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KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2024 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 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

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 5.b'de belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında tamamı geçmiş dönemler içerisinde ayrılan 5.213.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

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

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

İstanbul, 8 Kasım 2024

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		46.781.454	76.003.495	122.784.949	33.759.226	56.966.566	90.725.792
Cash and cash equivalents	(Beşinci Bölüm -I)(1)	26.610.709	63.478.836	90.089.545	23.405.932	39.954.247	63.360.179
Cash and Cash Balances at Central Bank		20.594.957	42.851.416	63.446.373	16.760.819	32.323.373	49.084.192
Banks		6.217.324	20.714.215	26.931.539	6.867.754	7.717.726	14.585.480
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-201.572	-86.795	-288.367	-222.641	-86.852	-309.493
Financial assets at fair value through profit or loss	(Beşinci Bölüm -I)(2)	10.369.058	7.224.797	17.593.855	6.894.578	12.886.675	19.781.253
Public Debt Securities		282.328	7.102.106	7.384.434	282.362	12.191.540	12.473.902
Equity instruments		0	107.952	107.952	0	74.650	74.650
Other Financial Assets		10.086.730	14.739	10.101.469	6.612.216	620.485	7.232.701
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm -I)(3)	9.787.050	5.277.743	15.064.793	3.414.078	4.118.013	7.532.091
Public Debt Securities		9.605.697	1.937.005	11.542.702	3.273.543	1.187.016	4.460.559
Equity instruments		7.667	43.246	50.913	7.667	37.594	45.261
Other Financial Assets		173.686	3.297.492	3.471.178	132.868	2.893.403	3.026.271
Derivative financial assets	(Beşinci Bölüm -I)(5)	14.637	22.119	36.756	44.638	7.631	52.269
Derivative Financial Assets At Fair Value Through Profit Or Loss		14.637	22.119	36.756	44.638	7.631	52.269
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		91.815.392	67.562.745	159.378.137	82.100.490	51.489.567	133.590.057
Loans	(Beşinci Bölüm -I)(6)	77.433.485	51.342.362	128.775.847	68.988.788	35.631.066	104.619.854
Receivables From Leasing Transactions	(Beşinci Bölüm -I)(7)	3.612.463	1.078.682	4.691.145	3.815.109	733.902	4.549.011
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm -I)(4)	12.715.079	16.363.818	29.078.897	11.533.660	17.318.883	28.852.543
Public Debt Securities		12.715.079	16.363.818	29.078.897	11.533.660	17.318.883	28.852.543
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm -I)(6)	-1.945.635	-1.222.117	-3.167.752	-2.237.067	-2.194.284	-4.431.351
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -I)(8)	4.093.728	118.173	4.211.901	641.631	0	641.631
Held for Sale		4.093.728	0	4.093.728	641.631	0	641.631
Non-Current Assets From Discontinued Operations		0	118.173	118.173	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm -I)(9)	92.600	0	92.600	47.600	64.221	111.821
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)		5.100	0	5.100	5.100	64.221	69.321
Unconsolidated Financial Subsidiaries		5.100	0	5.100	5.100	64.221	69.321
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		20.000	0	20.000	20.000	0	20.000
TANGIBLE ASSETS (Net)	(Beşinci Bölüm -I)(10)	5.094.234	79.469	5.173.703	4.448.035	66.241	4.514.276
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm -I)(11)	624.891	0	624.891	357.219	0	357.219
Goodwill		0	0	0	0	0	0
Other		624.891	0	624.891	357.219	0	357.219
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm -I)(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(Beşinci Bölüm -I)(13)	1.118.070	0	1.118.070	1.194.755	0	1.194.755
OTHER ASSETS	(Beşinci Bölüm -I)(14)	3.215.988	406.550	3.622.538	668.743	365.201	1.033.944
TOTAL ASSETS		**152.836.357**	**144.170.432**	**297.006.789**	**123.217.699**	**108.951.796**	**232.169.495**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm -II)(1)	103.207.064	93.228.495	196.435.559	81.304.541	80.501.315	161.805.856
LOANS RECEIVED	(Beşinci Bölüm -II)(2)	14.156.677	40.012.913	54.169.590	2.178.308	28.357.631	30.535.939
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm -II)(3)	213.609	38.304	251.913	114.039	7.337	121.376
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		213.609	38.304	251.913	114.039	7.337	121.376
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm -II)(4)	1.014.360	71.127	1.085.487	702.237	72.516	774.753
PROVISIONS	(Beşinci Bölüm -II)(5)	5.941.723	66.803	6.008.526	6.525.366	43.598	6.568.964
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		580.927	0	580.927	1.202.524	0	1.202.524
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		5.360.796	66.803	5.427.599	5.322.842	43.598	5.366.440
CURRENT TAX LIABILITIES	(Beşinci Bölüm -II)(6)	489.574	885	490.459	1.095.841	96.074	1.191.915
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -II)(7)	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	(Beşinci Bölüm -II)(8)	0	9.530.381	9.530.381	0	8.896.597	8.896.597
Loans		0	9.530.381	9.530.381	0	8.896.597	8.896.597
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm -II)(9)	8.937.433	4.038.723	12.976.156	4.355.660	4.531.016	8.886.676
EQUITY	(Beşinci Bölüm -II)(10)	15.923.036	135.682	16.058.718	13.326.608	60.811	13.387.419
Issued capital		2.500.000	0	2.500.000	2.500.000	0	2.500.000
Capital Reserves		4.349.491	0	4.349.491	4.080.011	0	4.080.011
Equity Share Premiums		23.278	0	23.278	23.278	0	23.278
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		4.326.213	0	4.326.213	4.056.733	0	4.056.733

