Turkey		0	0	0	0	0	
Other Endorsements		0	0	0	0	0	
Purchase Guarantees for Securities Issued		0	0	0	0	0	
Factoring Guarantees		0	0	0	0	0	
Other Guarantees		0	609.559	609.559	0	526.329	526.32
Other Collaterals		0	2.778.153	2.778.153	0	2.583.551	2.583.55
COMMITMENTS		777.836.377	338.783.656	1.116.620.033	451.724.674	287.192.025	738.916.69
Irrevocable Commitments	V-III-1	741.105.035	113.070.405	854.175.440	416.470.540	106.591.474	523.062.01
Forward Asset Purchase Commitments	V-III-1	48.523.857	113.070.405	161.594.262	35.193.004	106.591.474	141.784.47
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	
Share Capital Commitments to Associates and Subsidiaries		2.287	0	2.287	0	0	
Loan Granting Commitments	V-III-1	233.576.703	0	233.576.703	119.165.714	0	119.165.71
Securities Issue Brokerage Commitments		0	0	0	0	0	
Commitments for Reserve Requirements		0	0	0	0	0	
Commitments for Cheque Payments	V-III-1	14.852.025	0	14.852.025	10.121.928	0	10.121.92
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	
Commitments for Credit Card Limits	V-III-1	423.951.930	0	423.951.930	239.679.180	0	239.679.18
Commitments for Credit Cards and Banking Services Promotions		4.115.799	0	4.115.799	2.274.392	0	2.274.392
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	(

Securities						
Other Irrevocable Commitments	16.082.434	0	16.082.434	10.036.322	0	10.036.322
Revocable Commitments	36.731.342	225.713.251	262.444.593	35.254.134	180.600.551	215.854.685
Revocable Loan Granting Commitments	36.731.342	225.713.251	262.444.593	35.254.134	180.600.551	215.854.685
Other Revocable Commitments	0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	99.007.740	927.916.161	1.026.923.901	169.401.542	800.703.504	970.105.046
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	99.007.740	927.916.161	1.026.923.901	169.401.542	800.703.504	970.105.046
Forward Foreign Currency Buy or Sell Transactions	28.746.468	33.280.691	62.027.159	13.437.023	18.270.450	31.707.473
Forward Foreign Currency Buying Transactions	14.401.849	16.641.607	31.043.456	6.731.972	9.136.245	15.868.217
Forward Foreign Currency Sale Transactions	14.344.619	16.639.084	30.983.703	6.705.051	9.134.205	15.839.256
Currency and Interest Rate Swaps	66.804.164	619.303.727	686.107.891	146.286.235	587.735.885	734.022.120
Currency Swap Buy Transactions	10.435.686	171.675.486	182.111.172	3.312.843	231.173.916	234.486.759
Currency Swap Sell Transactions	54.738.478	207.551.231	262.289.709	141.123.392	122.716.186	263.839.578
Interest Rate Swap Buy Transactions	815.000	120.038.505	120.853.505	925.000	116.922.891	117.847.891
Interest Rate Swap Sell Transactions	815.000	120.038.505	120.853.505	925.000	116.922.892	117.847.892
Currency, Interest Rate and Securities Options	2.372.154	3.984.800	6.356.954	8.508.530	8.647.024	17.155.554
Currency Options Buy Transactions	1.657.832	1.605.780	3.263.612	8.508.530	304.758	8.813.288
Currency Options Sell Transactions	714.322	2.379.020	3.093.342	0	8.342.266	8.342.266
Interest Rate Options Buy Transactions	0	0	0	0	0	0
Interest Rate Options Sell Transactions	0	0	0	0	0	0
Securities Options Buy Transactions	0	0	0	0	0	0
Securities Options Sell Transactions	0	0	0	0	0	0
Currency Futures	0	0	0	0	0	0
Currency Futures Buy Transactions	0	0	0	0	0	0
Currency Futures Sell Transactions	0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions	0	0	0	0	0	0
Interest Rate Futures Buy Transactions	0	0	0	0	0	0
Interest Rate Futures Sell Transactions	0	0	0	0	0	0
Other	1.084.954	271.346.943	272.431.897	1.169.754	186.050.145	187.219.899
STODY AND PLEDGES RECEIVED	34.671.426.938	27.299.570.798	61.970.997.736	26.518.716.170	21.382.410.321	47.901.126.491
TEMS HELD IN CUSTODY	293.666.545	215.455.823	509.122.368	234.749.671	119.191.038	353.940.709
Customer Fund and Portfolio Balances	0	0	0	0	0	0
Securities Held in Custody	93.527.192	150.496.537	244.023.729	61.953.528	79.267.030	141.220.558
Cheques Received for Collection	97.454.118	4.312.002	101.766.120	80.178.405	3.074.417	83.252.822
Commercial Notes Received for Collection	10.490.276	9.186.114	19.676.390	7.490.224	5.613.199	13.103.423
Other Assets Received for Collection	2.152	1.368	3.520	2.152	1.183	3.335
Securities that will be Intermediated to Issue	0	0	0	0	0	0
Other Items Under Custody	309	37.169.654	37.169.963	309	21.785.600	21.785.909
Custodians	92.192.498	14.290.148	106.482.646	85.125.053	9.449.609	94.574.662
PLEDGED ITEMS	4.983.994.257	1.425.185.848	6.409.180.105	4.329.505.590	1.033.151.407	5.362.656.997
Securities	575.978	3.129.109	3.705.087	398.290	4.906.082	5.304.372
Guarantee Notes	31.798.831	14.474.928	46.273.759	19.402.395	10.297.268	29.699.663
Commodity	415.396.197	19.278.344	434.674.541	320.451.642	12.699.256	333.150.898
Warrant	0	0	0	0	0	0
Real Estate	3.996.377.065	1.166.446.216	5.162.823.281	3.497.221.552	841.937.410	4.339.158.962
Other Pledged Items	539.432.764	221.715.166	761.147.930	491.647.668	163.143.400	654.791.068

