KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE FİNANS KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2024 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Türkiye Finans Katılım Bankası A.Ş. Genel Kurulu'na

Giriş

Türkiye Finans Katılım Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Beşinci Bölüm II-6.3 numaralı dipnotta belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda yer alan ve Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, geçmiş dönemlerde ayrılan toplam 1,155,000 bin TL tutarında serbest karşılık tutarının tamamı cari dönemde iptal edilerek gelir yazılmıştır ve ayrıca cari dönemde toplam 500,000 bin TL tutarında ilave serbest karşılık ayrılmıştır. Eğer geçmiş yıllarda ayrılan serbest karşılık iptal edilmemiş ve cari dönemde ilave serbest karşılık ayrılmamış olsaydı, 30 Eylül 2024 tarihi itibarıyla, diğer karşılıklar 500,000 bin TL daha az ve vergi öncesi kar ve net dönem karı 655,000 bin TL daha fazla olacaktı.

T.C. Hazine ve Maliye Bakanlığı'nın 30 Aralık 2023 tarihli 32414 sayılı Resmi Gazetede yayımlanan "555 numaralı Vergi Usul Kanunu Genel Tebliği"'nin amacı ve kapsamı, 2023 hesap dönemi ile düzeltme şartlarının gerçekleşmesine bağlı olarak izleyen hesap dönemlerinde 213 sayılı Kanunun mükerrer 298 inci maddesinin (A) fıkrası ile geçici 33 üncü maddesine göre yapılacak enflasyon düzeltmesi işlemlerinin usul ve esaslarının belirlenmesidir. Banka tarafından bu düzenleme kapsamında 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda yer alan ve geçmiş dönemlerde toplamda 202,087 bin TL tutarında hesaplanmayan ertelenmiş vergi varlığı tutarının tamamı cari dönemde hesaplayarak gelir olarak yazılmıştır.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Finans Katılım Bankası Anonim Şirketi'nin 30 Eylül 2024 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ile 30 Eylül 2023 tarihinde sonra eren dokuz aylık ara hesap dönemine ait konsolide olmayan finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 15 Şubat 2024 tarihli bağımsız denetçi raporunda ve 7 Kasım 2023 tarihli sınırlı denetim raporunda sırasıyla sınırlı olumlu görüş ve şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Sunay Anıktar, SMMM

