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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 Kurumu ("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 Dayanağı

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 ile karşılaştırmalı 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

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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

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)

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)		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	517.943.198
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	385.703.700
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	81.418.249
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	30.499.847
Equity instruments		245.156	923.845	1.169.001	144.926	757.769	902.695
Other Financial Assets		1.138.704	0	1.138.704	2.852.115	0	2.852.115
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	281.143.369
Public Debt Securities		214.807.315	245.846.691	460.654.006	112.640.191	166.684.771	279.324.962
Equity instruments		235.913	48.993	284.906	153.626	17.818	171.444
Other Financial Assets		1.660.548	17.164	1.677.712	1.632.072	14.891	1.646.963
Derivative financial assets	V-I-2	22.444.075	11.387.974	33.832.049	23.726.035	5.528.756	29.254.791
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	29.254.791
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	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	1.801.889.801
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	0
Factoring Receivables		0	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	344.373.002
Public Debt Securities		315.068.094	29.528.093	344.596.187	289.285.980	54.698.887	343.984.867
Other Financial Assets		0	686.590	686.590	0	388.135	388.135
Allowance for Expected Credit Losses (-)		-43.620.608	-16.452.271	-60.072.879	-45.058.872	-16.535.833	-61.594.705
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	213.007
Held for Sale		371.378	0	371.378	213.007	0	213.007
Non-Current Assets From Discontinued Operations		0	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	0
Unconsolidated Associates		6.963.026	0	6.963.026	5.759.620	0	5.759.620
Investments in Subsidiaries (Net)	V-I-8	13.723.410	3.147.721	16.871.131	11.902.582	2.702.730	14.605.312
Unconsolidated Financial Subsidiaries		11.844.569	3.147.721	14.992.290	10.023.741	2.702.730	12.726.471
Unconsolidated Non-Financial Subsidiaries		1.878.841	0	1.878.841	1.878.841	0	1.878.841
Jointly Controlled Partnerships (JointVentures) (Net)	V-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)		30.352.214	132.995	30.485.209	25.597.813	125.883	25.723.696
INTANGIBLE ASSETS AND GOODWILL (Net)		1.258.672	1.889	1.260.561	878.685	1.634	880.319
Goodwill		0	0	0	0	0	0
Other		1.258.672	1.889	1.260.561	878.685	1.634	880.319
INVESTMENT PROPERTY (Net)	V-I-12	2.928.725	0	2.928.725	2.928.725	0	2.928.725
CURRENT TAX ASSETS		8.126.116	0	8.126.116	0	0	0
DEFERRED TAX ASSET	V-I-13	5.177.749	0	5.177.749	10.891.261	0	10.891.261
OTHER ASSETS (Net)	V-I-15	50.804.675	3.339.470	54.144.145	56.583.554	14.562.822	71.146.376
TOTAL ASSETS		**2.207.680.622**	**1.361.298.838**	**3.568.979.460**	**1.790.718.349**	**1.005.915.783**	**2.796.634.132**
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	1.961.761.117
LOANS RECEIVED	V-II-3	46.210.680	243.862.234	290.072.914	32.724.113	188.953.477	221.677.590
MONEY MARKET FUNDS		178.351.516	148.261.902	326.613.418	58.858.701	73.504.733	132.363.434
MARKETABLE SECURITIES (Net)	V-II-3	948.533	182.092.896	183.041.429	1.163.579	117.165.636	118.329.215
Bills		948.533	2.519.357	3.467.890	1.163.579	0	1.163.579
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	179.573.539	179.573.539	0	117.165.636	117.165.636
FUNDS		3.005	0	3.005	3.005	0	3.005
Borrower funds		0	0	0	0	0	0
Other		3.005	0	3.005	3.005	0	3.005
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	1.272.688	5.049.365	6.322.053	81.679	5.684.709	5.766.388
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.272.688	5.049.365	6.322.053	81.679	5.684.709	5.766.388
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-5	5.067.911	2.313	5.070.224	2.866.665	3.947	2.870.612
PROVISIONS	V-II-7	19.282.299	389.794	19.672.093	20.628.265	1.463.336	22.091.601
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		8.922.034	0	8.922.034	7.128.807	0	7.128.807
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		10.360.265	389.794	10.750.059	13.499.458	1.463.336	14.962.794
CURRENT TAX LIABILITIES	V-II-8	7.791.115	21.753	7.812.868	11.522.000	27.923	11.549.923
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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	V-II-10	11.537.540	71.205.111	82.742.651	10.730.094	23.707.184	34.437.278
Loans		0	0	0	0	0	0