Depositories Receiving Pledged Items	413.422	142.085	555.507	384.043	167.991	552.034
ACCEPTED BILL, GUARANTIES AND WARRANTEES	29.393.766.136	25.658.929.127	55.052.695.263	21.954.460.909	20.230.067.876	42.184.528.785
TOTAL OFF-BALANCE SHEET ACCOUNTS	35.867.254.612	28.847.956.342	64.715.210.954	27.381.739.565	22.717.800.492	50.099.540.057



Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

	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
atement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	492.823.136	182.614.820	187.612.425	87.035.91
Interest Income on Loans	V-IV-1	338.878.521	115.203.620	127.080.498	51.749.64
Interest Income on Reserve Deposits		26.590.033	910.415	13.843.136	245.66
Interest Income on Banks	V-IV-1	925.231	971.010	319.855	313.98
Interest Income on Money Market Placements		9.167.387	140.640	707.828	24.30
Interest Income on Marketable Securities Portfolio	V-IV-1	116.554.751	64.119.263	45.468.088	34.151.69
Financial Assets At Fair Value Through Profit Loss		199.777	400.966	736	150.73
Financial Assets At Fair Value Through Other		52.899.015	20.754.729	21.372.182	10.014.62
Comprehensive Income Financial Assets Measured at Amortised Cost			42 062 569	24 005 170	22 006 2
		63.455.959	42.963.568	24.095.170	23.986.3
Finance Leasing Interest Income Other Interest Income		707.213	1.269.872	193.020	550.6
INTEREST EXPENSES (-)	V-IV-2	-436.706.207	-159.252.588	-167.823.126	-71.888.0
Interest Expenses on Deposits	V-IV-2	-389.193.902	-134.513.839	-148.767.925	-62.110.1
Interest Expenses on Deposits Interest Expenses on Funds Borrowed	V-IV-2	-15.615.069	-9.159.893	-5.877.175	-3.598.9
Interest Expenses on Money Market Funds	V-1V-Z	-17.353.177	-7.770.043	-7.620.822	-3.322.5
Interest Expenses on Securities Issued	V-IV-2	-12.304.610	-6.541.110	-5.108.893	-2.553.9
Lease Interest Expenses	V IV Z	-763.515	-442.450	-311.341	-175.1
Other Interest Expense		-1.475.934	-825.253	-136.970	-127.2
NET INTEREST INCOME OR EXPENSE		56.116.929	23.362.232	19.789.299	15.147.8
NET FEE AND COMMISSION INCOME OR EXPENSES		33.175.482	16.271.869	12.040.704	7.037.6
Fees and Commissions Received		46.409.550	20.557.250	17.021.115	9.067.6
From Noncash Loans		3.864.521	2.273.592	1.341.478	903.3
Other		42.545.029	18.283.658	15.679.637	8.164.2
Fees and Commissions Paid (-)		-13.234.068	-4.285.381	-4.980.411	-2.030.0
Paid for Noncash Loans		-230	-191	-69	-
Other		-13.233.838	-4.285.190	-4.980.342	-2.029.9
DIVIDEND INCOME		115.581	198.566	1.379	189.1
TRADING INCOME OR LOSS (Net)	V-IV-3	-10.145.039	17.805.889	452.936	6.256.2
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	2.560.545	4.460.998	412.300	2.814.1
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-23.995.987	3.596.713	-3.003.137	932.6
Foreign Exchange Gains or Losses	V-IV-3	11.290.403	9.748.178	3.043.773	2.509.5
OTHER OPERATING INCOME	V-IV-4	40.761.429	34.046.963	6.022.058	3.646.2
GROSS PROFIT FROM OPERATING ACTIVITIES		120.024.382	91.685.519	38.306.376	32.277.1
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-33.522.528	-32.981.735	-9.056.833	-11.011.2
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-639.747	-73.217	889.654	-3.0
PERSONNEL EXPENSES (-)		-20.685.453	-10.452.789	-7.960.817	-4.062.9
OTHER OPERATING EXPENSES (-)	V-IV-6	-30.553.886	-29.635.820	-10.806.094	-6.400.7
NET OPERATING INCOME (LOSS)		34.622.768	18.541.958	11.372.286	10.799.1
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE					
TAX	V-IV-7	34.622.768	18.541.958	11.372.286	10.799.1
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-7.408.518	-3.518.690	-3.349.745	-1.285.0
Current Tax Provision	V-IV-10	-1.156.543	-1.090.874	7.613.235	
Expense Effect of Deferred Tax	V-IV-10	-17.747.156	-12.350.241	-13.797.069	-5.006.1
Income Effect of Deferred Tax	V-IV-10	11.495.181	9.922.425	2.834.089	3.721.1
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	27.214.250	15.023.268	8.022.541	9.514.1
INCOME ON DISCONTINUED OPERATIONS		0	0	0	
Income on Assets Held for Sale		0	0	0	
Gain on Sale of Associates, Subsidiaries and Jointly		0	0	0	
Controlled Entities (Joint Ventures)		ů	-	Ů	
Other Income on Discontinued Operations		0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	
Expense on Assets Held for Sale		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-11	27.214.250	15.023.268	8.022.541	9.514.109
Profit (Loss) Attributable to Group		27.214.250	15.023.268	8.022.541	9.514.109
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	2,74450000	1,57310000	0,80910000	0,95950000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

