Date and time of publication on KAP: 06.11.2024 20:05:19
https://www.kap.org.tr/en/Bildirim/1354600

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
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 KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2024 tarihli ilişikteki konsolide bilançosu ile aynı tarihte sona eren dokuz aylık döneme ait; konsolide kar veya zarar tablosu ve konsolide kar veya zarar ve diğer kapsamlı gelir tablosu , konsolide özkaynaklar değişim tablosu ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 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 Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 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 kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Eylül 2023 tarihinde sona eren dokuz aylık döneme ilişkin konsolide 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2024 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 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	Consolidated

	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)		604.193.806	680.210.305	1.284.404.111	379.570.024	497.592.316	877.162.340
Cash and cash equivalents	V-I-1	363.550.090	407.580.476	771.130.566	238.275.236	281.731.970	520.007.206
Cash and Cash Balances at Central Bank	V-I-1	359.062.349	337.780.362	696.842.711	156.310.313	229.425.451	385.735.764
Banks	V-I-3	787.801	70.321.677	71.109.478	566.548	52.585.045	53.151.593
Receivables From Money Markets		3.715.850	0	3.715.850	81.420.621	0	81.420.621
Allowance for Expected Losses (-)	V-I-16	-15.910	-521.563	-537.473	-22.246	-278.526	-300.772
Financial assets at fair value through profit or loss	V-I-2	1.481.130	941.100	2.422.230	3.128.128	31.899.099	35.027.227
Public Debt Securities		5.709	17.255	22.964	7.126	31.141.330	31.148.456
Equity instruments		291.883	923.845	1.215.728	204.322	757.769	962.091
Other Financial Assets		1.183.538	0	1.183.538	2.916.680	0	2.916.680
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	216.718.511	260.291.667	477.010.178	114.440.625	178.428.660	292.869.285
Public Debt Securities		214.807.315	254.891.473	469.698.788	112.640.191	173.896.831	286.537.022
Equity instruments		250.648	48.993	299.641	168.362	17.818	186.180
Other Financial Assets		1.660.548	5.351.201	7.011.749	1.632.072	4.514.011	6.146.083
Derivative financial assets	V-I-2	22.444.075	11.397.062	33.841.137	23.726.035	5.532.587	29.258.622
Derivative Financial Assets At Fair Value Through Profit Or Loss		22.444.075	11.397.062	33.841.137	23.726.035	5.532.587	29.258.622
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.497.691.263	714.129.893	2.211.821.156	1.317.406.419	525.981.240	1.843.387.659
Loans	V-I-5	1.190.598.449	687.664.699	1.878.263.148	1.025.330.731	479.141.155	1.504.471.886
Receivables From Leasing Transactions	V-I-10	13.665.067	9.100.608	22.765.675	13.489.614	6.264.053	19.753.667
Factoring Receivables		22.619.425	4.437.352	27.056.777	34.876.011	2.678.189	37.554.200
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 (-)		-44.259.772	-17.287.449	-61.547.221	-45.575.917	-17.189.179	-62.765.096
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	371.598	0	371.598	262.727	0	262.727
Held for Sale		371.598	0	371.598	262.727	0	262.727
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		8.748.753	3	8.748.756	8.027.095	3	8.027.098
Investments in Associates (Net)	V-I-7	6.810.715	3	6.810.718	6.089.057	3	6.089.060

Associates Accounted for Using Equity Method		2.739.926	0	2.739.926	1.992.061	0	1.992.061
Unconsolidated Associates		4.070.789	3	4.070.792	4.096.996	3	4.096.999
Investments in Subsidiaries (Net)	V-I-8	1.938.038	0	1.938.038	1.938.038	0	1.938.038
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		1.938.038	0	1.938.038	1.938.038	0	1.938.038
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)		31.222.631	137.582	31.360.213	26.443.986	130.818	26.574.804
INTANGIBLE ASSETS AND GOODWILL (Net)		1.289.054	17.203	1.306.257	905.389	15.280	920.669
Goodwill		3.364	0	3.364	9.739	0	9.739
Other		1.285.690	17.203	1.302.893	895.650	15.280	910.930
