Date and time of publication on KAP: 07.11.2024 22:14:13
https://www.kap.org.tr/en/Bildirim/1355251

KAMUYU AYDINLATMA PLATFORMU

ZİRAAT 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	PwC 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

Ziraat Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Ziraat 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 dönemine 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. Grup yönetimi, söz konusu ara dönem 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 ("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 Standartları'na 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

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. 8.c.1 ve IV. Kısım 5'te belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Grup yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, tamamı geçmiş yıllarda ayrılan 500.000 bin TL tutarındaki serbest karşılık cari dönemde iptal edilmiştir.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Ziraat Katılım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2024 tarihi itibarıyla ara dönem 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 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, 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)		47.889.656	56.998.655	104.888.311	37.383.085	56.778.131	94.161.216
Cash and cash equivalents		36.282.778	48.326.872	84.609.650	24.310.294	49.348.784	73.659.078
Cash and Cash Balances at Central Bank	1	33.722.512	31.056.379	64.778.891	24.206.770	36.433.541	60.640.311
Banks	2	2.560.357	17.270.863	19.831.220	114.562	12.915.243	13.029.805
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-91	-370	-461	-11.038	0	-11.038
Financial assets at fair value through profit or loss	3	0	8.356.099	8.356.099	0	3.812.067	3.812.067
Public Debt Securities		0	8.356.099	8.356.099	0	3.812.067	3.812.067
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	4	11.586.993	313.866	11.900.859	13.069.801	3.616.542	16.686.343
Public Debt Securities		11.499.651	313.866	11.813.517	13.001.450	3.616.542	16.617.992
Equity instruments		52.913	0	52.913	52.913	0	52.913
Other Financial Assets		34.429	0	34.429	15.438	0	15.438
Derivative financial assets	5	19.885	1.818	21.703	2.990	738	3.728
Derivative Financial Assets At Fair Value Through Profit Or Loss		19.885	1.818	21.703	2.990	738	3.728
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		174.394.593	126.934.503	301.329.096	178.139.272	103.461.708	281.600.980
Loans	6	120.313.085	112.339.184	232.652.269	122.689.489	88.274.149	210.963.638
Receivables From Leasing Transactions	6	36.197.553	14.428.064	50.625.617	41.601.878	11.043.826	52.645.704
Other Financial Assets Measured at Amortised Cost	7	20.274.830	1.492.531	21.767.361	17.374.116	4.456.177	21.830.293
Public Debt Securities		20.172.586	1.492.531	21.665.117	17.374.116	4.456.177	21.830.293
Other Financial Assets		102.244	0	102.244	0	0	0
Allowance for Expected Credit Losses (-)		-2.390.875	-1.325.276	-3.716.151	-3.526.211	-312.444	-3.838.655
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	8	1.034.074	0	1.034.074	427.229	0	427.229
Held for Sale		1.034.074	0	1.034.074	427.229	0	427.229
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	9	67.500	0	67.500	22.500	0	22.500
Investments in Associates (Net)		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)		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)		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)	10	3.437.784	46.496	3.484.280	2.159.859	5.840	2.165.699
INTANGIBLE ASSETS AND GOODWILL (Net)	11	1.166.741	0	1.166.741	692.634	0	692.634
Goodwill		0	0	0	0	0	0
Other		1.166.741	0	1.166.741	692.634	0	692.634
INVESTMENT PROPERTY (Net)	12	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	13	2.726.951	0	2.726.951	2.478.105	0	2.478.105
OTHER ASSETS	14	3.801.041	325.907	4.126.948	1.767.543	342.464	2.110.007
TOTAL ASSETS		**234.518.340**	**184.305.561**	**418.823.901**	**223.070.227**	**160.588.143**	**383.658.370**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	1	185.864.056	129.222.754	315.086.810	185.040.826	119.331.448	304.372.274
LOANS RECEIVED	2	2.240.858	26.116.840	28.357.698	7.028.256	7.882.757	14.911.013
MONEY MARKET FUNDS	3	5.550.702	0	5.550.702	435.678	10.528.455	10.964.133
MARKETABLE SECURITIES (Net)	4	10.724.517	17.448.563	28.173.080	4.461.181	14.918.648	19.379.829
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	5	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	6	0	71.280	71.280	0	153.095	153.095
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	71.280	71.280	0	153.095	153.095
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	7	1.528.093	0	1.528.093	785.859	0	785.859
PROVISIONS	8	852.583	1.291.899	2.144.482	1.456.125	1.476.173	2.932.298
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		368.514	0	368.514	247.253	0	247.253
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		484.069	1.291.899	1.775.968	1.208.872	1.476.173	2.685.045
CURRENT TAX LIABILITIES	9	689.195	303	689.498	866.770	198	866.968
DEFERRED TAX LIABILITY	10	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	11	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	12	1.375.367	8.686.397	10.061.764	1.341.987	4.451.686	5.793.673
Loans		1.375.367	8.686.397	10.061.764	1.341.987	4.451.686	5.793.673
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	13	6.688.103	335.712	7.023.815	2.408.661	1.259.020	3.667.681
EQUITY	14	20.118.537	18.142	20.136.679	19.863.305	-31.758	19.831.547
Issued capital		10.350.000	0	10.350.000	10.350.000	0	10.350.000
Capital Reserves		261.513	0	261.513	261.513	0	261.513
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		261.513	0	261.513	261.513	0	261.513