Sorumlu Denetçi

İstanbul, 7 Kasım 2024

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		42.938.493	50.979.779	93.918.272	30.688.434	62.170.704	92.859.138
Cash and cash equivalents		26.831.893	33.888.570	60.720.463	17.667.303	34.818.670	52.485.973
Cash and Cash Balances at Central Bank	1	26.836.332	29.891.953	56.728.285	17.670.473	31.405.520	49.075.993
Banks	2	1.013	4.005.064	4.006.077	463	3.421.709	3.422.172
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-5.452	-8.447	-13.899	-3.633	-8.559	-12.192
Financial assets at fair value through profit or loss	3	47.038	2.051.762	2.098.800	13.270	8.383.435	8.396.705
Public Debt Securities		0	2.036.204	2.036.204	0	8.367.455	8.367.455
Equity instruments		0	0	0	0	0	0
Other Financial Assets		47.038	15.558	62.596	13.270	15.980	29.250
Financial Assets at Fair Value Through Other Comprehensive Income	4	13.721.165	14.069.424	27.790.589	12.701.834	18.953.608	31.655.442
Public Debt Securities		5.222.575	14.066.060	19.288.635	4.639.464	18.942.286	23.581.750
Equity instruments		38.085	3.364	41.449	38.085	11.322	49.407
Other Financial Assets		8.460.505	0	8.460.505	8.024.285	0	8.024.285
Derivative financial assets	5	2.338.397	970.023	3.308.420	306.027	14.991	321.018
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.338.397	970.023	3.308.420	306.027	14.991	321.018
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	6	112.050.882	62.028.983	174.079.865	108.200.668	28.932.258	137.132.926
Loans		87.041.522	56.720.844	143.762.366	84.492.335	28.327.207	112.819.542
Receivables From Leasing Transactions		6.502.992	6.536.097	13.039.089	7.803.926	1.743.625	9.547.551
Other Financial Assets Measured at Amortised Cost		20.114.208	0	20.114.208	18.024.103	0	18.024.103
Public Debt Securities		20.114.208	0	20.114.208	18.024.103	0	18.024.103
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.607.840	-1.227.958	-2.835.798	-2.119.696	-1.138.574	-3.258.270
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	7	13.488	0	13.488	1.521	0	1.521
Held for Sale		13.488	0	13.488	1.521	0	1.521
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		67.600	0	67.600	22.600	0	22.600
Investments in Associates (Net)	8	67.500	0	67.500	22.500	0	22.500
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		67.500	0	67.500	22.500	0	22.500
Investments in Subsidiaries (Net)	9	100	0	100	100	0	100
Unconsolidated Financial Subsidiaries		100	0	100	100	0	100
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	10	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)		6.565.720	0	6.565.720	6.073.948	0	6.073.948
INTANGIBLE ASSETS AND GOODWILL (Net)		697.895	0	697.895	403.625	0	403.625
Goodwill		0	0	0	0	0	0
Other		697.895	0	697.895	403.625	0	403.625
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS		490.844	0	490.844	0	0	0
DEFERRED TAX ASSET	12	2.149.898	0	2.149.898	1.751.378	0	1.751.378
OTHER ASSETS	13	6.100.449	134.148	6.234.597	1.186.604	781.201	1.967.805
TOTAL ASSETS		**171.075.269**	**113.142.910**	**284.218.179**	**148.328.778**	**91.884.163**	**240.212.941**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	1	110.411.861	77.831.817	188.243.678	99.131.265	77.817.163	176.948.428
LOANS RECEIVED	2	22.714.586	8.171.344	30.885.930	15.841.165	9.090.751	24.931.916
MONEY MARKET FUNDS	3	13.955.580	0	13.955.580	5.447	0	5.447
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	4	655.924	209.213	865.137	182.135	288.681	470.816
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		655.924	209.213	865.137	182.135	288.681	470.816
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	5	807.722	5.950	813.672	591.066	1.921	592.987
PROVISIONS	6	1.813.552	392.508	2.206.060	2.572.322	307.370	2.879.692
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		952.151	0	952.151	1.108.961	0	1.108.961
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		861.401	392.508	1.253.909	1.463.361	307.370	1.770.731
CURRENT TAX LIABILITIES	7	578.899	0	578.899	616.689	0	616.689
DEFERRED TAX LIABILITY	8	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	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	10	0	8.730.615	8.730.615	0	7.364.950	7.364.950
Loans		0	8.730.615	8.730.615	0	7.364.950	7.364.950
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	11	11.425.344	3.502.538	14.927.882	4.062.772	2.542.835	6.605.607
EQUITY	12	22.725.957	284.769	23.010.726	19.712.535	83.874	19.796.409
Issued capital		2.600.000	0	2.600.000	2.600.000	0	2.600.000
Capital Reserves		-92	0	-92	-92	0	-92
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-92	0	-92	-92	0	-92

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.760.264	0	4.760.264	4.268.618	0	4.268.618
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-265.264	284.769	19.505	301.525	83.874	385.399
Profit Reserves		12.542.484	0	12.542.484	6.698.342	0	6.698.342
Legal Reserves		522.535	0	522.535	379.698	0	379.698
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		11.917.214	0	11.917.214	6.217.778	0	6.217.778
Other Profit Reserves		102.735	0	102.735	100.866	0	100.866
Profit or Loss		3.088.565	0	3.088.565	5.844.142	0	5.844.142
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.088.565	0	3.088.565	5.844.142	0	5.844.142
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**185.089.425**	**99.128.754**	**284.218.179**	**142.715.396**	**97.497.545**	**240.212.941**

