



KAMUYU AYDINLATMA PLATFORMU

TERA 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

Tera Yatırım Bankası A.Ş. Genel Kurulu'na

Giriş

Tera Yatırım Bankası A.Ş.'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait gelir tablosunun, konsolide olmayan kâr veya zarar ve diğer kapsamlı gelir tablosunun, 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 Standartları'na uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Tera 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.

Dikkat Çekilen Hususlar

Raporumuzu etkilememekle birlikte aşağıdaki hususlara dikkat çekilmesi gerekli görülmüştür.

Banka, Bankacılık Düzenleme ve Denetleme Kurumu'ndan alınan 2 Kasım 2023 tarihli izin ile 1 Ocak 2018 tarihi itibarıyla yürürlüğe giren TFRS 9 Standardı yerine Kredilerin Sınıflandırılması ve Bunlar için Ayrılacak Usul ve Esaslar Hakkında Yönetmeliğin 9 uncu Maddesi'nin 6 numaralı fıkrası çerçevesinde karşılıkların, Yönetmeliğin 10 uncu, 11 inci, 13 üncü ve 15 inci Maddeleri kapsamında ayrılabilceğı konusunda muafiyet almıştır.

Mevzuattan Kaynaklanan Diğer Yükümlölüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkikte 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.

An Independent Member of BAKER TILLY INTERNATIONAL

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

Emine GÜNDÜZ ALTINOK

Sorumlu Ortak Başdenetçi

İstanbul, 12 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)		145.217	77.134	222.351	202.957	7.320	210.277
Cash and cash equivalents	(1)	117.831	77.134	194.965	194.308	7.320	201.628
Cash and Cash Balances at Central Bank	(1)	1.626	52.908	54.534	37.578	0	37.578
Banks	(3)	116.205	24.226	140.431	436	7.320	7.756
Receivables From Money Markets		0	0	0	156.294	0	156.294
Financial assets at fair value through profit or loss		1.217	0	1.217	0	0	0
Public Debt Securities	(2)	0	0	0	0	0	0
Equity instruments		1.217	0	1.217	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	26.169	0	26.169	8.649	0	8.649
Public Debt Securities		12.590	0	12.590	0	0	0
Equity instruments		13.579	0	13.579	8.649	0	8.649
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2)	0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.048.416	169.230	1.217.646	298.336	0	298.336
Loans	(6)	1.048.416	169.230	1.217.646	298.336	0	298.336
Receivables From Leasing Transactions	(11)	0	0	0	0	0	0
Factoring Receivables	(12)	0	0	0	0	0	0
Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Non-performing Loans		0	0	0	0	0	0
Specific Provisions (-)		0	0	0	0	0	0
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	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)	0	0	0	0	0	0
Investments in Associates (Net)	(8)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		14.880		14.880	9.783		9.783
INTANGIBLE ASSETS AND GOODWILL (Net)		42.195	0	42.195	18.126	0	18.126
Goodwill		0	0	0	0	0	0
Other		42.195	0	42.195	18.126	0	18.126
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	0	0	0	0	0	0
OTHER ASSETS	(17)	41.282	5.193	46.475	14.365	0	14.365
TOTAL ASSETS		1.291.990	251.557	1.543.547	543.567	7.320	550.887
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	300.719	251.984	552.703	0	0	0
MONEY MARKET FUNDS	(3)	68.574	0	68.574	0	0	0
MARKETABLE SECURITIES (Net)	(4)	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS	(5)	26.680	2	26.682	4.656	1	4.657
Borrower funds		22.045	0	22.045	32	1	33
Other		4.635	2	4.637	4.624	0	4.624
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	0	462	462	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	462	462	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)	(7)	10.378	0	10.378	5.787	0	5.787
PROVISIONS	(8)	52.698	0	52.698	8.257	0	8.257
General Loan Loss Provisions		42.717	0	42.717	7.848	0	7.848
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.115	0	1.115	409	0	409
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		8.866	0	8.866	0	0	0
CURRENT TAX LIABILITIES	(9)	12.057	0	12.057	6.334	0	6.334
DEFERRED TAX LIABILITY	(9)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	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		190.483	4.811	195.294	7.741	31	7.772
EQUITY	(13)	624.699	0	624.699	518.080	0	518.080
Issued capital		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		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.351	0	-1.351	0	0	0
Profit Reserves		18.080	0	18.080	0	0	0
Legal Reserves		805	0	805	0	0	0
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		17.275	0	17.275	0	0	0
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		107.970	0	107.970	18.080	0	18.080
Prior Years' Profit or Loss		0	0	0	-8.118	0	-8.118
Current Period Net Profit Or Loss		107.970	0	107.970	26.198	0	26.198
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.286.288	257.259	1.543.547	550.855	32	550.887