INVESTMENT PROPERTY (Net)	V-I-12	15.439.669	0	15.439.669	8.871.051	0	8.871.051
CURRENT TAX ASSETS		8.130.103	0	8.130.103	6.141	0	6.141
DEFERRED TAX ASSET	V-I-13	5.197.168	162.093	5.359.261	10.907.444	217.282	11.124.726
OTHER ASSETS (Net)	V-I-15	59.207.800	5.908.180	65.115.980	66.611.632	16.297.386	82.909.018
TOTAL ASSETS		**2.231.491.845**	**1.400.565.259**	**3.632.057.104**	**1.819.011.908**	**1.040.234.325**	**2.859.246.233**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	1.594.583.528	728.445.794	2.323.029.322	1.251.483.436	727.982.218	1.979.465.654
LOANS RECEIVED	V-II-3	49.733.587	256.103.196	305.836.783	45.244.603	194.896.818	240.141.421
MONEY MARKET FUNDS		178.351.516	151.384.471	329.735.987	59.566.183	77.795.929	137.362.112
MARKETABLE SECURITIES (Net)	V-II-3	948.533	182.092.896	183.041.429	4.122.574	117.165.636	121.288.210
Bills		948.533	2.519.357	3.467.890	4.122.574	0	4.122.574
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	5.684.718	5.766.397
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.272.688	5.049.365	6.322.053	81.679	5.684.718	5.766.397
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	90	0	90
LEASE PAYABLES (Net)	V-II-5	5.087.104	2.313	5.089.417	2.868.611	3.947	2.872.558
PROVISIONS	V-II-7	19.394.846	743.941	20.138.787	20.724.690	1.740.669	22.465.359
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		9.014.113	34.238	9.048.351	7.204.372	18.899	7.223.271
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		10.380.733	709.703	11.090.436	13.520.318	1.721.770	15.242.088
CURRENT TAX LIABILITIES	V-II-8	8.414.105	21.753	8.435.858	12.068.704	27.923	12.096.627
DEFERRED TAX LIABILITY	V-II-8	152.667	0	152.667	118.171	0	118.171
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	112.791.326	34.212.376	147.003.702	90.653.894	31.699.759	122.353.653
EQUITY	V-II-11	208.652.574	11.872.869	220.525.443	173.154.668	7.721.030	180.875.698
Issued capital	V-II-11	9.915.922	0	9.915.922	9.915.922	0	9.915.922
Capital Reserves		46.120.305	0	46.120.305	45.162.980	0	45.162.980
Equity Share Premiums		45.601.513	0	45.601.513	45.589.989	0	45.589.989
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		518.792	0	518.792	-427.009	0	-427.009
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		14.785.488	0	14.785.488	15.231.608	0	15.231.608
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2.303.401	10.890.799	8.587.398	1.764.237	5.876.465	7.640.702
Profit Reserves		89.408.342	46.684	89.455.026	61.639.907	447.897	62.087.804
Legal Reserves		9.623.799	46.684	9.670.483	6.893.519	28.297	6.921.816
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		78.033.601	0	78.033.601	53.024.454	415.985	53.440.439
Other Profit Reserves		1.744.605	0	1.744.605	1.715.597	3.615	1.719.212
Profit or Loss		41.046.629	935.386	41.982.015	33.837.087	1.391.998	35.229.085
Prior Years' Profit or Loss		6.538.522	565.749	7.104.271	3.596.715	-23.561	3.573.154
Current Period Net Profit Or Loss		34.508.107	369.637	34.877.744	30.240.372	1.415.559	31.655.931
Non-controlling Interests		9.679.289	0	9.679.289	5.602.927	4.670	5.607.597
Total equity and liabilities		**2.190.923.019**	**1.441.134.085**	**3.632.057.104**	**1.670.820.402**	**1.188.425.831**	**2.859.246.233**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		1.215.032.269	1.558.717.319	2.773.749.588	875.990.279	1.340.534.602	2.216.524.881
GUARANTIES AND WARRANTIES	V-III-2	325.064.596	286.483.855	611.548.451	247.348.813	250.160.120	497.508.933
Letters of Guarantee	V-III-1	320.461.428	170.222.188	490.683.616	241.501.004	157.394.223	398.895.227
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		293.110.615	78.281.555	371.392.170	221.758.558	72.281.509	294.040.067
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		3.178.137	4.794.138	7.972.275	1.689.731	2.662.052	4.351.783
Other Guarantees		252.902	609.559	862.461	356.904	526.329	883.233
Other Collaterals		920.000	2.778.153	3.698.153	1.675.000	2.583.551	4.258.551
COMMITMENTS		790.959.933	343.125.094	1.134.085.027	459.239.924	289.433.226	748.673.150