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		143.038.579	206.530.180	349.568.759	52.644.549	70.010.834	122.655.383
GUARANTIES AND WARRANTIES	1	26.228.422	20.965.402	47.193.824	18.297.356	15.589.232	33.886.588
Letters of Guarantee		25.576.380	10.071.307	35.647.687	17.070.261	8.552.068	25.622.329
Guarantees Subject to State Tender Law		299.621	0	299.621	324.215	0	324.215
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		25.276.759	10.071.307	35.348.066	16.746.046	8.552.068	25.298.114
Bank Acceptances		624.396	541.577	1.165.973	1.227.095	336.073	1.563.168
Import Letter of Acceptance		149.653	527.013	676.666	392.577	336.073	728.650
Other Bank Acceptances		474.743	14.564	489.307	834.518	0	834.518
Letters of Credit		27.646	10.352.518	10.380.164	0	6.701.091	6.701.091
Documentary Letters of Credit		27.646	10.352.518	10.380.164	0	6.701.091	6.701.091
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	29.112.495	19.218.904	48.331.399	12.417.228	6.586.053	19.003.281
Irrevocable Commitments		29.112.495	19.218.904	48.331.399	12.417.228	6.586.053	19.003.281
Forward Asset Purchase Commitments		1.722.283	19.025.422	20.747.705	177.310	6.366.569	6.543.879
Share Capital Commitments to Associates and Subsidiaries		22.500	0	22.500	67.500	0	67.500
Loan Granting Commitments		1.063.457	193.482	1.256.939	998.674	219.484	1.218.158
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.193.830	0	2.193.830	1.581.485	0	1.581.485
Tax and Fund Liabilities Arised from Export Commitments		297.973	0	297.973	174.712	0	174.712
Commitments for Credit Card Limits		23.081.719	0	23.081.719	8.764.527	0	8.764.527
Commitments for Credit Cards and Banking Services Promotions		17.041	0	17.041	8.817	0	8.817
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		713.692	0	713.692	644.203	0	644.203
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		87.697.662	166.345.874	254.043.536	21.929.965	47.835.549	69.765.514
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		87.697.662	166.345.874	254.043.536	21.929.965	47.835.549	69.765.514
Forward Buy or Sell Transactions		87.049.315	149.125.440	236.174.755	21.890.457	41.026.431	62.916.888
Forward Foreign Currency Buying Transactions		53.071.085	60.086.168	113.157.253	8.266.183	22.135.195	30.401.378
Forward Foreign Currency Sale Transactions		33.978.230	89.039.272	123.017.502	13.624.274	18.891.236	32.515.510
Other Forward Buy or Sell Transactions		648.347	17.220.434	17.868.781	39.508	6.809.118	6.848.626
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		1.678.760.314	444.944.877	2.123.705.191	1.262.760.078	407.525.310	1.670.285.388
ITEMS HELD IN CUSTODY		19.049.799	41.396.097	60.445.896	25.091.053	42.384.982	67.476.035
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		14.872.902	968.957	15.841.859	11.007.937	930.112	11.938.049
Commercial Notes Received for Collection		2.554.315	928.967	3.483.282	2.226.810	672.157	2.898.967
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		4.278	20.255.819	20.260.097	1.769	17.989.491	17.991.260
Custodians		1.618.304	19.242.354	20.860.658	11.854.537	22.793.222	34.647.759
PLEDGED ITEMS		1.659.710.515	402.851.417	2.062.561.932	1.237.669.025	364.681.524	1.602.350.549
Securities		915	0	915	2.115	0	2.115
Guarantee Notes		622.240.960	85.025.171	707.266.131	458.157.048	76.837.534	534.994.582
Commodity		49.249.830	16.360.854	65.610.684	41.781.119	17.171.877	58.952.996
Warrant		0	0	0	0	0	0
Real Estate		132.849.487	4.562.690	137.412.177	112.967.737	8.282.688	121.250.425
Other Pledged Items		855.053.951	296.899.503	1.151.953.454	624.527.329	262.389.425	886.916.754
Depositories Receiving Pledged Items		315.372	3.199	318.571	233.677	0	233.677
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	697.363	697.363	0	458.804	458.804
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.821.798.893**	**651.475.057**	**2.473.273.950**	**1.315.404.627**	**477.536.144**	**1.792.940.771**