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)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.195.827.674	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	0
Prefinancing Given as Guarantee		0	27.191	27.191	0	23.515	23.515
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	609.559	609.559	0	526.329	526.329
Other Collaterals		0	2.778.153	2.778.153	0	2.583.551	2.583.551
COMMITMENTS		777.836.377	338.783.656	1.116.620.033	451.724.674	287.192.025	738.916.699
Irrevocable Commitments	V-III-1	741.105.035	113.070.405	854.175.440	416.470.540	106.591.474	523.062.014
Forward Asset Purchase Commitments	V-III-1	48.523.857	113.070.405	161.594.262	35.193.004	106.591.474	141.784.478
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		2.287	0	2.287	0	0	0
Loan Granting Commitments	V-III-1	233.576.703	0	233.576.703	119.165.714	0	119.165.714
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	14.852.025	0	14.852.025	10.121.928	0	10.121.928
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	423.951.930	0	423.951.930	239.679.180	0	239.679.180
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	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
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
CUSTODY 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
ITEMS 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)

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-1	492.823.136	182.614.820	187.612.425	87.035.914
Interest Income on Loans	V-IV-1	338.878.521	115.203.620	127.080.498	51.749.647
Interest Income on Reserve Deposits		26.590.033	910.415	13.843.136	245.667
Interest Income on Banks	V-IV-1	925.231	971.010	319.855	313.986
Interest Income on Money Market Placements		9.167.387	140.640	707.828	24.304
Interest Income on Marketable Securities Portfolio	V-IV-1	116.554.751	64.119.263	45.468.088	34.151.690
Financial Assets At Fair Value Through Profit Loss		199.777	400.966	736	150.736
Financial Assets At Fair Value Through Other Comprehensive Income		52.899.015	20.754.729	21.372.182	10.014.623
Financial Assets Measured at Amortised Cost		63.455.959	42.963.568	24.095.170	23.986.331
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		707.213	1.269.872	193.020	550.620
INTEREST EXPENSES (-)	V-IV-2	-436.706.207	-159.252.588	-167.823.126	-71.888.098
Interest Expenses on Deposits	V-IV-2	-389.193.902	-134.513.839	-148.767.925	-62.110.169
Interest Expenses on Funds Borrowed	V-IV-2	-15.615.069	-9.159.893	-5.877.175	-3.598.972
Interest Expenses on Money Market Funds		-17.353.177	-7.770.043	-7.620.822	-3.322.553
Interest Expenses on Securities Issued	V-IV-2	-12.304.610	-6.541.110	-5.108.893	-2.553.989
Lease Interest Expenses		-763.515	-442.450	-311.341	-175.128
Other Interest Expense		-1.475.934	-825.253	-136.970	-127.287
NET INTEREST INCOME OR EXPENSE		56.116.929	23.362.232	19.789.299	15.147.816
NET FEE AND COMMISSION INCOME OR EXPENSES		33.175.482	16.271.869	12.040.704	7.037.605
Fees and Commissions Received		46.409.550	20.557.250	17.021.115	9.067.641
From Noncash Loans		3.864.521	2.273.592	1.341.478	903.390
Other		42.545.029	18.283.658	15.679.637	8.164.251
Fees and Commissions Paid (-)		-13.234.068	-4.285.381	-4.980.411	-2.030.036
Paid for Noncash Loans		-230	-191	-69	-69
Other		-13.233.838	-4.285.190	-4.980.342	-2.029.967
DIVIDEND INCOME		115.581	198.566	1.379	189.138
TRADING INCOME OR LOSS (Net)	V-IV-3	-10.145.039	17.805.889	452.936	6.256.289
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	2.560.545	4.460.998	412.300	2.814.109
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-23.995.987	3.596.713	-3.003.137	932.671
Foreign Exchange Gains or Losses	V-IV-3	11.290.403	9.748.178	3.043.773	2.509.509
OTHER OPERATING INCOME	V-IV-4	40.761.429	34.046.963	6.022.058	3.646.265
GROSS PROFIT FROM OPERATING ACTIVITIES		120.024.382	91.685.519	38.306.376	32.277.113
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-33.522.528	-32.981.735	-9.056.833	-11.011.258
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-639.747	-73.217	889.654	-3.055
PERSONNEL EXPENSES (-)		-20.685.453	-10.452.789	-7.960.817	-4.062.933
OTHER OPERATING EXPENSES (-)	V-IV-6	-30.553.886	-29.635.820	-10.806.094	-6.400.734
NET OPERATING INCOME (LOSS)		34.622.768	18.541.958	11.372.286	10.799.133
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	V-IV-7	34.622.768	18.541.958	11.372.286	10.799.133
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-7.408.518	-3.518.690	-3.349.745	-1.285.024
Current Tax Provision	V-IV-10	-1.156.543	-1.090.874	7.613.235	0
Expense Effect of Deferred Tax	V-IV-10	-17.747.156	-12.350.241	-13.797.069	-5.006.142
Income Effect of Deferred Tax	V-IV-10	11.495.181	9.922.425	2.834.089	3.721.118
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	27.214.250	15.023.268	8.022.541	9.514.109
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-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)