Irrevocable Commitments	V-III-1	754.228.591	117.411.843	871.640.434	423.985.790	108.832.675	532.818.465
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	4.116	233.580.819	119.165.714	4.256	119.169.970
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		29.205.990	4.337.322	33.543.312	17.551.572	2.236.945	19.788.517
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	929.108.370	1.028.116.110	169.401.542	800.941.256	970.342.798
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	929.108.370	1.028.116.110	169.401.542	800.941.256	970.342.798
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	620.495.936	687.300.100	146.286.235	587.973.637	734.259.872
Currency Swap Buy Transactions		10.435.686	172.276.308	182.711.994	3.312.843	231.294.703	234.607.546
Currency Swap Sell Transactions		54.738.478	208.142.618	262.881.096	141.123.392	122.833.151	263.956.543
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		34.776.006.285	27.365.115.431	62.141.121.716	26.581.415.298	21.432.985.703	48.014.401.001
ITEMS HELD IN CUSTODY		398.237.492	281.000.456	679.237.948	297.240.399	169.766.420	467.006.819
Customer Fund and Portfolio Balances		14.674.190	0	14.674.190	13.774.891	0	13.774.891
Securities Held in Custody		116.669.457	150.496.537	267.165.994	63.816.139	79.267.030	143.083.169
Cheques Received for Collection		104.515.017	4.651.568	109.166.585	86.170.197	3.367.156	89.537.353
Commercial Notes Received for Collection		68.745.919	11.869.963	80.615.882	47.371.511	7.928.256	55.299.767
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		1.419.324	99.690.872	101.110.196	953.336	69.753.186	70.706.522
Custodians		92.211.433	14.290.148	106.501.581	85.152.173	9.449.609	94.601.782
PLEDGED ITEMS		4.984.002.657	1.425.185.848	6.409.188.505	4.329.713.990	1.033.151.407	5.362.865.397
Securities		575.978	3.129.109	3.705.087	398.290	4.906.082	5.304.372
Guarantee Notes		31.807.231	14.474.928	46.282.159	19.610.795	10.297.268	29.908.063
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		**35.991.038.554**	**28.923.832.750**	**64.914.871.304**	**27.457.405.577**	**22.773.520.305**	**50.230.925.882**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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	502.225.477	187.743.040	191.037.488	89.282.369
Interest Income on Loans	V-IV-1	342.216.137	117.717.934	128.311.435	52.795.123
Interest Income on Reserve Deposits		26.590.033	910.415	13.843.136	245.667
Interest Income on Banks	V-IV-1	1.365.601	1.006.717	484.545	329.221
Interest Income on Money Market Placements		9.195.503	141.948	731.985	24.610
Interest Income on Marketable Securities Portfolio	V-IV-1	116.802.062	64.285.408	45.552.049	34.219.167
Financial Assets At Fair Value Through Profit Loss		212.017	421.543	1.048	159.856
Financial Assets At Fair Value Through Other Comprehensive Income		53.134.086	20.900.297	21.455.831	10.072.980
Financial Assets Measured at Amortised Cost		63.455.959	42.963.568	24.095.170	23.986.331
Finance Leasing Interest Income		5.250.189	2.381.504	1.884.507	1.098.923
Other Interest Income		805.952	1.299.114	229.831	569.658
INTEREST EXPENSES (-)	V-IV-2	-439.907.547	-160.416.152	-168.939.210	-72.553.162
Interest Expenses on Deposits	V-IV-2	-389.016.652	-133.872.691	-148.678.604	-61.830.007
Interest Expenses on Funds Borrowed	V-IV-2	-18.829.499	-10.524.858	-7.095.475	-4.354.267
Interest Expenses on Money Market Funds		-17.580.561	-7.992.272	-7.708.624	-3.432.708
Interest Expenses on Securities Issued	V-IV-2	-12.470.773	-6.741.823	-5.108.893	-2.631.990
Lease Interest Expenses		-530.710	-443.952	-209.054	-176.008
Other Interest Expense		-1.479.352	-840.556	-138.560	-128.182
NET INTEREST INCOME OR EXPENSE		62.317.930	27.326.888	22.098.278	16.729.207
NET FEE AND COMMISSION INCOME OR EXPENSES		32.146.776	15.675.417	11.812.366	6.798.073
Fees and Commissions Received		45.492.790	20.046.688	16.824.310	8.872.313
From Noncash Loans		3.859.270	2.269.403	1.340.079	901.753
Other		41.633.520	17.777.285	15.484.231	7.970.560
