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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İHRACAT KREDİ BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2024 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

Türkiye İhracat Kredi Bankası A.Ş. Yönetim Kurulu'na:

Giriş

Türkiye İhracat Kredi Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan finansal durum tablosu ile 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 özkaynak 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 finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan " Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; " BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye İhracat Kredi 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'nın 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 olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

8 Kasım 2024

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		35.519.585	40.393.048	75.912.633	5.858.595	33.987.896	39.846.491
Cash and cash equivalents		31.077.744	26.578.177	57.655.921	5.116.113	23.607.635	28.723.748
Cash and Cash Balances at Central Bank	(1)	84.414	13.738.326	13.822.740	402.301	16.564.447	16.966.748
Banks	(4)	9.642.034	12.839.851	22.481.885	1.372.084	7.043.188	8.415.272
Receivables From Money Markets		21.361.715	0	21.361.715	3.342.031	0	3.342.031
Allowance for Expected Losses (-)		-10.419	0	-10.419	-303	0	-303
Financial assets at fair value through profit or loss	(2)	0	483.127	483.127	0	412.891	412.891
Public Debt Securities		0	341.384	341.384	0	291.947	291.947
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	141.743	141.743	0	120.944	120.944
Financial Assets at Fair Value Through Other Comprehensive Income	(6)	4.257.982	12.649.993	16.907.975	741.529	8.780.004	9.521.533
Public Debt Securities		3.424.431	8.903.206	12.327.637	145.602	5.554.452	5.700.054
Equity instruments		827.949	3.746.787	4.574.736	595.927	3.225.552	3.821.479
Other Financial Assets		5.602	0	5.602	0	0	0
Derivative financial assets	(3)	183.859	681.751	865.610	953	1.187.366	1.188.319
Derivative Financial Assets At Fair Value Through Profit Or Loss		183.859	410.816	594.675	953	894.639	895.592
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	270.935	270.935	0	292.727	292.727
FINANCIAL ASSETS AT AMORTISED COST (Net)		296.607.596	437.999.846	734.607.442	215.554.012	317.374.645	532.928.657
Loans	(7)	292.176.145	432.409.077	724.585.222	211.822.505	305.256.002	517.078.507
Receivables From Leasing Transactions	(12)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(8)	5.361.241	5.590.769	10.952.010	4.531.495	12.118.643	16.650.138
Public Debt Securities		4.233.250	5.590.769	9.824.019	3.986.987	12.118.643	16.105.630
Other Financial Assets		1.127.991	0	1.127.991	544.508	0	544.508
Allowance for Expected Credit Losses (-)		-929.790	0	-929.790	-799.988	0	-799.988
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(9)	279.858	0	279.858	205.044	0	205.044
Investments in Associates (Net)		279.858	0	279.858	205.044	0	205.044

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		279.858	0	279.858	205.044	0	205.044
Investments in Subsidiaries (Net)	(10)	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)	(11)	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)		309.375	0	309.375	93.291	0	93.291
INTANGIBLE ASSETS AND GOODWILL (Net)		110.079	0	110.079	72.110	0	72.110
Goodwill		0	0	0	0	0	0
Other		110.079	0	110.079	72.110	0	72.110
INVESTMENT PROPERTY (Net)	(15)	1.725	0	1.725	1.802	0	1.802
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET		0	0	0	0	0	0
OTHER ASSETS (Net)		36.532.048	1.578.247	38.110.295	32.804.968	1.900.133	34.705.101
TOTAL ASSETS		**369.360.266**	**479.971.141**	**849.331.407**	**254.589.822**	**353.262.674**	**607.852.496**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	285.551.452	321.954.509	607.505.961	210.774.821	223.256.132	434.030.953
MONEY MARKET FUNDS		0	12.429.423	12.429.423	0	11.817.034	11.817.034
MARKETABLE SECURITIES (Net)		0	128.122.785	128.122.785	0	100.723.950	100.723.950
Bills		0	33.236.027	33.236.027	0	13.394.786	13.394.786
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	94.886.758	94.886.758	0	87.329.164	87.329.164
FUNDS		671.453	1.452.826	2.124.279	287.543	551.225	838.768
Borrower funds		671.440	1.452.826	2.124.266	287.530	551.225	838.755
Other		13	0	13	13	0	13
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	0	855.053	855.053	574.376	734.556	1.308.932
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	769.983	769.983	574.376	670.441	1.244.817
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	85.070	85.070	0	64.115	64.115
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(6)	136.403	0	136.403	12.622	0	12.622
PROVISIONS	(7)	2.336.785	0	2.336.785	1.765.720	0	1.765.720
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		643.638	0	643.638	564.090	0	564.090
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions	(7.2)	1.693.147	0	1.693.147	1.201.630	0	1.201.630
CURRENT TAX LIABILITIES	(8.1)	145.805	0	145.805	83.692	0	83.692
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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	(9)	2.912.420	5.823.627	8.736.047	3.001.128	6.015.879	9.017.007
Loans		0	5.823.627	5.823.627	0	6.015.879	6.015.879

