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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE FİNANS KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Consolidated
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 FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

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

Giriş

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

Şartlı Sonucun Dayanağı

Beşinci Bölüm II-7.3 numaralı dipnotta belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide 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, bu düzenleme kapsamında 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda yer alan ve geçmiş dönemlerde toplamda 202,087 bin TL tutarında hesaplanmayan ertelenmiş vergi varlığı tutarının tamamı cari dönemde hesaplanarak gelir olarak yazılmıştır.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Finans Katılım Bankası Anonim Şirketi'nin 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.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ile 30 Eylül 2023 tarihinde sonra eren dokuz aylık ara hesap dönemine ait konsolide 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 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	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)		34.477.988	50.979.779	85.457.767	22.664.149	62.170.704	84.834.853
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	5.260.660	14.069.424	19.330.084	4.677.549	18.953.608	23.631.157
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		0	0	0	0	0	0
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		81.997	0	81.997	23.082	0	23.082
Investments in Associates (Net)	8	81.997	0	81.997	23.082	0	23.082
Associates Accounted for Using Equity Method		81.997	0	81.997	23.082	0	23.082

Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	9	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		6.581.598	0	6.581.598	6.089.826	0	6.089.826
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		490.843	0	490.843	0	0	0
DEFERRED TAX ASSET	12	2.130.881	0	2.130.881	1.743.986	0	1.743.986
OTHER ASSETS	13	6.100.479	134.148	6.234.627	1.186.721	781.201	1.967.922
TOTAL ASSETS		**162.626.051**	**113.142.910**	**275.768.961**	**140.313.578**	**91.884.163**	**232.197.741**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	1	110.411.343	77.831.817	188.243.160	99.130.904	77.817.163	176.948.067
LOANS RECEIVED	2	12.276.574	8.171.344	20.447.918	7.730.559	9.090.751	16.821.310
MONEY MARKET FUNDS	3	13.955.580	0	13.955.580	5.447	0	5.447
MARKETABLE SECURITIES (Net)	4	1.954.034	0	1.954.034	105.125	0	105.125
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	5	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)	6	807.722	5.950	813.672	591.066	1.921	592.987
PROVISIONS	7	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	8	578.911	0	578.911	616.698	0	616.698
DEFERRED TAX LIABILITY	9	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	10	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	11	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	12	11.425.681	3.502.538	14.928.219	4.063.049	2.542.835	6.605.884
EQUITY	13	22.760.886	284.769	23.045.655	19.702.891	83.874	19.786.765
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		4.867.583	0	4.867.583	4.375.937	0	4.375.937
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-269.925	284.769	14.844	263.747	83.874	347.621
Profit Reserves		12.446.052	0	12.446.052	6.601.905	0	6.601.905
Legal Reserves		522.547	0	522.547	379.710	0	379.710
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		11.917.859	0	11.917.859	6.218.418	0	6.218.418
Other Profit Reserves		5.646	0	5.646	3.777	0	3.777
Profit or Loss		3.117.268	0	3.117.268	5.861.394	0	5.861.394
Prior Years' Profit or Loss		17.247	0	17.247	16.073	0	16.073
Current Period Net Profit Or Loss		3.100.021	0	3.100.021	5.845.321	0	5.845.321
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**176.640.207**	**99.128.754**	**275.768.961**	**134.700.196**	**97.497.545**	**232.197.741**