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.544.033	0	1.544.033	1.579.623	0	1.579.623
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.555.612	135.682	1.691.294	1.318.028	60.811	1.378.839
Profit Reserves		4.946.772	0	4.946.772	1.533.386	0	1.533.386
Legal Reserves		464.809	0	464.809	293.381	0	293.381
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		3.761.963	0	3.761.963	1.020.005	0	1.020.005
Other Profit Reserves		720.000	0	720.000	220.000	0	220.000
Profit or Loss		1.027.128	0	1.027.128	2.315.560	0	2.315.560
Prior Years' Profit or Loss		-1.636.969	0	-1.636.969	-1.112.998	0	-1.112.998
Current Period Net Profit Or Loss		2.664.097	0	2.664.097	3.428.558	0	3.428.558
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**149.883.476**	**147.123.313**	**297.006.789**	**109.602.600**	**122.566.895**	**232.169.495**

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		33.602.947	30.902.712	64.505.659	38.792.293	33.545.326	72.337.619
GUARANTEES AND WARRANTIES	(Beşinci Bölüm-III) (1)	19.443.882	16.741.116	36.184.998	15.325.346	14.746.594	30.071.940
Letters of Guarantee		19.332.500	10.152.973	29.485.473	15.172.970	9.438.213	24.611.183
Guarantees Subject to State Tender Law		2.187.316	461.552	2.648.868	2.023.770	400.715	2.424.485
Guarantees Given for Foreign Trade Operations		390	3.774.156	3.774.546	390	3.389.192	3.389.582
Other Letters of Guarantee		17.144.794	5.917.265	23.062.059	13.148.810	5.648.306	18.797.116
Bank Acceptances		0	22.177	22.177	0	137.121	137.121
Import Letter of Acceptance		0	22.177	22.177	0	137.121	137.121
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		3.811	6.514.733	6.518.544	12.800	5.141.798	5.154.598
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		3.811	6.514.733	6.518.544	12.800	5.141.798	5.154.598
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	51.233	51.233	0	29.462	29.462
Other Collaterals		107.571	0	107.571	139.576	0	139.576
COMMITMENTS	(Beşinci Bölüm-III) (1)	10.442.165	2.792.793	13.234.958	7.273.434	1.748.585	9.022.019
Irrevocable Commitments		10.397.665	2.792.793	13.190.458	7.228.934	1.748.585	8.977.519
Forward Asset Purchase Commitments		1.286.303	2.792.793	4.079.096	1.050.506	1.748.585	2.799.091
Share Capital Commitments to Associates and Subsidiaries		22.500	0	22.500	67.500	0	67.500
Loan Granting Commitments		622.033	0	622.033	605.190	0	605.190
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.152.038	0	2.152.038	1.628.852	0	1.628.852
Tax and Fund Liabilities Arised from Export Commitments		117.123	0	117.123	78.574	0	78.574
Commitments for Credit Card Limits		6.196.298	0	6.196.298	3.797.263	0	3.797.263
Commitments for Credit Cards and Banking Services Promotions		805	0	805	492	0	492
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		565	0	565	557	0	557
Revocable Commitments		44.500	0	44.500	44.500	0	44.500