Other Debt Instruments		2.912.420	0	2.912.420	3.001.128	0	3.001.128
OTHER LIABILITIES	(5)	546.924	3.808.636	4.355.560	711.831	5.109.718	5.821.549
EQUITY	(10)	82.247.243	336.063	82.583.306	42.297.379	134.890	42.432.269
Issued capital		35.700.000	0	35.700.000	20.600.000	0	20.600.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.277.277	0	1.277.277	524.590	0	524.590
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-82.846	336.063	253.217	1.785	134.890	136.675
Profit Reserves		21.171.004	0	21.171.004	9.912.745	0	9.912.745
Legal Reserves		1.599.631	0	1.599.631	1.036.718	0	1.036.718
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		19.571.373	0	19.571.373	8.876.027	0	8.876.027
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		24.181.808	0	24.181.808	11.258.259	0	11.258.259
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		24.181.808	0	24.181.808	11.258.259	0	11.258.259
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**374.548.485**	**474.782.922**	**849.331.407**	**259.509.112**	**348.343.384**	**607.852.496**

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		42.615.023	488.860.950	531.475.973	19.470.388	446.926.325	466.396.713
GUARANTEES AND WARRANTIES	(1.2)	1.887.885	79.577.068	81.464.953	1.118.720	52.015.419	53.134.139
Letters of Guarantee		0	499.969	499.969	0	19.371	19.371
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		0	499.969	499.969	0	19.371	19.371
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
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
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		1.887.885	79.077.099	80.964.984	1.118.720	51.996.048	53.114.768
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		34.649.392	258.047.016	292.696.408	16.794.527	228.767.631	245.562.158
Irrevocable Commitments		145.547	941.758	1.087.305	14.663	130.179	144.842
Forward Asset Purchase Commitments		134.386	941.758	1.076.144	14.663	130.179	144.842
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
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		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		11.161	0	11.161	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		0	0	0	0	0	0
Revocable Commitments		34.503.845	257.105.258	291.609.103	16.779.864	228.637.452	245.417.316
Revocable Loan Granting Commitments		34.503.845	257.105.258	291.609.103	16.779.864	228.637.452	245.417.316
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		6.077.746	151.236.866	157.314.612	1.557.141	166.143.275	167.700.416
Derivative Financial Instruments Held For Hedging		0	132.840.373	132.840.373	0	128.407.091	128.407.091
Fair Value Hedges		0	115.182.922	115.182.922	0	109.339.614	109.339.614
Cash Flow Hedges		0	17.657.451	17.657.451	0	19.067.477	19.067.477
Hedges of Net Investment in Foreign Operations		0		0	0	0	0
Derivative Financial Instruments Held For Trading		6.077.746	18.396.493	24.474.239	1.557.141	37.736.184	39.293.325
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		5.990.863	18.328.370	24.319.233	1.557.141	37.736.184	39.293.325
Currency Swap Buy Transactions		5.990.863	6.900.259	12.891.122	1.371.580	17.972.320	19.343.900
Currency Swap Sell Transactions		0	11.428.111	11.428.111	185.561	19.763.864	19.949.425
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		86.883	68.123	155.006	0	0	0
Currency Futures Buy Transactions		86.883	0	86.883	0	0	0
Currency Futures Sell Transactions		0	68.123	68.123	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		770.244.663	1.896.213.511	2.666.458.174	569.544.848	1.258.304.320	1.827.849.168
ITEMS HELD IN CUSTODY		0	0	0	0	0	0
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		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
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		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		209.720	2.345.810	2.555.530	457.307	4.664.718	5.122.025
Securities		0	0	0	0	0	0
Guarantee Notes		0	0	0	0	0	0
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		204.970	1.755.085	1.960.055	452.557	4.156.172	4.608.729
Other Pledged Items		4.750	590.725	595.475	4.750	508.546	513.296