Fees and Commissions Paid (-)		-13.346.014	-4.371.271	-5.011.944	-2.074.240
Paid for Noncash Loans		-85.527	-66.994	-22.475	-37.237
Other		-13.260.487	-4.304.277	-4.989.469	-2.037.003
DIVIDEND INCOME		123.283	51.550	1.462	39.523
TRADING INCOME OR LOSS (Net)	V-IV-3	-9.830.173	18.844.247	657.094	6.112.936
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	2.631.631	4.501.001	437.542	2.832.897
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-23.996.993	3.596.713	-3.004.143	932.671
Foreign Exchange Gains or Losses	V-IV-3	11.535.189	10.746.533	3.223.695	2.347.368
OTHER OPERATING INCOME	V-IV-4	51.309.424	35.447.236	8.944.092	4.262.922
GROSS PROFIT FROM OPERATING ACTIVITIES		136.067.240	97.345.338	43.513.292	33.942.661
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-33.838.471	-33.336.066	-9.142.357	-11.161.531
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-645.221	-73.319	889.364	-3.056
PERSONNEL EXPENSES (-)		-21.370.912	-10.794.250	-8.191.548	-4.193.357
OTHER OPERATING EXPENSES (-)	V-IV-6	-33.164.001	-29.703.285	-11.488.476	-6.262.445
NET OPERATING INCOME (LOSS)		47.048.635	23.438.418	15.580.275	12.322.272
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		638.840	446.081	244.468	164.070
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	47.687.475	23.884.499	15.824.743	12.486.342
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-9.019.611	-4.986.205	-3.985.820	-1.936.886
Current Tax Provision	V-IV-10	-2.638.551	-2.259.567	7.104.926	-593.945
Expense Effect of Deferred Tax	V-IV-10	-17.920.903	-12.663.033	-13.921.328	-5.069.699
Income Effect of Deferred Tax	V-IV-10	11.539.843	9.936.395	2.830.582	3.726.758
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	38.667.864	18.898.294	11.838.923	10.549.456
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	38.667.864	18.898.294	11.838.923	10.549.456
Profit (Loss) Attributable to Group		34.877.744	18.286.895	10.611.306	10.397.539
Profit (loss), attributable to non-controlling interests		3.790.120	611.399	1.227.617	151.917
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	3,89960000	1,98710000	1,19400000	1,06390000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)		38.667.864	18.898.294		
OTHER COMPREHENSIVE INCOME		505.591	-2.114.104		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-441.105	329.564		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-11.179	-18.701		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-3.334	-6.437		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-908.472	142.154		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		481.880	212.548		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		946.696	-2.443.668		
Exchange Differences on Translation		414.698	707.530		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		143.025	-3.199.475		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		267.290	-353.530		
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		121.683	401.807		
TOTAL COMPREHENSIVE INCOME (LOSS)		39.173.455	16.784.190		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		36.468.569	57.882.162
Interest Received		451.236.543	176.267.876
Interest Paid		-436.280.572	-159.187.685
Dividends received		123.283	51.550
Fees and Commissions Received		35.394.820	12.403.734
Other Gains		15.792.719	4.662.744
Collections from Previously Written Off Loans and Other Receivables		5.749.742	3.925.609
Cash Payments to Personnel and Service Suppliers		-23.545.688	-11.924.978
Taxes Paid		-11.915.120	-1.475.811
Other		-87.158	33.159.123
Changes in Operating Assets and Liabilities Subject to Banking Operations		109.737.708	208.232.379
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		32.864.597	-14.040.278
Net (Increase) Decrease in Due From Banks		-65.534.479	37.331.140
Net (Increase) Decrease in Loans		-275.503.690	-324.730.334
Net (Increase) Decrease in Other Assets		-74.953.322	-18.036.123
Net Increase (Decrease) in Bank Deposits		-31.327.335	-10.797.489
Net Increase (Decrease) in Other Deposits		341.435.170	486.809.377
