



KAMUYU AYDINLATMA PLATFORMU

HEDEF YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2024 - 3. 3 Monthly Notification

General Information About Financial Statements

FINANCIAL STATEMENTS



Independent Audit Comment

Independent Audit Company	GÜRELİ YEMİNLİ MALİ MÜŞAVİRLİK VE BAĞIMSIZ DENETİM HİZMETLERİ A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Hedef Yatırım Bankası A.Ş. Genel Kurulu'na

Giriş

Hedef Yatırım Bankası A.Ş.'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait gelir tablosunun, özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, özkaynak değişim tablosunun ve 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 Saklanması 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Hedef Yatırım Bankası A.Ş.'nin 30 Eylül 2024 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz aylık döneme ilişkin 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 Yükümlülüklerle İlişkin Rapor

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

An Independent Member of BAKER TILLY INTERNATIONAL

Gürelî Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri A.Ş.

Metin ETKİN, YMM

Sorumlu Denetçi

İstanbul, 11 Kasım 2024



Balance Sheet (Statement of Financial Position)

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)							
ASSETS							
FINANCIAL ASSETS (Net)		238.529	58.885	297.414	375.119	180.531	555.650
Cash and cash equivalents		8.380	19.606	27.986	233.381	6.182	239.563
Cash and Cash Balances at Central Bank	5-1.a	72	0	72	0	0	0
Banks	5-1.ç	5.104	19.606	24.710	233.381	6.182	239.563
Receivables From Money Markets		3.204		3.204	0	0	0
Financial assets at fair value through profit or loss	5-1	230.149	39.279	269.428	141.738	174.349	316.087
Public Debt Securities		35.021	39.279	74.300	0	0	0
Equity instruments			0	0	0	0	0
Other Financial Assets		195.128	0	195.128	141.738	174.349	316.087
Financial Assets at Fair Value Through Other Comprehensive Income	5-1.e		0	0	0	0	0
Public Debt Securities			0	0	0	0	0
Equity instruments			0	0	0	0	0
Other Financial Assets			0	0	0	0	0
Derivative financial assets	5-1.c		0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss			0	0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income			0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		588.266	0	588.266	0	0	0
Loans	5-1.f	588.266	0	588.266	0	0	0
Receivables From Leasing Transactions	5-1.i		0	0	0	0	0
Factoring Receivables			0	0	0	0	0
Financial Assets Measured at Amortised Cost	5-1.g		0	0	0	0	0
Public Debt Securities			0	0	0	0	0
Other Financial Assets			0	0	0	0	0
Non-performing Loans			0	0	0	0	0
Specific Provisions (-)			0	0	0	0	0
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)			0	0	0	0	0
Held for Sale			0	0	0	0	0
Non-Current Assets From Discontinued Operations			0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES			0	0	0	0	0
Investments in Associates (Net)			0	0	0	0	0