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		44.500	0	44.500	44.500	0	44.500
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	3.716.900	11.368.803	15.085.703	16.193.513	17.050.147	33.243.660
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		3.716.900	11.368.803	15.085.703	16.193.513	17.050.147	33.243.660
Forward Buy or Sell Transactions		0	976.705	976.705	167.848	1.764.017	1.931.865
Forward Foreign Currency Buying Transactions		0	488.375	488.375	127.947	743.016	870.963
Forward Foreign Currency Sale Transactions		0	488.330	488.330	39.901	1.021.001	1.060.902
Other Forward Buy or Sell Transactions		3.716.900	10.392.098	14.108.998	16.025.665	15.286.130	31.311.795
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		655.121.599	178.322.048	833.443.647	365.308.886	122.192.080	487.500.966
ITEMS HELD IN CUSTODY		28.760.989	105.853.737	134.614.726	17.450.435	61.975.672	79.426.107
Customer Fund and Portfolio Balances		15.769.131	0	15.769.131	5.251.693	0	5.251.693
Securities Held in Custody		4.417	29.429.933	29.434.350	9.124	21.282.784	21.291.908
Cheques Received for Collection		9.725.366	364.042	10.089.408	9.196.163	346.474	9.542.637
Commercial Notes Received for Collection		2.939.893	1.111.876	4.051.769	2.717.701	287.869	3.005.570
Other Assets Received for Collection		103	0	103	103	0	103
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		218.626	3.600.936	3.819.562	218.626	2.340.384	2.559.010
Custodians		103.453	71.346.950	71.450.403	57.025	37.718.161	37.775.186
PLEDGED ITEMS		626.360.610	72.468.311	698.828.921	347.858.451	60.216.408	408.074.859
Securities		23.231.352	16.628.272	39.859.624	19.249.676	16.891.614	36.141.290
Guarantee Notes		7.457.061	263.103	7.720.164	5.618.532	187.917	5.806.449
Commodity		76.481.372	5.137.450	81.618.822	52.109.951	4.711.743	56.821.694
Warrant		0	0	0	0	0	0
Real Estate		452.853.793	44.657.119	497.510.912	242.386.120	32.844.770	275.230.890
Other Pledged Items		65.955.160	5.753.291	71.708.451	28.274.636	5.565.022	33.839.658
Depositories Receiving Pledged Items		381.872	29.076	410.948	219.536	15.342	234.878
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**688.724.546**	**209.224.760**	**897.949.306**	**404.101.179**	**155.737.406**	**559.838.585**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV)(1)	28.879.308	11.541.042	10.614.731	4.608.499
Profit Share on Loans		20.488.166	8.352.043	7.519.555	3.215.934
Income Received From Reserve Deposits		1.859.423	31.511	866.786	14.645
Income Received From Banks		1.112	99	31	60
Income Received from Money Market Placements		55.569	16.221	15.114	10.633
Income Received From Marketable Securities Portfolio		5.051.016	2.788.802	1.758.359	1.147.044
Financial Assets At Fair Value Through Profit Loss		398.574	957.621	137.225	405.779
Financial Assets At Fair Value Through Other Comprehensive Income		1.732.580	271.930	679.887	124.647
Financial Assets Measured at Amortised Cost		2.919.862	1.559.251	941.247	616.618