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					
PROFIT SHARE INCOME	1	37.205.052	17.204.765	13.569.172	7.088.555
Profit Share on Loans		24.158.748	10.163.051	8.778.229	3.964.547
Income Received From Reserve Deposits		2.700.444	33.791	1.347.625	22.011
Income Received From Banks		86.789	58.385	25.778	12.904
Income Received from Money Market Placements		0	1.065	0	910
Income Received From Marketable Securities Portfolio		7.652.917	5.904.182	2.506.243	2.523.300
Financial Assets At Fair Value Through Profit Loss		56.673	104.397	8.480	38.699
Financial Assets At Fair Value Through Other Comprehensive Income		4.065.369	4.022.708	1.387.569	1.635.805
Financial Assets Measured at Amortised Cost		3.530.875	1.777.077	1.110.194	848.796
Finance Lease Income		2.201.526	970.727	735.894	530.920
Other Profit Share Income		404.628	73.564	175.403	33.963
PROFIT SHARE EXPENSES (-)	2	-33.099.360	-11.604.053	-13.051.714	-4.936.803
Expenses on Profit Sharing Accounts		-24.233.772	-8.838.496	-9.010.165	-3.891.114
Profit Share Expense on Funds Borrowed		-3.035.009	-1.444.543	-1.253.402	-519.702
Profit Share Expense on Money Market Borrowings		-4.759.963	-672.489	-2.443.871	-332.774
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-163.939	-92.138	-57.933	-34.637
Other Profit Share Expense		-906.677	-556.387	-286.343	-158.576
NET PROFIT SHARE INCOME (LOSS)		4.105.692	5.600.712	517.458	2.151.752
NET FEE AND COMMISSION INCOME OR EXPENSES		2.863.654	2.276.732	1.067.537	703.700
Fees and Commissions Received		4.299.755	2.848.820	1.567.651	904.557
From Noncash Loans		267.992	173.047	88.088	63.175
Other	9	4.031.763	2.675.773	1.479.563	841.382
Fees and Commissions Paid (-)		-1.436.101	-572.088	-500.114	-200.857
Paid for Noncash Loans		0	0	0	0
Other	9	-1.436.101	-572.088	-500.114	-200.857
DIVIDEND INCOME		2.403	714	0	714
TRADING INCOME OR LOSS (Net)	3	1.839.015	3.530.700	1.513.112	658.776
Gains (Losses) Arising from Capital Markets Transactions		-6.640	9.684	-3.715	17.186
Gains (Losses) Arising From Derivative Financial Transactions		169.945	-154.633	591.627	367.740
Foreign Exchange Gains or Losses		1.675.710	3.675.649	925.200	273.850
OTHER OPERATING INCOME	4	2.962.024	1.620.919	540.320	203.097
GROSS PROFIT FROM OPERATING ACTIVITIES		11.772.788	13.029.777	3.638.427	3.718.039
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5	-1.359.202	-1.885.893	-565.044	52.416
OTHER ALLOWANCE EXPENSES (-)	5	-587.731	-136.568	-2.935	-29.011
PERSONNEL EXPENSES (-)		-3.401.549	-2.066.238	-1.063.634	-849.652
OTHER OPERATING EXPENSES (-)	6	-2.892.794	-2.161.035	-869.861	-720.286
NET OPERATING INCOME (LOSS)		3.531.512	6.780.043	1.136.953	2.171.506
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		3.531.512	6.780.043	1.136.953	2.171.506
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	7	-442.947	-1.657.088	-215.341	-697.706
Current Tax Provision		-27.842	-2.013.203	498.335	-635.521
Expense Effect of Deferred Tax		-1.275.760	-136.656	-700.970	-3.859
Income Effect of Deferred Tax		860.655	492.771	-12.706	-58.326
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		3.088.565	5.122.955	921.612	1.473.800
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	8	3.088.565	5.122.955	921.612	1.473.800
Profit (Loss) Attributable to Group		3.088.565	5.122.955	921.612	1.473.800
Profit (loss), attributable to non-controlling interests		0	0		
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		1,18800000	1,97000000	0,35400000	0,56700000