	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)		27.214.250	15.023.268		
OTHER COMPREHENSIVE INCOME		-306.859	-1.815.803		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-111.653	1.068.606		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-39.421	-49.739		
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		-551.504	1.062.403		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		479.272	55.942		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-195.206	-2.884.409		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-291.423	-3.058.642		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		96.217	174.233		
TOTAL COMPREHENSIVE INCOME (LOSS)		26.907.391	13.207.465		



Statement of Cash Flow (TFRS 9 Impairment Model Applied)

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
tatement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		33.141.218	54.492.0
Interest Received		442.072.147	171.139.8
Interest Paid		-433.079.232	-158.029.
Dividends received		115.581	198.
Fees and Commissions Received		36.311.580	12.914.
Other Gains		11.621.121	3.887.
Collections from Previously Written Off Loans and Other Receivables		5.709.013	3.855.
Cash Payments to Personnel and Service Suppliers		-22.844.416	-11.576
Taxes Paid		-11.864.278	-1.230
Other		5.099.702	33.332
Changes in Operating Assets and Liabilities Subject to Banking Operations		111.239.116	210.728
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		32.213.258	-12.373
Net (Increase) Decrease in Due From Banks		-65.534.479	37.331
Net (Increase) Decrease in Loans		-280.370.706	-321.580
Net (Increase) Decrease in Other Assets		-75.715.321	-11.114
Net Increase (Decrease) in Bank Deposits		-31.293.364	-10.797
Net Increase (Decrease) in Other Deposits Net Increase (Decrease) in Financial Liabilities at Fair		340.291.279	482.252
Value through Profit or Loss		26 652 254	17.000
Net Increase (Decrease) in Funds Borrowed		36.653.254	17.902
Net Increase (Decrease) in Matured Payables		0	20.100
Net Increase (Decrease) Other Liabilities		154.995.195 144.380.334	29.108 265.220
Net Cash Provided From Banking Operations		144.380.334	265.220
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-65.508.185	-188.317
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-824.941	-802
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		6.178	
Cash Paid For Tangible And Intangible Asset Purchases		-7.866.866	-8.429
Cash Obtained from Tangible and Intangible Asset Sales		1.192.538	4.906
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-108.058.990	-79.973
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		19.976.739	8.054
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.298.353	-126.283
Cash Obtained from Sale of Financial Assets At Amortised Cost		31.837.437	14.650
Other		-471.927	-439
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		109.528.381	45.969
Cash Obtained from Loans and Securities Issued		116.052.646	55.014
Cash Outflow Arised From Loans and Securities Issued		-5.298.663	-8.360
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-1.225.602	-684
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-353.993	414
Net Increase (Decrease) in Cash and Cash Equivalents		188.046.537	123.287
Cash and Cash Equivalents at Beginning of the Period		334.068.851	129.436
Cash and Cash Equivalents at End of the Period		522.115.388	252.724