Finance Lease Income		1.298.115	331.079	454.331	220.119
Other Profit Share Income		125.907	21.287	555	64
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV)(2)	-23.419.002	-6.652.405	-9.869.893	-2.782.838
Expenses on Profit Sharing Accounts		-17.373.845	-5.301.594	-7.073.047	-2.211.783
Profit Share Expense on Funds Borrowed		-4.976.902	-1.219.758	-2.249.079	-540.533
Profit Share Expense on Money Market Borrowings		-946.245	-30.709	-501.802	-1.222
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-109.751	-69.982	-40.424	-25.613
Other Profit Share Expense		-12.259	-30.362	-5.541	-3.687
NET PROFIT SHARE INCOME (LOSS)		5.460.306	4.888.637	744.838	1.825.661
NET FEE AND COMMISSION INCOME OR EXPENSES		2.420.502	1.547.183	855.613	783.315
Fees and Commissions Received		2.883.209	1.951.906	1.012.602	889.332
From Noncash Loans		327.395	233.018	109.570	85.268
Other	(Beşinci Bölüm-IV)(3)	2.555.814	1.718.888	903.032	804.064
Fees and Commissions Paid (-)		-462.707	-404.723	-156.989	-106.017
Paid for Noncash Loans		-619	-394	-272	-116
Other	(Beşinci Bölüm-IV)(3)	-462.088	-404.329	-156.717	-105.901
DIVIDEND INCOME	(Beşinci Bölüm-IV)(4)	2.740	991	2.384	825
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV)(5)	-247.244	3.370.748	1.034.465	956.390
Gains (Losses) Arising from Capital Markets Transactions		2.497.581	1.005.806	1.017.911	579.402
Gains (Losses) Arising From Derivative Financial Transactions		-4.410.704	102.019	-426.323	-1.121.716
Foreign Exchange Gains or Losses		1.665.879	2.262.923	442.877	1.498.704
OTHER OPERATING INCOME	(Beşinci Bölüm-IV)(6)	2.631.242	1.270.466	744.211	299.830
GROSS PROFIT FROM OPERATING ACTIVITIES		10.267.546	11.078.025	3.381.511	3.866.021
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV)(7)	-842.526	-2.868.432	-397.424	-631.601
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV)(7)	-120.642	-1.079.241	-24.594	-315.334
PERSONNEL EXPENSES (-)		-3.463.260	-1.836.508	-1.011.553	-633.109
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV)(8)	-2.642.548	-1.461.515	-943.181	-561.280
NET OPERATING INCOME (LOSS)		3.198.570	3.832.329	1.004.759	1.724.697
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	(Beşinci Bölüm-IV)(9)	3.198.570	3.832.329	1.004.759	1.724.697
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV)(10)	-534.473	-1.371.826	-211.142	-757.387
Current Tax Provision		0	-696.711	51.016	-690.220
Expense Effect of Deferred Tax		-2.517.044	-2.479.054	-935.875	-1.122.133
Income Effect of Deferred Tax		1.982.571	1.803.939	673.717	1.054.966
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV)(11)	2.664.097	2.460.503	793.617	967.310
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV)(11)	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	(Beşinci Bölüm-IV)(12)	2.664.097	2.460.503	793.617	967.310
Profit (Loss) Attributable to Group		2.664.097	2.460.503	793.617	967.310
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)		1,06564000	0,98420000	0,31745000	0,38692000

