

KAMUYU AYDINLATMA PLATFORMU

BANK OF AMERICA YATIRIM BANK A.Ş. Bank Financial Report Unconsolidated 2024 - 3. 3 Monthly Notification

General Information About Financial Statements





Independet Audit Comment

Independent Audit Company	PwC Bağımsız denetim ve serbest muhasebeci mali müşavirlik a.ş
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

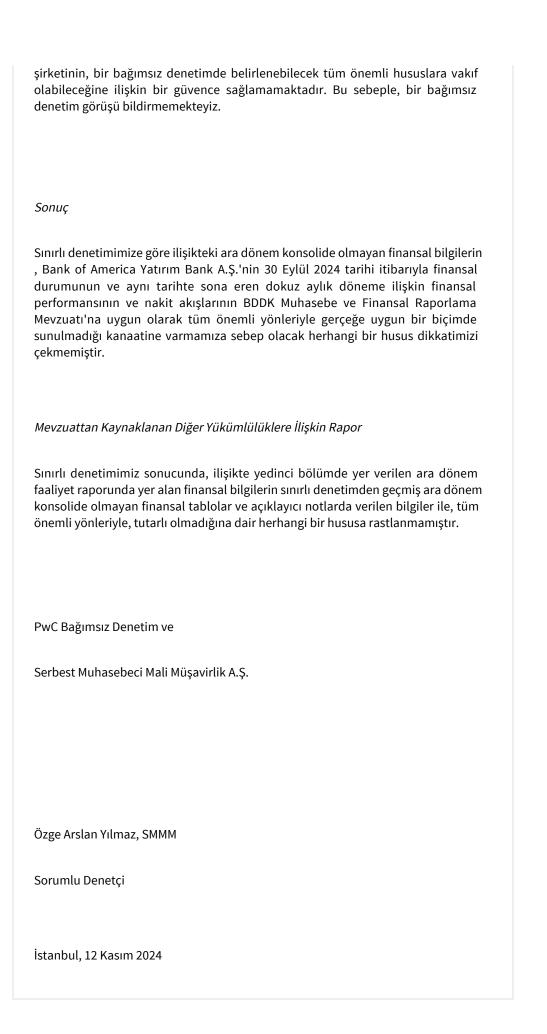
Bank of America Yatırım Bank A.Ş. Genel Kurulu'na

Giriş

Bank of America Yatırım Bank A.Ş.'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan finansal durum tablosunun 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





Balance Sheet (Statement of Financial Position)

	(I-a) (I-d) (I-b) (I-h)		Current Period 30.09.2024			Previous Period 31.12.2023	
	Pootifole Reference	TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position)							
ASSETS							
FINANCIAL ASSETS (Net)		2.674.745	141.194	2.815.939	2.117.394	3.417.524	5.534.91
Cash and cash equivalents		2.659.339	141.194	2.800.533	2.112.448	3.417.524	5.529.9
Cash and Cash Balances at Central Bank	(I-a)	14.153	86.687	100.840	54.795	74.858	129.65
Banks	(I-d)	2.645.186	54.507	2.699.693	2.057.653	3.342.666	5.400.3
Receivables From Money Markets		0	0	0	0	0	
Financial assets at fair value through profit or loss		13.889	0	13.889	3.429	0	3.4
Public Debt Securities		13.889	0	13.889	3.429	0	3.4
Equity instruments		0	0	0	0	0	
Other Financial Assets		0	0	0	0	0	
Financial Assets at Fair Value Through Other Comprehensive Income		1.517	0	1.517	1.517	0	1.5
Public Debt Securities		0	0	0	0	0	
Equity instruments		1.517	0	1.517	1.517	0	1.5
Other Financial Assets		0	0	0	0	0	
Derivative financial assets		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)		0	0	0	0	0	
Loans	(I-g)	0	0	0	0	0	
Receivables From Leasing Transactions	(I-l)	0	0	0	0	0	
Factoring Receivables		0	0	0	0	0	
Financial Assets Measured at Amortised Cost	(I-h)	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)	(I-o)	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)	(1-1)	0	0	0	0	0	