Associates Accounted for Using Equity Method			0	0	0	0	0
Unconsolidated Associates			0	0	0	0	0
Investments in Subsidiaries (Net)			0	0	0	0	0
Unconsolidated Financial Subsidiaries			0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries			0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)			0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method			0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships			0	0	0	0	0
TANGIBLE ASSETS (Net)	5-1.k	78.188	0	78.188	10.179	0	10.179
INTANGIBLE ASSETS AND GOODWILL (Net)	5-1.l	11.871	0	11.871	4.928	0	4.928
Goodwill			0	0	0	0	0
Other		11.871	0	11.871	4.928	0	4.928
INVESTMENT PROPERTY (Net)	5-1.m	0	0	0	0	0	0
CURRENT TAX ASSETS		3.586	0	3.586	4.599	0	4.599
DEFERRED TAX ASSET	5-1.n	7.596	0	7.596	0	0	0
OTHER ASSETS	5-1.ö	57.075	0	57.075	21.225	0	21.225
TOTAL ASSETS		985.111	58.885	1.043.996	416.050	180.531	596.581
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5-2.a	0	0	0	0	0	0
LOANS RECEIVED	5-2.c	35.051	0	35.051	0	0	0
MONEY MARKET FUNDS		209.488	19.106	228.594	0	0	0
MARKETABLE SECURITIES (Net)		79.721	0	79.721	0	0	0
Bills		79.721	0	79.721	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS	5-2.a	423	0	423	0	0	0
Borrower funds		0	0	0	0	0	0
Other		423	0	423	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5-2.d	74.139	0	74.139	2.799	0	2.799
PROVISIONS	5-2.f	13.282	1.160	14.442	7.550	0	7.550
General Loan Loss Provisions		12.725	1.160	13.885	0	0	0
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		557	0	557	519	0	519
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		0	0	0	7.031	0	7.031
CURRENT TAX LIABILITIES	5-2.g	21.380	0	21.380	4.371	0	4.371
DEFERRED TAX LIABILITY	5-2.g	0	0	0	1.172	0	1.172
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		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		5.663	1.101	6.764	9.089	0	9.089
EQUITY		583.482	0	583.482	571.600	0	571.600
Issued capital	5-2.1	500.000	0	500.000	500.000	0	500.000
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		-38	0	-38	0	0	0
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		71.600	0	71.600	18.262	0	18.262
Legal Reserves		3.580	0	3.580	913	0	913
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		68.020	0	68.020	17.349	0	17.349
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		11.920	0	11.920	53.338	0	53.338
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		11.920	0	11.920	53.338	0	53.338
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.022.629	21.367	1.043.996	596.581	0	596.581

OFF-BALANCE SHEET ITEMS

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							
OFF-BALANCE SHEET COMMITMENTS		339.910	323.818	663.728	0	166.192	166.192
GUARANTIES AND WARRANTIES		339.910	154.688	494.598	0	0	0
Letters of Guarantee		339.910	154.688	494.598	0	0	0
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		339.910	154.688	494.598	0	0	0
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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		0	169.130	169.130	0	166.192	166.192
Irrevocable Commitments		0	169.130	169.130	0	166.192	166.192
Forward Asset Purchase Commitments		0	0	0	0	0	0
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		0	0	0	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	169.130	169.130	0	166.192	166.192
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	0	0	0	0	0
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	0	0	0	0	0
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		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
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		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	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		3.516.767	0	3.516.767	0	0	0
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		272.767	0	272.767	0	0	0
Securities		50.072	0	50.072	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		0	0	0	0	0	0
Other Pledged Items		222.695	0	222.695	0	0	0

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		3.244.000	0	3.244.000	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		3.856.677	323.818	4.180.495	0	166.192	166.192

Statement of Profit or Loss

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					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		194.856	73.611	111.562	31.636
Interest Income on Loans		57.827	0	57.825	0
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		55.257	71.641	1.189	29.960
Interest Income on Money Market Placements		33.215	0	23.827	0
Interest Income on Marketable Securities Portfolio		48.557	1.970	28.721	1.676
Financial Assets At Fair Value Through Profit Loss		48.557	1.970	28.721	1.676
Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		0	0	0	0
INTEREST EXPENSES (-)		-45.157	0	-36.778	0
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-51	0	-51	0
Interest Expenses on Money Market Funds		-36.676	0	-32.320	0
Interest Expenses on Securities Issued		-715	0	-715	0
Lease Interest Expenses		-7.713	0	-3.690	0
Other Interest Expense		-2	0	-2	0
NET INTEREST INCOME OR EXPENSE		149.699	73.611	74.784	31.636
NET FEE AND COMMISSION INCOME OR EXPENSES		1.549	-5.850	929	77
Fees and Commissions Received		3.021	0	1.966	77
From Noncash Loans		2.813	0	1.758	0
Other		208	0	208	77
Fees and Commissions Paid (-)		-1.472	-5.850	-1.037	0
Paid for Noncash Loans			0	0	0
Other		-1.472	-5.850	-1.037	0
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)		58.652	80.429	11.071	13.694
Gains (Losses) Arising from Capital Markets Transactions		46.297	51.763	9.705	7.776
Gains (Losses) Arising From Derivative Financial Transactions		0	0	0	0
Foreign Exchange Gains or Losses		12.355	28.666	1.366	5.918
OTHER OPERATING INCOME		999	600	146	136
GROSS PROFIT FROM OPERATING ACTIVITIES		210.899	148.790	86.930	45.543
PROVISION FOR LOAN LOSSES (-)		-13.885	0	-12.149	0
PERSONNEL EXPENSES (-)		-95.358	-66.229	-39.247	-39.640
OTHER OPERATING EXPENSES (-)		-85.431	-47.849	-27.201	-26.277
NET OPERATING INCOME (LOSS)		16.225	34.712	8.333	-20.374
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		16.225	34.712	8.333	-20.374
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-4.305	-2.120	-3.003	749
Current Tax Provision		-13.057	-5.469	-9.489	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		8.752	3.349	6.486	749
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		11.920	32.592	5.330	-19.625
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		11.920	32.592	5.330	-19.625
Profit (Loss) Attributable to Group		11.920	32.592	5.330	-19.625
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