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-128.929	0	-128.929	-129.539	0	-129.539
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.979.471	18.142	-1.961.329	-761.298	-31.758	-793.056
Profit Reserves		10.142.629	0	10.142.629	6.138.132	0	6.138.132
Legal Reserves		512.488	0	512.488	312.264	0	312.264
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		9.584.074	0	9.584.074	5.779.801	0	5.779.801
Other Profit Reserves		46.067	0	46.067	46.067	0	46.067
Profit or Loss		1.472.795	0	1.472.795	4.004.497	0	4.004.497
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		1.472.795	0	1.472.795	4.004.497	0	4.004.497
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**235.632.011**	**183.191.890**	**418.823.901**	**223.688.648**	**159.969.722**	**383.658.370**

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		74.381.975	72.082.233	146.464.208	44.556.727	56.166.174	100.722.901
GUARANTIES AND WARRANTIES	1	60.528.253	52.225.863	112.754.116	38.343.405	39.987.128	78.330.533
Letters of Guarantee		60.403.169	41.993.414	102.396.583	38.324.265	30.767.784	69.092.049
Guarantees Subject to State Tender Law		591.217	26.661.497	27.252.714	652.636	21.831.242	22.483.878
Guarantees Given for Foreign Trade Operations		42.742.357	0	42.742.357	30.182.880	0	30.182.880
Other Letters of Guarantee		17.069.595	15.331.917	32.401.512	7.488.749	8.936.542	16.425.291
Bank Acceptances		0	389.721	389.721	0	414.759	414.759
Import Letter of Acceptance		0	389.721	389.721	0	414.759	414.759
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	9.760.916	9.760.916	0	7.928.282	7.928.282
Documentary Letters of Credit		0	9.760.916	9.760.916	0	7.928.282	7.928.282
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		5.989	81.812	87.801	10.586	876.303	886.889
Other Collaterals		119.095	0	119.095	8.554	0	8.554
COMMITMENTS	1	13.853.722	1.875.138	15.728.860	6.163.310	1.289.972	7.453.282
Irrevocable Commitments		13.853.722	1.875.138	15.728.860	6.163.310	1.289.972	7.453.282
Forward Asset Purchase Commitments		1.562.885	1.875.138	3.438.023	508.849	1.289.972	1.798.821
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.849.654	0	2.849.654	1.708.702	0	1.708.702
Tax and Fund Liabilities Arised from Export Commitments		543.047	0	543.047	296.293	0	296.293
Commitments for Credit Card Limits		4.774.158	0	4.774.158	2.342.967	0	2.342.967
Commitments for Credit Cards and Banking Services Promotions		2.789	0	2.789	2.276	0	2.276
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		4.121.189	0	4.121.189	1.304.223	0	1.304.223
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		0	17.981.232	17.981.232	50.012	14.889.074	14.939.086
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		0	17.981.232	17.981.232	50.012	14.889.074	14.939.086
Forward Buy or Sell Transactions		0	0	0	50.012	44.662	94.674
Forward Foreign Currency Buying Transactions		0	0	0	50.012	0	50.012
Forward Foreign Currency Sale Transactions		0	0	0	0	44.662	44.662
Other Forward Buy or Sell Transactions		0	17.981.232	17.981.232	0	14.844.412	14.844.412
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		426.514.191	103.314.159	529.828.350	300.753.601	61.244.711	361.998.312
ITEMS HELD IN CUSTODY		20.203.469	37.391.265	57.594.734	15.313.288	25.398.103	40.711.391
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		6.248.900	52.826	6.301.726	2.998.906	19.107	3.018.013
Cheques Received for Collection		9.648.866	153.163	9.802.029	8.050.832	165.195	8.216.027
Commercial Notes Received for Collection		1.064.928	817.426	1.882.354	1.022.775	518.334	1.541.109
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		3.240.775	6.824.665	10.065.440	3.240.775	6.942.970	10.183.745
Custodians		0	29.543.185	29.543.185	0	17.752.497	17.752.497
PLEDGED ITEMS		406.310.722	65.922.894	472.233.616	285.440.313	35.846.608	321.286.921
Securities		2.245.249	58.717	2.303.966	2.210.399	63.993	2.274.392
Guarantee Notes		14.270.231	237.379	14.507.610	10.971.967	214.321	11.186.288
Commodity		42.512.330	18.573.567	61.085.897	28.617.839	10.953.703	39.571.542
Warrant		0	0	0	0	0	0
Real Estate		320.094.137	39.074.461	359.168.598	200.678.424	20.355.321	221.033.745
Other Pledged Items		27.188.775	7.978.770	35.167.545	42.961.684	4.259.270	47.220.954
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**500.896.166**	**175.396.392**	**676.292.558**	**345.310.328**	**117.410.885**	**462.721.213**