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		7.525.685	223.824	7.749.509	75.481	0	75.481
GUARANTIES AND WARRANTIES	(1)	2.561.047	0	2.561.047	481	0	481
Letters of Guarantee	(1)	2.561.047	0	2.561.047	481	0	481
Guarantees Subject to State Tender Law		5.032	0	5.032	0	0	0
Guarantees Given for Foreign Trade Operations		1.889.365	0	1.889.365	0	0	0
Other Letters of Guarantee		666.650	0	666.650	481	0	481
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		4.930.445	0	4.930.445	75.000	0	75.000
Irrevocable Commitments		0	0	0	0	0	0
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	0	0	0	0	0
Revocable Commitments		4.930.445	0	4.930.445	75.000	0	75.000
Revocable Loan Granting Commitments		4.930.445	0	4.930.445	75.000	0	75.000
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		34.193	223.824	258.017	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		34.193	223.824	258.017	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		34.193	223.824	258.017	0	0	0
Currency Swap Buy Transactions		0	128.779	128.779	0	0	0
Currency Swap Sell Transactions		34.193	95.045	129.238	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		9.569.655	0	9.569.655	755.367	0	755.367
ITEMS HELD IN CUSTODY		88.746	0	88.746	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		1.895		1.895	0	0	0
Commercial Notes Received for Collection		86.851		86.851	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		9.480.909	0	9.480.909	755.367	0	755.367
Securities		238.328	0	238.328	187.000	0	187.000
Guarantee Notes		504.626	0	504.626	142.949	0	142.949
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		263.500	0	263.500	0	0	0
Other Pledged Items		8.448.600	0	8.448.600	417.000	0	417.000

Depositories Receiving Pledged Items		25.855	0	25.855	8.418	0	8.418
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		17.095.340	223.824	17.319.164	830.848	0	830.848

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	(1)	348.562	46.412		
Interest Income on Loans		289.975	0		
Interest Income on Reserve Deposits		0	0		
Interest Income on Banks		19.729	19.333		
Interest Income on Money Market Placements		28.752	20.407		
Interest Income on Marketable Securities Portfolio		7.053	319		
Financial Assets At Fair Value Through Profit Loss		0	0		
Financial Assets At Fair Value Through Other Comprehensive Income		7.053	319		
Financial Assets Measured at Amortised Cost		0	0		
Finance Leasing Interest Income		0	0		
Other Interest Income		3.053	6.353		
INTEREST EXPENSES (-)	(2)	-77.794	0		
Interest Expenses on Deposits		0	0		
Interest Expenses on Funds Borrowed		-37.206	0		
Interest Expenses on Money Market Funds		-3.867	0		
Interest Expenses on Securities Issued		0	0		
Lease Interest Expenses		-3.358	0		
Other Interest Expense		-33.363	0		
NET INTEREST INCOME OR EXPENSE		270.768	46.412		
NET FEE AND COMMISSION INCOME OR EXPENSES		7.666	-36		
Fees and Commissions Received		12.210	0		
From Noncash Loans		11.517	0		
Other	(11)	693	0		
Fees and Commissions Paid (-)		-4.544	-36		
Paid for Noncash Loans		-655	0		
Other	(11)	-3.889	-36		
DIVIDEND INCOME		0	0		
TRADING INCOME OR LOSS (Net)	(3)	48.297	11.413		
Gains (Losses) Arising from Capital Markets Transactions		58.553	11.932		
Gains (Losses) Arising From Derivative Financial Transactions		-251.484	0		
Foreign Exchange Gains or Losses		241.228	-519		
OTHER OPERATING INCOME	(4)	3.370	624		
GROSS PROFIT FROM OPERATING ACTIVITIES		330.101	58.413		
PROVISION FOR LOAN LOSSES (-)	(5)	-34.869	0		
PERSONNEL EXPENSES (-)		-60.805	-15.091		
OTHER OPERATING EXPENSES (-)	(6)	-79.643	-27.215		
NET OPERATING INCOME (LOSS)		154.784	16.107		
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0		
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0		
NET MONETARY POSITION GAIN (LOSS)		0	0		
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(7)	154.784	16.107		
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-46.814	0		
Current Tax Provision		-59.771	0		
Expense Effect of Deferred Tax		0	0		
Income Effect of Deferred Tax		12.957	0		
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	107.970	16.107		
INCOME ON DISCONTINUED OPERATIONS		0	0		
Income on Assets Held for Sale		0	0		
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0		
Other Income on Discontinued Operations		0	0		
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0		
Expense on Assets Held for Sale		0	0		
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0		