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		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	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					
PROFIT SHARE INCOME	1	35.056.814	16.147.632	12.771.883	6.698.763
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		5.504.669	4.847.049	1.708.951	2.133.508
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		1.917.121	2.965.575	590.277	1.246.013
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		404.638	73.564	175.406	33.963
PROFIT SHARE EXPENSES (-)	2	-30.951.113	-10.546.914	-12.254.423	-4.547.008
Expenses on Profit Sharing Accounts		-24.233.772	-8.838.496	-9.010.165	-3.891.114
Profit Share Expense on Funds Borrowed		-799.809	-337.495	-385.166	-120.726
Profit Share Expense on Money Market Borrowings		-4.759.963	-672.489	-2.443.871	-332.774
Expense on Securities Issued		-86.953	-49.909	-70.945	-9.181
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)		4.105.701	5.600.718	517.460	2.151.755
NET FEE AND COMMISSION INCOME OR EXPENSES		2.865.286	2.277.170	1.067.787	703.852
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 (-)		-1.434.469	-571.650	-499.864	-200.705
Paid for Noncash Loans		0	0	0	0
Other	9	-1.434.469	-571.650	-499.864	-200.705
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	2.958.445	1.617.346	541.254	202.418
GROSS PROFIT FROM OPERATING ACTIVITIES		11.770.850	13.026.648	3.639.613	3.717.515
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5	-1.359.202	-1.885.893	-565.044	52.417
OTHER ALLOWANCE EXPENSES (-)	5	-587.731	-136.568	-2.935	-29.520
PERSONNEL EXPENSES (-)		-3.401.640	-2.066.289	-1.063.665	-849.673
OTHER OPERATING EXPENSES (-)	6	-2.894.276	-2.161.391	-870.059	-720.408
NET OPERATING INCOME (LOSS)		3.528.001	6.776.507	1.137.910	2.170.331
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		13.916	846	7.713	406
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.541.917	6.777.353	1.145.623	2.170.737
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	7	-441.896	-1.657.137	-215.628	-698.472
Current Tax Provision		-27.848	-2.013.205	498.333	-635.522
Expense Effect of Deferred Tax		-1.274.703	-136.703	-701.255	-4.624
Income Effect of Deferred Tax		860.655	492.771	-12.706	-58.326
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		3.100.021	5.120.216	929.995	1.472.265
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	3.100.021	5.120.216	929.995	1.472.265
Profit (Loss) Attributable to Group		3.100.021	5.120.216	929.995	1.472.265
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		1,19200000	1,96900000	0,35800000	0,56600000

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)		3.100.021	5.120.216		
OTHER COMPREHENSIVE INCOME		158.869	409.860		
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		-332.777	-733.313		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-475.011	-945.844		
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		142.234	212.531		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.258.890	5.530.076		

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		-4.127.702	963.198
Profit Share Income Received		29.050.627	11.710.172
Profit Share Expense Paid		-28.546.256	-8.923.648
Dividends received		2.403	714
Fees and Commissions Received		4.299.755	2.848.820
Other Gains		216.304	389.720
Collections from Previously Written Off Loans and Other Receivables		796.265	474.716
Cash Payments to Personnel and Service Suppliers		-4.629.634	-2.836.874
Taxes Paid		-1.128.753	-1.636.128
Other		-4.188.413	-1.064.294
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.502.358	18.997.591
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		-26.328.638	-24.174.816
Net (Increase) Decrease in Other Assets		-3.891.114	298.310
Net (Increase) Decrease in Funds Collected From Banks		410.297	330.103
Net Increase (Decrease) in Other Funds Collected		-1.811.445	43.215.444
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.532.210	-2.487.940
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		20.846.430	-1.811.243
Net Cash Provided From Banking Operations		-5.630.060	19.960.789
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		5.517.418	-7.754.814
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-44.999	-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		-850.000	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.871.839	255.940
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		1.235.318	-616.206
Cash Obtained from Loans and Securities Issued		5.500.000	3.000.000
Cash Outflow Arised From Loans and Securities Issued		-3.988.684	-3.432.611
Equity Instruments Issued		-4	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	Consolidated

		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		**2.600.000**	**0**	**0**	**-92**	**1.066.159**	**-282.023**	**0**	**0**	**1.076.512**	**0**	**3.697.793**	**2.920.185**	**0**	**11.078.534**	**0**	**11.078.534**
	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	1.066.159	-282.023	0	0	1.076.512	0	3.697.793	2.920.185	0	11.078.534	0	11.078.534
	Total Comprehensive Income (Loss)		0	0	0	0	1.073.303	69.870	0	0	-733.313	0	0	0	5.120.216	5.530.076	0	5.530.076
	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	2.904.110	-2.904.110	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	2.904.110	-2.904.110	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**	**2.139.462**	**-212.153**	**0**	**0**	**343.199**	**0**	**6.601.903**	**16.075**	**5.120.216**	**16.608.610**	**0**	**16.608.610**
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**	**4.611.670**	**-235.733**	**0**	**0**	**347.621**	**0**	**6.601.905**	**5.861.394**	**0**	**19.786.765**	**0**	**19.786.765**
	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	4.611.670	-235.733	0	0	347.621	0	6.601.905	5.861.394	0	19.786.765	0	19.786.765
	Total Comprehensive Income (Loss)		0	0	0	0	608.590	-116.944	0	0	-332.777	0	0	0	3.100.021	3.258.890	0	3.258.890
	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	5.844.147	-5.844.147	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	5.844.147	-5.844.147	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**	**5.220.260**	**-352.677**	**0**	**0**	**14.844**	**0**	**12.446.052**	**17.247**	**3.100.021**	**23.045.655**	**0**	**23.045.655**