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)	61.938.664	27.668.480	22.678.120	12.813.020
Profit Share on Loans		39.068.613	16.335.870	14.231.923	6.667.725
Income Received From Reserve Deposits		3.541.846	0	2.000.000	0
Income Received From Banks		349.170	386.259	215.286	217.898
Income Received from Money Market Placements		4.027	0	4.027	0
Income Received From Marketable Securities Portfolio		7.349.575	4.667.452	2.371.175	2.048.046
Financial Assets At Fair Value Through Profit Loss		109.061	49.294	43.446	17.978
Financial Assets At Fair Value Through Other Comprehensive Income		4.420.244	3.593.552	1.460.416	1.503.693
Financial Assets Measured at Amortised Cost		2.820.270	1.024.606	867.313	526.375
Finance Lease Income		11.293.671	6.235.115	3.739.496	3.869.823
Other Profit Share Income		331.762	43.784	116.213	9.528
PROFIT SHARE EXPENSES (-)	(2)	-60.978.688	-23.134.809	-21.611.192	-10.801.300
Expenses on Profit Sharing Accounts		-53.210.829	-21.069.629	-18.438.018	-10.046.879
Profit Share Expense on Funds Borrowed		-2.186.970	-780.374	-680.858	-261.112
Profit Share Expense on Money Market Borrowings		-904.389	-336.067	-399.216	-161.001
Expense on Securities Issued		-4.429.659	-876.335	-1.988.654	-303.484
Profit Share Expense on Leases		-223.117	-69.728	-104.437	-28.378
Other Profit Share Expense		-23.724	-2.676	-9	-446
NET PROFIT SHARE INCOME (LOSS)		959.976	4.533.671	1.066.928	2.011.720
NET FEE AND COMMISSION INCOME OR EXPENSES		2.076.152	2.796.894	1.023.710	2.215.666
Fees and Commissions Received		3.342.665	3.080.742	1.368.520	2.369.263
From Noncash Loans		602.498	346.348	228.608	134.809
Other		2.740.167	2.734.394	1.139.912	2.234.454
Fees and Commissions Paid (-)		-1.266.513	-283.848	-344.810	-153.597
Paid for Noncash Loans		0	0	0	0
Other		-1.266.513	-283.848	-344.810	-153.597
DIVIDEND INCOME	(3)	1.428	714	1.428	714
TRADING INCOME OR LOSS (Net)	(4)	2.863.445	1.578.656	633.084	462.099
Gains (Losses) Arising from Capital Markets Transactions		345.421	-12.218	-1.484	1.234
Gains (Losses) Arising From Derivative Financial Transactions		1.396.880	296.346	336.014	173.531
Foreign Exchange Gains or Losses		1.121.144	1.294.528	298.554	287.334
OTHER OPERATING INCOME	(5)	4.385.450	1.763.462	1.018.187	235.445
GROSS PROFIT FROM OPERATING ACTIVITIES		10.286.451	10.673.397	3.743.337	4.925.644
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-2.821.461	-3.068.066	-491.798	-1.441.444
OTHER ALLOWANCE EXPENSES (-)	(6)	-123.158	-58.158	-31.945	-17.106
PERSONNEL EXPENSES (-)		-2.952.639	-1.461.246	-1.148.893	-494.161
OTHER OPERATING EXPENSES (-)	(7)	-2.664.253	-2.229.428	-1.000.079	-479.928
NET OPERATING INCOME (LOSS)		1.724.940	3.856.499	1.070.622	2.493.005
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	(8)	1.724.940	3.856.499	1.070.622	2.493.005
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-252.145	-702.929	-310.297	-498.029
Current Tax Provision		0	-188.150	0	-188.150
Expense Effect of Deferred Tax		-957.147	-1.024.152	-423.061	-303.418
Income Effect of Deferred Tax		705.002	509.373	112.764	-6.461
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.472.795	3.153.570	760.325	1.994.976
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	(11)	1.472.795	3.153.570	760.325	1.994.976
Profit (Loss) Attributable to Group		1.472.795	3.153.570	760.325	1.994.976
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)		0,14230000	0,54690000	0,07350000	0,31340000