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)		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)

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		33.141.218	54.492.085
Interest Received		442.072.147	171.139.886
Interest Paid		-433.079.232	-158.029.309
Dividends received		115.581	198.566
Fees and Commissions Received		36.311.580	12.914.296
Other Gains		11.621.121	3.887.979
Collections from Previously Written Off Loans and Other Receivables		5.709.013	3.855.297
Cash Payments to Personnel and Service Suppliers		-22.844.416	-11.576.758
Taxes Paid		-11.864.278	-1.230.792
Other		5.099.702	33.332.920
Changes in Operating Assets and Liabilities Subject to Banking Operations		111.239.116	210.728.893
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		32.213.258	-12.373.567
Net (Increase) Decrease in Due From Banks		-65.534.479	37.331.140
Net (Increase) Decrease in Loans		-280.370.706	-321.580.819
Net (Increase) Decrease in Other Assets		-75.715.321	-11.114.360
Net Increase (Decrease) in Bank Deposits		-31.293.364	-10.797.543
Net Increase (Decrease) in Other Deposits		340.291.279	482.252.899
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		36.653.254	17.902.508
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		154.995.195	29.108.635
Net Cash Provided From Banking Operations		144.380.334	265.220.978
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-65.508.185	-188.317.298
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-824.941	-802.751
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		6.178	0
Cash Paid For Tangible And Intangible Asset Purchases		-7.866.866	-8.429.550
Cash Obtained from Tangible and Intangible Asset Sales		1.192.538	4.906.604
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-108.058.990	-79.973.861
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		19.976.739	8.054.276
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.298.353	-126.283.530
Cash Obtained from Sale of Financial Assets At Amortised Cost		31.837.437	14.650.808
Other		-471.927	-439.294
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		109.528.381	45.969.558
Cash Obtained from Loans and Securities Issued		116.052.646	55.014.571
Cash Outflow Arised From Loans and Securities Issued		-5.298.663	-8.360.294
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.225.602	-684.719
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-353.993	414.516
Net Increase (Decrease) in Cash and Cash Equivalents		188.046.537	123.287.754
Cash and Cash Equivalents at Beginning of the Period		334.068.851	129.436.268
Cash and Cash Equivalents at End of the Period		522.115.388	252.724.022

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	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2023 - 30.09.2023	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**7.111.364**	**16.468.559**	**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**	**106.984.889**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		7.111.364	16.468.559	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	106.984.889
	Total Comprehensive Income (Loss)		0	0	0	0	146.703	52.828	869.075	0	-2.884.409	0	0	0	15.023.268	13.207.465	0	13.207.465
	Capital Increase in Cash		2.804.558	29.120.489	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	0
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		0	0	0	1.116.582	0	0	0	0	0	0	141.515	-141.515	0	1.116.582	0	1.116.582
	Profit Distributions		0	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	0
	Transfers To Reserves		0	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	0
	Equity at end of period		**9.915.922**	**45.589.048**	**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**	**153.233.983**
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		**9.915.922**	**45.589.048**	**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**	**171.427.614**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		9.915.922	45.589.048	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	171.427.614
	Total Comprehensive Income (Loss)		0	0	0	0	439.851	0	-551.504	0	-195.206	0	0	0	27.214.250	26.907.391	0	26.907.391
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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	2.830.932	0	0	0	0	0	0	98.685	-98.683	0	2.830.934	0	2.830.934
	Profit Distributions		0	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	0
	Transfers To Reserves		0	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	0
	Equity at end of period		**9.915.922**	**45.589.048**	**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**	**201.165.939**