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		770.034.943	1.893.867.701	2.663.902.644	569.087.541	1.253.639.602	1.822.727.143
TOTAL OFF-BALANCE SHEET ACCOUNTS		**812.859.686**	**2.385.074.461**	**3.197.934.147**	**589.015.236**	**1.705.230.645**	**2.294.245.881**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	91.934.122	30.230.732	36.280.087	11.969.209
Interest Income on Loans		80.560.630	27.188.783	31.142.064	10.799.803
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		3.746.456	566.720	1.676.061	211.712
Interest Income on Money Market Placements		5.498.599	1.048.232	2.668.332	493.372
Interest Income on Marketable Securities Portfolio		2.006.606	1.423.408	719.023	461.549
Financial Assets At Fair Value Through Profit Loss		21.759	15.720	9.134	8.548
Financial Assets At Fair Value Through Other Comprehensive Income		774.100	246.432	403.360	90.669
Financial Assets Measured at Amortised Cost		1.210.747	1.161.256	306.529	362.332
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		121.831	3.589	74.607	2.773
INTEREST EXPENSES (-)	(2)	-66.714.742	-22.868.000	-26.169.641	-8.746.625
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-58.828.258	-18.347.504	-23.598.298	-7.005.288
Interest Expenses on Money Market Funds		0	0	0	0
Interest Expenses on Securities Issued		-7.134.666	-3.983.059	-2.362.426	-1.536.682
Lease Interest Expenses		-35.474	-6.111	-11.652	-3.502
Other Interest Expense		-716.344	-531.326	-197.265	-201.153
NET INTEREST INCOME OR EXPENSE		25.219.380	7.362.732	10.110.446	3.222.584
NET FEE AND COMMISSION INCOME OR EXPENSES		1.627.930	883.518	602.681	380.088
Fees and Commissions Received		2.710.161	1.658.916	978.300	690.797
From Noncash Loans		1.247	173	1.242	48
Other		2.708.914	1.658.743	977.058	690.749
Fees and Commissions Paid (-)		-1.082.231	-775.398	-375.619	-310.709
Paid for Noncash Loans		0	0	0	0
Other		-1.082.231	-775.398	-375.619	-310.709
DIVIDEND INCOME		88.227	643	1.286	643
TRADING INCOME OR LOSS (Net)	(3)	267.716	650.112	219.498	-66.677
Gains (Losses) Arising from Capital Markets Transactions		-15.370	13.460	0	12.999
Gains (Losses) Arising From Derivative Financial Transactions		421.552	1.306.284	-1.746.622	1.323.950
Foreign Exchange Gains or Losses		-138.466	-669.632	1.966.120	-1.403.626
OTHER OPERATING INCOME	(4)	297.841	333.162	132.444	219.671
GROSS PROFIT FROM OPERATING ACTIVITIES		27.501.094	9.230.167	11.066.355	3.756.309
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-431.938	-257.288	-241.043	-63.934
OTHER ALLOWANCE EXPENSES (-)	(6)	-81.394	-78.679	-18.252	-7.994
PERSONNEL EXPENSES (-)		-1.858.128	-951.401	-653.020	-371.938
OTHER OPERATING EXPENSES (-)	(6)	-947.826	-570.537	-360.308	-340.274
NET OPERATING INCOME (LOSS)		24.181.808	7.372.262	9.793.732	2.972.169
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		24.181.808	7.372.262	9.793.732	2.972.169
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(7)	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 CONTINUING OPERATIONS		24.181.808	7.372.262	9.793.732	2.972.169
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		24.181.808	7.372.262	9.793.732	2.972.169
Profit (Loss) Attributable to Group		24.181.808	7.372.262	9.793.732	2.972.169
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

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)		24.181.808	7.372.262		
OTHER COMPREHENSIVE INCOME		869.229	372.577		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		752.687	641.139		
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		752.687	641.139		
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		116.542	-268.562		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		127.413	-272.859		
Income (Loss) Related with Cash Flow Hedges		-10.871	4.297		
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		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		25.051.037	7.744.839		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