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)		1.472.795	3.153.570		
OTHER COMPREHENSIVE INCOME		-1.167.663	-1.432.306		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		610	1.424		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		610	1.424		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.168.273	-1.433.730		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.669.265	-2.048.185		
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		500.992	614.455		
TOTAL COMPREHENSIVE INCOME (LOSS)		305.132	1.721.264		

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		-6.300.094	10.404.000
Profit Share Income Received		51.972.466	26.159.792
Profit Share Expense Paid		-55.739.850	-17.531.802
Dividends received		1.428	714
Fees and Commissions Received		3.233.358	3.379.814
Other Gains		2.256.718	1.636.573
Collections from Previously Written Off Loans and Other Receivables		843.669	158.723
Cash Payments to Personnel and Service Suppliers		-2.952.639	-1.461.246
Taxes Paid		-778.376	-2.444.250
Other		-5.136.868	505.682
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.611.357	15.307.511
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.515.574	-1.049.107
Net (Increase) Decrease in Due From Banks		-2.720.399	-10.830.310
Net (Increase) Decrease in Loans		-15.316.196	-62.956.205
Net (Increase) Decrease in Other Assets		-119.358	-28.604.614
Net (Increase) Decrease in Funds Collected From Banks		144.202	360.741
Net Increase (Decrease) in Other Funds Collected		5.340.590	112.169.803
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		20.600.525	2.620.853
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-802.433	3.596.350
Net Cash Provided From Banking Operations		-3.688.737	25.711.511
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		5.124.054	-18.010.955
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		-1.477.263	-1.175.874
Cash Obtained from Tangible and Intangible Asset Sales		18.405	36.246
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.616.009	-5.959.515
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.495.599	3.754.691
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.670.094	-14.644.003
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.418.416	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.027.197	4.134.754
Cash Obtained from Loans and Securities Issued		5.531.798	14.015.605
Cash Outflow Arised From Loans and Securities Issued		-1.292.267	-14.501.978
Equity Instruments Issued		0	4.700.000
Dividends paid		0	0
Payments of lease liabilities		-212.334	-78.873
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		767.659	1.214.165
Net Increase (Decrease) in Cash and Cash Equivalents		6.230.173	13.049.475
Cash and Cash Equivalents at Beginning of the Period		41.562.423	21.154.391
Cash and Cash Equivalents at End of the Period		47.792.596	34.203.866

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		**2.650.000**	**0**	**0**	**261.513**	**0**	**-94.366**	**289**	**0**	**0**	**2.422.877**	**0**	**0**	**2.297.860**	**3.840.272**	**0**	**11.378.445**	**0**	**11.378.445**
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.650.000	0	0	261.513	0	-94.366	289	0	0	2.422.877	0	0	2.297.860	3.840.272	0	11.378.445	0	11.378.445
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	1.424	0	0	-1.433.730	0	0	0	0	3.153.570	1.721.264	0	1.721.264
	Capital Increase in Cash		4.700.000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4.700.000	0	4.700.000
	Capital Increase Through Internal Reserves		0	0	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	0	0
	Convertible Bonds		0	0	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	0	0
	Increase (decrease) through other changes, equity		0	0	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	0	0	3.840.272	-3.840.272	0	0	0	0
	Dividends Paid		0	0	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	0	0	3.840.272	-3.840.272	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**7.350.000**	**0**	**0**	**261.513**	**0**	**-94.366**	**1.713**	**0**	**0**	**989.147**	**0**	**0**	**6.138.132**	**0**	**3.153.570**	**17.799.709**	**0**	**17.799.709**
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		**10.350.000**	**0**	**0**	**261.513**	**0**	**-127.913**	**-1.626**	**0**	**0**	**-793.056**	**0**	**0**	**6.138.132**	**4.004.497**	**0**	**19.831.547**	**0**	**19.831.547**
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		10.350.000	0	0	261.513	0	-127.913	-1.626	0	0	-793.056	0	0	6.138.132	4.004.497	0	19.831.547	0	19.831.547
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	610	0	0	-1.168.273	0	0	0	0	1.472.795	305.132	0	305.132
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.004.497	-4.004.497	0	0	0	0
	Dividends Paid		0	0	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	0	0	4.004.497	-4.004.497	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**10.350.000**	**0**	**0**	**261.513**	**0**	**-127.913**	**-1.016**	**0**	**0**	**-1.961.329**	**0**	**0**	**10.142.629**	**0**	**1.472.795**	**20.136.679**	**0**	**20.136.679**