Other Expenses on Discontinued Operations		0	0		
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	(7)	0	0		
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(8)	0	0		
Current Tax Provision		0	0		
Expense Effect of Deferred Tax		0	0		
Income Effect of Deferred Tax		0	0		
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	(10)	0	0		
NET PROFIT OR LOSS FOR THE PERIOD	(10)	107.970	16.107		
Profit (Loss) Attributable to Group		0	0		
Profit (loss), attributable to non-controlling interests		107.970	16.107		
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)		107.970	16.107		
OTHER COMPREHENSIVE INCOME		-1.351	0		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		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		0	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		-1.351	0		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.351	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)		106.619	16.107		



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		119.513	14.022
Interest Received		304.211	46.412
Interest Paid		-77.794	0
Dividends received		0	0
Fees and Commissions Received		12.210	0
Other Gains		3.370	12.556
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-115.547	-39.871
Taxes Paid		-72.966	-5.039
Other		66.029	-36
Changes in Operating Assets and Liabilities Subject to Banking Operations		-102.425	162.747
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.218	0
Net (Increase) Decrease in Due From Banks		51.773	155.261
Net (Increase) Decrease in Loans		-875.504	0
Net (Increase) Decrease in Other Assets		-32.110	12.205
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		574.728	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		179.906	-4.719
Net Cash Provided From Banking Operations		17.088	176.769
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-15.938	-5.844
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		1.310	-5.844
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-16.393	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-855	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-7.293	197.975
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-6.407	-2.025
Other		-886	200.000
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		293	-519
Net Increase (Decrease) in Cash and Cash Equivalents		-5.850	368.381
Cash and Cash Equivalents at Beginning of the Period		200.658	285.969
Cash and Cash Equivalents at End of the Period		194.808	654.350



Statement of changes in equity [abstract]

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 [abstract]																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		300.000	0	0	0	0	0	00	0	0	00	0	0	-8.118	291.882	0	291.882
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Adjusted Beginning Balance		300.000	0	0	0	0	0	00	0	0	00	0	0	-8.118	291.882	0	291.882
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	0	00	0	0	16.107	16.107	0	16.107
	Capital Increase in Cash		200.000	0	0	0	0	0	00	0	0	00	0	0	0	200.000	0	200.000
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00	-8.118	0	8.118	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00		0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00	-8.118	0	8.118	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00		0	0	0	0	0
	Equity at end of period		500.000	0	0	0	0	0	00	0	0	00	-8.118	0	16.107	507.989	0	507.989
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	0	0	0	0	0	00	0	0	00	-8.118	0	26.198	518.080	0	518.080
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Adjusted Beginning Balance		500.000	0	0	0	0	0	00	0	0	00	-8.118	0	26.198	518.080	0	518.080
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	0	-1.351 0	0	0 107.970	106.619	0	106.619	
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00	26.198	0	-26.198	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00	26.198	0	-26.198	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period		500.000	0	0	0	0	0	00	0	0	-1.351 0	18.080	0 107.970	624.699	0	624.699	