KAMUYU AYDINLATMA PLATFORMU

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		25.080.208	-1.363.694
Interest Received		91.157.737	27.953.757
Interest Paid		-58.743.920	-16.879.255
Dividends received		88.227	643
Fees and Commissions Received		2.370.166	1.437.905
Other Gains		273.466	345.665
Collections from Previously Written Off Loans and Other Receivables	7.9.2	126.832	70.414
Cash Payments to Personnel and Service Suppliers		-2.037.444	-1.036.088
Taxes Paid		-1.530.568	-587.526
Other		-6.624.288	-12.669.209
Changes in Operating Assets and Liabilities Subject to Banking Operations		-18.427.157	-34.147.503
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-205.724.307	-140.433.245
Net (Increase) Decrease in Other Assets		-3.539.900	-6.249.901
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		171.683.499	107.974.352
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		19.153.551	4.561.291
Net Cash Provided From Banking Operations		6.653.051	-35.511.197
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		1.224.682	-329.746
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-74.814	-8.962
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-118.947	-17.531
Cash Obtained from Tangible and Intangible Asset Sales		9.005	957
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-5.573.082	-1.378.175
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		987.481	568.240
Cash Paid for Purchase of Financial Assets At Amortised Cost	8.4	-1.981.034	-241.506
Cash Obtained from Sale of Financial Assets At Amortised Cost	8.4	8.022.487	770.326
Other		-46.414	-23.095
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		16.197.418	48.881.811
Cash Obtained from Loans and Securities Issued		77.999.920	51.949.153
Cash Outflow Arised From Loans and Securities Issued		-76.862.351	-9.847.793
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-40.151	-19.549
Other		15.100.000	6.800.000
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		4.630.246	5.661.212
Net Increase (Decrease) in Cash and Cash Equivalents		28.705.397	18.702.080
Cash and Cash Equivalents at Beginning of the Period		28.691.592	14.521.661
Cash and Cash Equivalents at End of the Period		57.396.989	33.223.741

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		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		**13.800.000**	**0**	**0**	**0**	**0**	**-48.996**	**1.227**	**0**	**21.603**	**64.057**	**3.680.265**	**6.232.480**	**0**	**23.750.636**	**0**	**23.750.636**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		13.800.000	0	0	0	0	-48.996	1.227	0	21.603	64.057	3.680.265	6.232.480	0	23.750.636	0	23.750.636
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	641.139	0	-272.859	4.297	0	0	7.372.262	7.744.839	0	7.744.839
	Capital Increase in Cash	(10.2.1)	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		6.800.000	0	0	0	0	0		0	0	0	0	0	0	6.800.000	0	6.800.000
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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
	Profit Distributions		0	0	0	0	0	0		0	0	0	6.232.480	-6.232.480	0	0	0	0
	Dividends Paid		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	6.232.480	-6.232.480	0	0	0	0
	Other		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0
	Equity at end of period		**20.600.000**	**0**	**0**	**0**	**0**	**-48.996**	**642.366**	**0**	**-251.256**	**68.354**	**9.912.745**	**0**	**7.372.262**	**38.295.475**	**0**	**38.295.475**
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		**20.600.000**	**0**	**0**	**0**	**0**	**-61.215**	**585.805**	**0**	**55.977**	**80.698**	**9.912.745**	**11.258.259**	**0**	**42.432.269**	**0**	**42.432.269**
	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		20.600.000	0	0	0	0	-61.215	585.805	0	55.977	80.698	9.912.745	11.258.259	0	42.432.269	0	42.432.269
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	752.687	0	127.413	-10.871	0	0	24.181.808	25.051.037	0	25.051.037
	Capital Increase in Cash	(10.2.1)	15.100.000	0	0	0	0	0	0	0	0	0	0	0	0	15.100.000	0	15.100.000
	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	11.258.259	-11.258.259	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	11.258.259	-11.258.259	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		**35.700.000**	**0**	**0**	**0**	**0**	**-61.215**	**1.338.492**	**0**	**183.390**	**69.827**	**21.171.004**	**0**	**24.181.808**	**82.583.306**	**0**	**82.583.306**