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		32.355.810	18.736.177
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		150.400.957	32.959.909
Net Cash Provided From Banking Operations		146.206.277	266.114.541
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-65.777.711	-187.942.127
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-312.751
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		6.178	0
Cash Paid For Tangible And Intangible Asset Purchases		-8.566.124	-8.470.153
Cash Obtained from Tangible and Intangible Asset Sales		1.242.038	5.073.348
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-108.970.573	-80.568.769
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		20.461.052	8.423.478
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		-489.366	-454.558
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		106.628.127	44.984.463
Cash Obtained from Loans and Securities Issued		116.052.646	55.303.951
Cash Outflow Arised From Loans and Securities Issued		-8.150.144	-9.874.793
Equity Instruments Issued		0	142.000
Dividends paid		0	0
Payments of lease liabilities		-1.274.375	-586.695
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		53.232	718.112
Net Increase (Decrease) in Cash and Cash Equivalents		187.109.925	123.874.989
Cash and Cash Equivalents at Beginning of the Period		336.682.989	129.679.153
Cash and Cash Equivalents at End of the Period		523.792.914	253.554.142

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period		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**	**16.469.500**	**0**	**-63.177**	**3.381.054**	**-800.579**	**2.924.446**	**1.490.653**	**10.802.217**	**-328.089**	**37.480.709**	**27.311.639**	**0**	**105.779.737**	**2.882.654**	**108.662.391**
	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	16.469.500	0	-63.177	3.381.054	-800.579	2.924.446	1.490.653	10.802.217	-328.089	37.480.709	27.311.639	0	105.779.737	2.882.654	108.662.391
	Total Comprehensive Income (Loss)		0	0	0	0	171.492	47.549	104.198	707.530	-3.002.153	-149.045	0	0	18.286.895	16.166.466	617.724	16.784.190
	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	-282.791	0	-364.182	0	0	0	0	0	0	175.452	-31.286	0	-502.807	318.198	-184.609
	Profit Distributions		0	0	0	1.197	0	0	0	0	0	0	24.346.128	-24.348.239	0	-914	-1.814	-2.728
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-908	0	-908	-1.814	-2.722
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	24.333.957	-24.333.963	0	-6	0	-6
	Other		0	0	0	1.197	0	0	0	0	0	0	12.171	-13.368	0	0	0	0
	Equity at end of period		**9.915.922**	**45.307.198**	**0**	**-426.162**	**3.552.546**	**-753.030**	**3.028.644**	**2.198.183**	**7.800.064**	**-477.134**	**62.002.289**	**2.932.114**	**18.286.895**	**153.367.529**	**3.816.762**	**157.184.291**
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**	**45.589.989**	**0**	**-427.009**	**11.966.716**	**-1.955.463**	**5.220.355**	**2.644.546**	**5.671.208**	**-675.052**	**62.087.804**	**35.229.085**	**0**	**175.268.101**	**5.607.597**	**180.875.698**
	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	45.589.989	0	-427.009	11.966.716	-1.955.463	5.220.355	2.644.546	5.671.208	-675.052	62.087.804	35.229.085	0	175.268.101	5.607.597	180.875.698
	Total Comprehensive Income (Loss)		0	0	0	0	463.024	-2.980	-906.164	414.698	142.380	389.618	0	0	34.877.744	35.378.320	3.795.135	39.173.455
	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	11.524	0	937.442	0	0	0	0	0	0	-423.461	-123.296	0	402.209	-348.636	53.573
	Profit Distributions		0	0	0	8.359	0	0	0	0	0	0	27.790.683	-28.001.518	0	-202.476	625.193	422.717
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-71	-71
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	27.707.160	-27.931.364	0	-224.204	625.264	401.060
	Other		0	0	0	8.359	0	0	0	0	0	0	83.523	-70.154	0	21.728	0	21.728
	Equity at end of period		**9.915.922**	**45.601.513**	**0**	**518.792**	**12.429.740**	**-1.958.443**	**4.314.191**	**3.059.244**	**5.813.588**	**-285.434**	**89.455.026**	**7.104.271**	**34.877.744**	**210.846.154**	**9.679.289**	**220.525.443**