



KAMUYU AYDINLATMA PLATFORMU

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

General Information About 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

Misyon Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na:

Giriş

Misyon Yatırım Bankası Anonim Şirketi ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosu, 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 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, Misyon Yatırım 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.

Dikkat Çekilen Hususlar

Misyon Yatırım Bankası Anonim Şirketi, Bankacılık Düzenleme ve Denetleme Kurumunun 02.11.2023 tarih ve 10714 sayılı kararı ile 01.01.2018 tarihi itibarıyla yürürlüğe giren TFRS 9 standardı yerine Misyon Yatırım Bankası Anonim Şirketi'nin 31.12.2025 tarihine kadar Kredilerin Sınıflandırılması ve Bunlar için Ayrılacak Usul ve Esaslar Hakkında Yönetmeliğin 9 uncu maddesinin 6 numaralı fıkrası çerçevesinde karşılıkların, Yönetmeliğin 10 uncu, 11 inci, 13 üncü ve 15 inci maddeleri kapsamında ayrılabilmesi konusunda muafiyet almıştır.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren yıla ait finansal tabloların bağımsız denetimi başka bir bağımsız denetim kuruluşu tarafından yapılmıştır. Önceki bağımsız denetim kuruluşu, 31 Aralık 2023 tarihli finansal tablolar ile ilgili olarak 13 Mart 2024 tarihli bağımsız denetim raporunda olumlu görüş bildirmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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.

Bu bağımsız denetimi yürütüp sonuçlandıran sorumlu denetçi **METİN ETKİN**'dir.

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

An Independent Member of BAKER TILLY INTERNATIONAL

Metin ETKİN,

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)		316.652	21.565	338.217	305.220	34.851	340.071
Cash and cash equivalents		1.993	8.137	10.130	156.140	33.225	189.365
Cash and Cash Balances at Central Bank		929	0	929	64	0	64
Banks		1.064	8.137	9.201	144.034	33.225	177.259
Receivables From Money Markets		0	0	0	12.042	0	12.042
Financial assets at fair value through profit or loss		161.365	0	161.365	94.634	0	94.634
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		161.365	0	161.365	94.634	0	94.634
Financial Assets at Fair Value Through Other Comprehensive Income		153.294	13.428	166.722	54.446	1.626	56.072
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		153.294	13.428	166.722	54.446	1.626	56.072
FINANCIAL ASSETS AT AMORTISED COST (Net)		60.830	34.392	95.222			
Loans		60.830		60.830			
Financial Assets Measured at Amortised Cost			34.392	34.392			
Other Financial Assets			34.392	34.392			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		0		0			
Held for Sale		0		0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		10.250		10.250			
Investments in Subsidiaries (Net)		10.250		10.250			
Unconsolidated Financial Subsidiaries		10.250		10.250			
TANGIBLE ASSETS (Net)		97.026		97.026	52.198		52.198
INTANGIBLE ASSETS AND GOODWILL (Net)		114.168		114.168	67.739		67.739
Other		114.168		114.168	67.739		67.739
INVESTMENT PROPERTY (Net)		0		0	0		0
CURRENT TAX ASSETS		1.291		1.291	1.312		1.312
DEFERRED TAX ASSET		131.947		131.947	50.240		50.240
OTHER ASSETS		161.793		161.793	16.823		16.823
TOTAL ASSETS		893.957	55.957	949.914	493.532	34.851	528.383
LIABILITY AND EQUITY ITEMS							
DEPOSITS		0		0	0		0