Unconsolidated Associates 0 0 0 0 0 0 0 0 0	A		0	0	٥	0	0	0
Interesting a filt Schild interest behavior and substitution of the product of	Associates Accounted for Using Equity Method		0	0	0	0	0	0
Decreasification for manufact planterinaries 0 0 0 0 0 0 0 0 0		(1:)	0	J	-		0	0
District Controller Florent Principal Solidation 0 0 0 0 0 0 0 0 0		(I-J)	0			0	0	0
Author Controlled Parlaments (Active Microse) (Active Microse) George Microse)			0	-		0	0	0
Description of the comment for training Description		(1.14)	0	0			0	0
Learny-Method		(I-K)	U	U	U	U	U	U
Trigodic Mestris Trigodic 30.954 0 30.955 31.91 0 31.33			0	0	0	0	0	0
INTERVIDENT SECTION 1.00	Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
Gross-Weil 10 10 10 10 10 1159 10 1159 10 1159 10 1159 10 1159 10 1159 10 1159 10 10 10 10 10 10 10 1	TANGIBLE ASSETS (Net)		30.954	0	30.954	31.391	0	31.391
Other 30.03 0 30.03 11.99 0 11.99			31.033	0	31.033	11.594	0	11.594
INVESTIGNET PROPERTY FUNCY CURRENT TAXASSETS 11 y 48.811 0 48.811 51.833 0 51.835 DEFERRED TAXASSETS 11 y 49.811 0 48.811 51.833 0 51.835 DEFERRED TAXASSETS 11 y 70.1211 40.00 70.2310 178.737 307.690 506.600 TOTAL ASSETS 18.93 70.1211 49.811 0 8.800 20.000 20.000 DEFOSITS 18.93 0 0 0 0 0 0 0 DEFOSITS 18.93 0 0 0 0 0 0 0 DEFOSITS 18.93 0 0 0 0 0 0 0 DEFOSITS 18.93 0 0 0 0 0 0 0 0 DEFOSITS 18.93 0 0 0 0 0 0 0 0 DEFOSITS 18.94 0 0 0 0 0 0 0 0 DEFOSITS 18.94 0 0 0 0 0 0 0 0 DEFOSITS 18.94 0 0 0 0 0 0 0 0 DEFOSITS 18.94 0 0 0 0 0 0 0 0 0 DEFOSITS 18.94 0 0 0 0 0 0 0 0 0	Goodwill		0	0	0	0	0	0
CHURCH IAVASSET 10- 10 0 0 0 0 0 0 0 0	Other		31.033	0	31.033	11.594	0	11.594
DEFERRED TAX ASSETS (1-s) 48.811 0 48.811 51.623 0 51.625 0 54.675 0 54.	INVESTMENT PROPERTY (Net)	(I-n)	0	0	0	0	0	0
OTHER ASSETS (1-s) 762.191 408 762.590 1763.77 326.090 304.541 6.334.141	CURRENT TAX ASSETS	(I-p)	0	0	0	0	0	0
TOTAL ASSETS 3.548.704 14.802 3.690.306 2.390.529 3.743.614 6.314.165 CARRETT MAD EQUITTIBAS	DEFERRED TAX ASSET	(I-r)	49.811	0	49.811	51.633	0	51.633
DEPOSITS	OTHER ASSETS	(I-s)	762.161	408	762.569	178.517	326.090	504.607
DEPOSITS	TOTAL ASSETS		3.548.704	141.602	3.690.306	2.390.529	3.743.614	6.134.143
DEPOSITS	LIABILITY AND EQUITY ITEMS							
IOMS.RECEIVED	DEPOSITS	(II-a)	0	0	0	0	0	0
MARKET FUNDS			0	0		0	0	0
MARKETABLE SECURITIES (Net)		()	0	0		0	0	0
Bills			0				0	0
Asset backed Securities			0	0		0	0	0
Bands			0	0		0	0	0
FUNDS 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0	0
Borrower funds			0	0		0	0	0
Other FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS DERMATIVE FINANCIAL LIABILITIES O O O O O O O O O O O O O O O O O O O			0	0	0	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 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0	0
Profit Or Loss	DERIVATIVE FINANCIAL LIABILITIES		0	0	0	0	0	0
Other Comprehensive Income FACTORING PAYABLES (II-e) LEASE PAYABLES (II-e) (II-e) DEASE PROVISIONS (II-g) PROVISIONS General Loan Loss Provisions General Loan Loss Provisions Factor Employee Benefits Insurance Technical Reserves (Net) Other provisions CURRENT TAX LIABILITIES (II-h) DEFERRED TAX LIABILITY LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net) Related to Discontinued Operations Other Related to Discontinued Operations Other Provisions Other Provisions Other Descriptions Other Descr	-	(II-b)	0	0	0	0	0	0
Content Comprehensive Income FACTORING PAYABLES Content Co	Derivative Financial Liabilities At Fair Value Through	(II f)	0	0	0	0	0	0
LEASE PAYABLES (Net) (II-e) 5.882 4.248 10.130 5.729 14.540 20.666 PROVISIONS (II-g) 96.879 106.021 202.900 131.817 112.165 243.982 General Loan Loss Provisions 51.930 0 51.930 88.364 0 88.364 Provision for Restructuring 0 161.937 0 0 0	Other Comprehensive Income	(11-1)	0	U	U	U	U	U
PROVISIONS (II-g) 96.879 106.021 202.900 131.817 112.165 243.982 General Loan Loss Provisions 51.930 0 51.930 88.364 0 88.364 Provision for Restructuring 0 0 0 0 0 0 0 0 0	FACTORING PAYABLES						0	0
Subordinated Debat Subordi								20.269
Provision for Restructuring 0<		(II-g)		106.021			112.165	243.982
Reserves for Employee Benefits 12.159 102.655 114.814 12.297 109.531 121.828			51.930	0	51.930	88.364	0	88.364
Insurance Technical Reserves (Net)	-						•	0
Other provisions 32.790 3.366 36.156 31.156 2.634 33.790 CURRENT TAX LIABILITIES (II-h) 169.731 0 169.731 161.937 0 161.937 DEFERRED TAX LIABILITY 0 0 0 0 0 0 0 0 LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net) (II-I) 0 0 0 0 0 0 0 0 Held For Sale 0			12.159	102.655	114.814		109.531	121.828
CURRENT TAX LIABILITIES (II-h) 169.731 0 169.731 161.937 0 161.937 DEFERRED TAX LIABILITY 0					-			0
DEFERRED TAX LIABILITY 0							2.634	
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net) 0		(II-h)	169.731	0			0	161.937
DISCONTINUED OPERATIONS (Net) (II-I) 0 0 0 Held For Sale 0 0 0 0 0 Related to Discontinued Operations 0 0 0 0 0 SUBORDINATED DEBT 0 0 0 0 0 0			0	0	0	0	0	0
Related to Discontinued Operations 0 0 0 0 SUBORDINATED DEBT 0 <t< td=""><td>DISCONTINUED OPERATIONS (Net)</td><td>(II-ı)</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></t<>	DISCONTINUED OPERATIONS (Net)	(II-ı)	0	0	0	0	0	0
SUBORDINATED DEBT 0 0 0 0 0			0	0		0	0	0
	· · · · · · · · · · · · · · · · · · ·		0	0	0	0	0	0
Loans 0 0 0 0 0			0	0		0	0	0
	Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(II-d)	6.441	78	6.519	4.534	3.576.350	3.580.884
EQUITY	(II-j)	3.301.026	0	3.301.026	2.127.071	0	2.127.071
Issued capital		50.000	0	50.000	50.000	0	50.000
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		-3.142	0	-3.142	-3.142	0	-3.142
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		2.080.213	0	2.080.213	1.205.912	0	1.205.912
Legal Reserves		13.645	0	13.645	13.645	0	13.645
Statutory Reserves		19	0	19	19	0	19
Extraordinary Reserves		2.066.549	0	2.066.549	1.192.248	0	1.192.248
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		1.173.955	0	1.173.955	874.301	0	874.301
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		1.173.955	0	1.173.955	874.301	0	874.301
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		3.579.959	110.347	3.690.306	2.431.088	3.703.055	6.134.143