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

Presentation Currency Nature of Financial Statement 1.000 TL

						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 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	Exchange Differences on	assets measured at fair value through other	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	Period Net	Total Equity Except from Non-controlling Interests	Non-controlling Interests	g Total Equity
	Statement of changes in equity (TFRS 9 Impairment Model Applied)					Reserve		Rectassified to Profit of Loss)		comprehensive income	income that will be Reclassified to Profit of Loss)						
Previous Period 01.01.2023 - 30.09.2023	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period	7.111.364	16.468.559	9 0	1.266.702	3.237.996	-792.431	8.547.402	80.727	11.205.827	0	35.841.511	24.017.232	0	106.984.889	0	0 106.984.889
	Adjustments Related to TMS 8	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
	Effect Of Changes In Accounting Policy	0	() 0	0	0	0	0	0	0	0	0	0	0	0	0) 0
	Adjusted Beginning Balance	7.111.364	16.468.559	9 0	1.266.702	3.237.996	-792.431	8.547.402	80.727	11.205.827	0	35.841.511	24.017.232	. 0	106.984.889	0	0 106.984.889
	Total Comprehensive Income (Loss)	0	(0	0	146.703		869.075		-2.884.409		0	0	15.023.268			0 13.207.465
	Capital Increase in Cash	2.804.558	29.120.489	9 0	0	0	0	0	0	0	0	0	0	0	31.925.047	0	31.925.047
	Capital Increase Through Internal Reserves	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
	Convertible Bonds	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
	Increase (decrease) through other changes, equity	0	(0	1.116.582	0	0	0	0	0	0	141.515	-141.515	0	1.116.582	0	0 1.116.582
	Profit Distributions	0	(0	0	0	0	0	0	0	0	23.875.717	- 23.875.717	0	0	0	0
	Dividends Paid	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	23.875.717	- 23.875.717	0	0	0	0
	Other	0	(0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period	9.915.922	45.589.048	3 0	2.383.284	3.384.699	-739.603	9.416.477	80.727	8.321.418	0	59.858.743	0	15.023.268	153.233.983	0	0 153.233.983
	Statement of changes in equity (TFRS 9 Impairment Model Applied)																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period	9.915.922	45.589.048	3 0	2.732.327	11.461.320	-1.942.825	11.649.930	80.727	6.237.015	0	59.858.743	25.845.407	0	171.427.614	O	0 171.427.614
	Adjustments Related to TMS 8	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
	Effect Of Changes In Accounting Policy	0	(0	0	0	0	0	0	0	0	0	0	0	0	0) 0
	Adjusted Beginning Balance	9.915.922	45.589.048	3 0	2.732.327	11.461.320	-1.942.825	11.649.930	80.727	6.237.015	0	59.858.743	25.845.407	0	171.427.614	0	0 171.427.614
	Total Comprehensive Income (Loss)	0	(0	0	439.851	0	-551.504	0	-195.206	0	0	0	27.214.250	26.907.391	0	0 26.907.391
	Capital Increase in Cash	0	(0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Period 01.01.2024 - 30.09.2024	Capital Increase Through Internal Reserves	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
	Convertible Bonds	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
	Increase (decrease) through other changes, equity	0	(0	2.830.932	0	0	0	0	0	0	98.685			2.830.934	0	2.830.934
	Profit Distributions	0	(0	0	0	0	0	0	0	0	25.746.724	- 25.746.724	0	0	0	0
	Dividends Paid	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	25.746.724	- 25.746.724	0	0	0	0
	Other	0	(0	0	0	0	0	0	0	0	0	0	0	0	0) 0
	Equity at end of period	9.915.922	45.589.048	3 0	5.563.259	11.901.171	-1.942.825	11.098.426	80.727	6.041.809	0	85.704.152	0	27.214.250	201.165.939	0	0 201.165.939