LOANS RECEIVED		0		0			
MONEY MARKET FUNDS		48.985		48.985			
MARKETABLE SECURITIES (Net)		0		0			
Bills		0		0			
Asset-backed Securities		0		0			
Bonds		0		0			
FUNDS		0		0			
Borrower funds		0		0			
Other		0		0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0			
DERIVATIVE FINANCIAL LIABILITIES		0		0			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0		0			
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0		0			
FACTORING PAYABLES		0		0			
LEASE PAYABLES (Net)		52.284		52.284	35.269		35.269
PROVISIONS		18.522	319	18.841	12.285	498	12.783
General Loan Loss Provisions		9.693	319	10.012	4.441	498	4.939
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		5.928	0	5.928	7.124	0	7.124
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.901	0	2.901	720	0	720
CURRENT TAX LIABILITIES		15.346		15.346	13.777		13.777
DEFERRED TAX LIABILITY		0		0	0		0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
Held For Sale		0		0			
SUBORDINATED DEBT		0		0			
Loans		0		0			
OTHER LIABILITIES		20.073	12.168	32.241	12.512	1.220	13.732
EQUITY		782.025	192	782.217	452.719	103	452.822
Issued capital		1.000.000		1.000.000	500.000		500.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss				0	0	0	0
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2.205	192	-2.013	-488	103	-385
Profit Reserves		3.194		3.194	3.194		3.194
Legal Reserves		160		160	160		160
Extraordinary Reserves		3.034		3.034	3.034		3.034
Profit or Loss		-218.964		-218.964	-49.987		-49.987
Prior Years' Profit or Loss		-49.987		-49.987	3.655		3.655
Current Period Net Profit Or Loss		-168.977		-168.977	-53.642		-53.642
Total equity and liabilities		937.235	12.679	949.914	526.562	1.821	528.383



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		248.438	9.413	257.851			
GUARANTIES AND WARRANTIES		244.000		244.000			
Letters of Guarantee		244.000		244.000			
Other Letters of Guarantee		244.000		244.000			
COMMITMENTS		4.438	9.413	13.851			
Irrevocable Commitments		4.438	9.413	13.851			
Forward Asset Purchase Commitments		4.438	9.413	13.851			
DERIVATIVE FINANCIAL INSTRUMENTS		0		0			
Derivative Financial Instruments Held For Hedging		0		0			
Fair Value Hedges		0		0			
CUSTODY AND PLEDGES RECEIVED		573.829	34	573.863			
ITEMS HELD IN CUSTODY			34	34			
Securities Held in Custody			34	34			
PLEDGED ITEMS		573.829	0	573.829			
Other Pledged Items		573.829		573.829			
Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		822.267	9.447	831.714			

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		79.393	53.716	32.064	11.372
Interest Income on Loans		7.189	0	5.239	0
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		17.708	34.339	5.894	4.491
Interest Income on Money Market Placements		22.390	148	4.677	148
Interest Income on Marketable Securities Portfolio		32.106	19.229	16.254	6.733
Financial Assets At Fair Value Through Profit Loss		1	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		31.982	19.229	16.131	6.733
Financial Assets Measured at Amortised Cost		123	0	123	0
INTEREST EXPENSES (-)		-14.147	-3.942	-6.763	-1.401
Interest Expenses on Money Market Funds		-2.590	0	-2.457	0
Lease Interest Expenses		-11.557	-3.942	-4.306	-1.401
NET INTEREST INCOME OR EXPENSE		65.246	49.774	25.301	9.971
NET FEE AND COMMISSION INCOME OR EXPENSES		794	-82	956	-47
Fees and Commissions Received		1.362	0	1.154	0
From Noncash Loans		1.075	0	965	0
Other		287	0	189	0
Fees and Commissions Paid (-)		-568	-82	-198	-47
Paid for Noncash Loans		0	0	0	0
Other		-568	-82	-198	-47
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)		59.103	92.718	19.990	51.912
Gains (Losses) Arising from Capital Markets Transactions		55.503	69.347	19.642	49.603
Gains (Losses) Arising From Derivative Financial Transactions		-83	0	-83	0
Foreign Exchange Gains or Losses		3.683	23.371	431	2.309
OTHER OPERATING INCOME		87	1.270	-58	500
GROSS PROFIT FROM OPERATING ACTIVITIES		125.230	143.680	46.189	62.336
PROVISION FOR LOAN LOSSES (-)		-5.073	-5.972	-1.147	293
PERSONNEL EXPENSES (-)		-241.306	-123.764	-90.224	-54.381
OTHER OPERATING EXPENSES (-)		-128.838	-48.927	-50.707	-24.286
NET OPERATING INCOME (LOSS)		-249.987	-34.983	-95.889	-16.038
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		-249.987	-34.983	-95.889	-16.038
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		81.010	28.256	28.470	24.319
Income Effect of Deferred Tax		81.010	28.256	28.470	24.319
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		-168.977	-6.727	-67.419	8.281
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		-168.977	-6.727	-67.419	8.281