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)		2.664.097	2.460.503		
OTHER COMPREHENSIVE INCOME		276.865	314.902		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-35.590	-48.590		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-50.843	-16.574		
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		0	-44.897		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		15.253	12.881		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		312.455	363.492		
Exchange Differences on Translation		336.848	386.772		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-34.847	-15.009		
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		10.454	-8.271		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.940.962	2.775.405		

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		-660.136	2.567.588
Profit Share Income Received		26.310.766	10.240.971
Profit Share Expense Paid		-23.294.207	-5.505.025
Dividends received		2.740	991
Fees and Commissions Received		2.544.935	1.712.784
Other Gains		1.213.156	781.249
Collections from Previously Written Off Loans and Other Receivables		141.689	182.283
Cash Payments to Personnel and Service Suppliers		-3.917.777	-2.478.471
Taxes Paid		-538.873	-268.380
Other		-3.122.565	-2.098.814
Changes in Operating Assets and Liabilities Subject to Banking Operations		4.855.575	-538.544
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		2.963.750	-4.187.527
Net (Increase) Decrease in Due From Banks		-8.552.639	-4.860.043
Net (Increase) Decrease in Loans		-23.382.576	-13.600.452
Net (Increase) Decrease in Other Assets		-6.804.990	-1.623.000
Net (Increase) Decrease in Funds Collected From Banks		4.015.492	-463.371
Net Increase (Decrease) in Other Funds Collected		29.551.173	23.560.404
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		7.065.365	635.445
Net Cash Provided From Banking Operations		4.195.439	2.029.044
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.165.293	-1.330.857
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-98.952	-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		-743.578	-653.639
Cash Obtained from Tangible and Intangible Asset Sales		96.786	128.434
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-19.529.743	-12.488.154
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		13.235.387	11.138.331
Cash Paid for Purchase of Financial Assets At Amortised Cost		-5.154.480	-3.068.122
Cash Obtained from Sale of Financial Assets At Amortised Cost		8.029.287	3.634.793
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		11.178.665	11.191.561
Cash Obtained from Loans and Securities Issued		188.803.903	44.761.845
Cash Outflow Arised From Loans and Securities Issued		-176.707.782	-32.950.014
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-164.573	-110.341
Other		-752.883	-509.929
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.893.463	1.845.702
Net Increase (Decrease) in Cash and Cash Equivalents		14.102.274	13.735.450
Cash and Cash Equivalents at Beginning of the Period		31.859.321	13.519.909
Cash and Cash Equivalents at End of the Period		45.961.595	27.255.359

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		**2.500.000**	**23.278**	**0**	**1.585.124**	**1.034.726**	**-193.239**	**0**	**518.506**	**191.121**	**0**	**1.832.302**	**-738.341**	**1.365.496**	**8.118.973**	**0**	**8.118.973**
	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		2.500.000	23.278	0	1.585.124	1.034.726	-193.239	0	518.506	191.121	0	1.832.302	-738.341	1.365.496	8.118.973	0	8.118.973
	Total Comprehensive Income (Loss)		0	0	0	0	-61.473	12.883	0	386.772	-23.280	0	0	0	2.460.503	2.775.405	0	2.775.405
	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	2.361.732	0	0	0	0	0	0	-1.661.263	-437.260	0	263.209	0	263.209
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	1.352.765	12.731	-1.365.496	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	1.352.765	-1.352.765	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	1.365.496	-1.365.496	0	0	0
	Equity at end of period		**2.500.000**	**23.278**	**0**	**3.946.856**	**973.253**	**-180.356**	**0**	**905.278**	**167.841**	**0**	**1.523.804**	**-1.162.870**	**2.460.503**	**11.157.587**	**0**	**11.157.587**
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		**2.500.000**	**23.278**	**0**	**4.056.733**	**1.804.567**	**-224.944**	**0**	**1.116.839**	**262.000**	**0**	**1.533.386**	**-1.112.998**	**3.428.558**	**13.387.419**	**0**	**13.387.419**
	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		2.500.000	23.278	0	4.056.733	1.804.567	-224.944	0	1.116.839	262.000	0	1.533.386	-1.112.998	3.428.558	13.387.419	0	13.387.419
	Total Comprehensive Income (Loss)		0	0	0	0	-35.590	0	0	336.848	-24.393	0	0	0	2.664.097	2.940.962	0	2.940.962
	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	269.480	0	0	0	0	0	0	135	-539.278	0	-269.663	0	-269.663
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	3.413.251	15.307	-3.428.558	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	3.413.251	-3.413.251	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	3.428.558	-3.428.558	0	0	0
	Equity at end of period		**2.500.000**	**23.278**	**0**	**4.326.213**	**1.768.977**	**-224.944**	**0**	**1.453.687**	**237.607**	**0**	**4.946.772**	**-1.636.969**	**2.664.097**	**16.058.718**	**0**	**16.058.718**