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)		3.088.565	5.122.955		
OTHER COMPREHENSIVE INCOME		125.752	414.146		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		491.646	1.143.173		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	-2.485		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-167.063	72.955		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		658.709	1.072.703		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-365.894	-729.027		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-520.810	-938.068		
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		154.916	209.041		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.214.317	5.537.101		

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		-4.129.546	962.662
Profit Share Income Received		30.209.052	12.048.509
Profit Share Expense Paid		-29.704.690	-9.261.991
Dividends received		2.403	714
Fees and Commissions Received		4.299.755	2.848.820
Other Gains		216.358	389.754
Collections from Previously Written Off Loans and Other Receivables		796.265	474.716
Cash Payments to Personnel and Service Suppliers		-4.629.480	-2.836.779
Taxes Paid		-1.128.715	-1.636.094
Other		-4.190.494	-1.064.987
Changes in Operating Assets and Liabilities Subject to Banking Operations		-500.518	18.648.126
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		7.470.824	-5.876
Net (Increase) Decrease in Due From Banks		-730.922	3.633.609
Net (Increase) Decrease in Loans		-26.326.769	-24.174.249
Net (Increase) Decrease in Other Assets		-3.878.521	294.810
Net (Increase) Decrease in Funds Collected From Banks		410.297	330.103
Net Increase (Decrease) in Other Funds Collected		-1.811.288	43.215.412
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		3.532.210	-2.837.941
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		20.833.651	-1.807.742
Net Cash Provided From Banking Operations		-4.630.064	19.610.788
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		6.028.734	-7.837.424
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-45.000	-22.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-960.734	-506.438
Cash Obtained from Tangible and Intangible Asset Sales		1.312	18.184
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.271.534	-5.171.865
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		13.804.690	5.345.195
Cash Paid for Purchase of Financial Assets At Amortised Cost		-500.000	-7.500.000
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-275.994	-183.595
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-275.994	-183.595
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.771.767	1.577.372
Net Increase (Decrease) in Cash and Cash Equivalents		2.894.443	13.167.141
Cash and Cash Equivalents at Beginning of the Period		26.729.882	11.658.130
Cash and Cash Equivalents at End of the Period	1	29.624.325	24.825.271

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: Tangible and Intangible Assets Revaluation Reserve	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: 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)	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Exchange Differences on Translation	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Other (Accumulated Gains or Losses on Cash Flow Hedges , Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)	Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Previous Period 01.01.2023 - 30.09.2023	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.600.000**	**0**	**0**	**-92**	**958.840**	**-282.023**	**0**	**0**	**1.100.128**	**0**	**3.794.237**	**2.904.105**	**0**	**11.075.195**	**0**	**11.075.195**
	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		2.600.000	0	0	-92	958.840	-282.023	0	0	1.100.128	0	3.794.237	2.904.105	0	11.075.195	0	11.075.195
	Total Comprehensive Income (Loss)		0	0	0	0	1.073.303	69.870	0	0	-729.027	0	0	0	5.122.955	5.537.101	0	5.537.101
	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	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	2.904.105	-2.904.105	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	2.904.105	-2.904.105	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		**2.600.000**	**0**	**0**	**-92**	**2.032.143**	**-212.153**	**0**	**0**	**371.101**	**0**	**6.698.342**	**0**	**5.122.955**	**16.612.296**	**0**	**16.612.296**
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		**2.600.000**	**0**	**0**	**-92**	**4.504.351**	**-235.733**	**0**	**0**	**385.399**	**0**	**6.698.342**	**5.844.142**	**0**	**19.796.409**	**0**	**19.796.409**
	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		2.600.000	0	0	-92	4.504.351	-235.733	0	0	385.399	0	6.698.342	5.844.142	0	19.796.409	0	19.796.409
	Total Comprehensive Income (Loss)		0	0	0	0	608.590	-116.944	0	0	-365.894	0	0	0	3.088.565	3.214.317	0	3.214.317
	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	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	5.844.142	-5.844.142	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	5.844.142	-5.844.142	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		**2.600.000**	**0**	**0**	**-92**	**5.112.941**	**-352.677**	**0**	**0**	**19.505**	**0**	**12.542.484**	**0**	**3.088.565**	**23.010.726**	**0**	**23.010.726**