Profit (Loss) Attributable to Group		-168.977	-6.727	-67.419	8.281
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)		-168.977	-6.727		
OTHER COMPREHENSIVE INCOME		-1.628	-2.095		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.628	-2.095		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.325	-2.800		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		697	705		
TOTAL COMPREHENSIVE INCOME (LOSS)		-170.605	-8.822		



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		-76.165	-23.146
Interest Received		77.440	53.716
Interest Paid		-12.477	-3.942
Dividends received		0	0
Fees and Commissions Received		1.362	0
Other Gains		87	1.270
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-241.306	-146.734
Taxes Paid		-1.569	-9.652
Other		100.298	82.196
Changes in Operating Assets and Liabilities Subject to Banking Operations		-332.963	-210.393
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-62.466	-196.111
Net (Increase) Decrease in Due From Banks		4.012	1.354
Net (Increase) Decrease in Loans		-60.000	0
Net (Increase) Decrease in Other Assets		-307.666	-73.577
Net Increase (Decrease) in Other Deposits		-1.663	
Net Increase (Decrease) Other Liabilities		94.820	57.941
Net Cash Provided From Banking Operations		-409.128	-233.539
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-249.343	104.989
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-10.250	
Cash Paid For Tangible And Intangible Asset Purchases		-35.434	-22.886
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		-110.650	170.334
Cash Paid for Purchase of Financial Assets At Amortised Cost		-34.392	0
Other		-58.617	-42.459
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		478.785	-7.608
Equity Instruments Issued		500.000	
Payments of lease liabilities		-21.215	-7.608
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		4.391	9.475
Net Increase (Decrease) in Cash and Cash Equivalents		-175.295	-126.683
Cash and Cash Equivalents at Beginning of the Period		185.425	215.489
Cash and Cash Equivalents at End of the Period		10.130	88.806



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) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income						
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		1.933	2.198		996	505.127		505.127
	Adjustments Related to TMS 8							3.655	3.655		3.655
	Effect Of Corrections							3.655	3.655		3.655
	Effect Of Changes In Accounting Policy							0	0		0
	Adjusted Beginning Balance		500.000		1.933	2.198		4.651	508.782		508.782
	Total Comprehensive Income (Loss)				-2.095			-6.727	-8.822		-8.822
	Capital Increase in Cash							0	0		0
	Capital Increase Through Internal Reserves							0	0		0
	Issued Capital Inflation Adjustment Difference							0	0		0
	Convertible Bonds							0	0		0
	Subordinated Debt							0	0		0
	Increase (decrease) through other changes, equity							0	0		0
	Profit Distributions					996	3.655	-4.651	0		0
	Dividends Paid							0	0		0
	Transfers To Reserves					996		-996	0		0
Other						3.655	-3.655	0		0	
Equity at end of period		500.000		-162	3.194	3.655	-6.727	499.960		499.960	
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		-385	3.194	3.655	-53.642	452.822		452.822
	Adjustments Related to TMS 8							0			
	Effect Of Corrections							0			
	Effect Of Changes In Accounting Policy							0			
	Adjusted Beginning Balance		500.000		-385	3.194	3.655	-53.642	452.822		452.822
	Total Comprehensive Income (Loss)				-1.628			-168.977	-170.605		-170.605
	Capital Increase in Cash		500.000					0	500.000		500.000
	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						-53.642	53.642			
	Dividends Paid							0			
	Transfers To Reserves							0			
Other						-53.642	53.642				
Equity at end of period		1.000.000		-2.013	3.194	-49.987	-168.977	782.217		782.217	