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					
PROFIT (LOSS)		11.920	32.592		
OTHER COMPREHENSIVE INCOME		-38	0	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-38	0	0	0
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		-38	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0		
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		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		11.882	32.592	0	0

Statement of Cash Flow

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			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		135.005	29.243
Interest Received		186.490	73.611
Interest Paid		-45.157	0
Dividends received		0	0
Fees and Commissions Received		3.021	0
Other Gains		59.651	81.029
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-95.358	-66.229
Taxes Paid		-9.706	-5.469
Other		36.064	-53.699
Changes in Operating Assets and Liabilities Subject to Banking Operations		-401.769	-51.312
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		46.659	-42.170
Net (Increase) Decrease in Due From Banks		211.577	0
Net (Increase) Decrease in Loans		-588.266	0
Net (Increase) Decrease in Other Assets		-34.837	-22.031
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		-35.000	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-1.902	12.889
Net Cash Provided From Banking Operations		-266.764	-22.069
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-10.621	-4.250
Cash Paid For Tangible And Intangible Asset Purchases		-10.621	
Other		0	-4.250
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		65.808	2.966
Cash Obtained from Loans and Securities Issued		79.000	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-13.192	0
Other		0	2.966
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (Decrease) in Cash and Cash Equivalents		-211.577	-23.353
Cash and Cash Equivalents at Beginning of the Period		239.563	384.252
Cash and Cash Equivalents at End of the Period		27.986	360.899



Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	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
				Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans							
Previous Period 01.01.2023 - 30.09.2023	Statement of changes in equity [abstract]										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		500.000					18.262			518.262
	Adjustments Related to TMS 8										0
	Effect Of Corrections										0
	Effect Of Changes In Accounting Policy										0
	Adjusted Beginning Balance		500.000					18.262			518.262
	Total Comprehensive Income (Loss)										0
	Capital Increase in Cash										0
	Capital Increase Through Internal Reserves										0
	Issued Capital Inflation Adjustment Difference										0
	Convertible Bonds										0
	Subordinated Debt										0
	Increase (decrease) through other changes, equity										0
	Profit Distributions						18.262	14.330			32.592
	Dividends Paid										0
	Transfers To Reserves						18.262	-18.262			0
Other							32.592			32.592	
Equity at end of period		500.000				18.262	32.592			550.854	
Current Period 01.01.2024 - 30.09.2024	Statement of changes in equity [abstract]										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		500.000			18.262		53.338			571.600
	Adjustments Related to TMS 8										0
	Effect Of Corrections										0
	Effect Of Changes In Accounting Policy										0
	Adjusted Beginning Balance		500.000			18.262		53.338			571.600
	Total Comprehensive Income (Loss)			-38				11.920			11.882
	Capital Increase in Cash										0
	Capital Increase Through Internal Reserves										0
	Issued Capital Inflation Adjustment Difference										0
	Convertible Bonds										0
	Subordinated Debt										0
	Increase (decrease) through other changes, equity										0
	Profit Distributions					53.338		-53.338			0
	Dividends Paid										0
	Transfers To Reserves					53.338		-53.338			0
Other										0	
Equity at end of period		500.000	-38		71.600		11.920			583.482	