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	
	roothote Reference	TC	FC	Total	тс	FC	Total
Off-Balance Sheet Items							
OFF-BALANCE SHEET COMMITMENTS		246.237	0	246.237	35.547	0	35.54
GUARANTIES AND WARRANTIES	(III-a)	0	0	0	0	0	
Letters of Guarantee		0	0	0	0	0	
Guarantees Subject to State Tender Law		0	0	0	0	0	
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	
Other Letters of Guarantee		0	0	0	0	0	
Bank Acceptances		0	0	0	0	0	
Import Letter of Acceptance		0	0	0	0	0	
Other Bank Acceptances		0	0	0	0	0	
Letters of Credit		0	0	0	0	0	
Documentary Letters of Credit		0	0	0	0	0	
Other Letters of Credit		0	0	0	0	0	
Prefinancing Given as Guarantee		0	0	0	0	0	
Endorsements		0	0	0	0	0	
Endorsements to the Central Bank of Turkey		0	0	0	0	0	
Other Endorsements		0	0	0	0	0	
Purchase Guarantees for Securities Issued		0	0	0	0	0	
Factoring Guarantees		0	0	0	0	0	
Other Guarantees		0	0	0	0	0	
Other Collaterals		0	0	0	0	0	
COMMITMENTS		246.237	0	246.237	35.547	0	35.54
Irrevocable Commitments		246.237	0	246.237	35.547	0	35.54
Forward Asset Purchase Commitments		246.237	0	246.237	35.547	0	35.54
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	
Loan Granting Commitments		0	0	0	0	0	
Securities Issue Brokerage Commitments		0	0	0	0	0	
Commitments for Reserve Requirements		0	0	0	0	0	
Commitments for Cheque Payments		0	0	0	0	0	
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	
Commitments for Credit Card Limits		0	0	0	0	0	
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	
Other Irrevocable Commitments		0	0	0	0	0	
Revocable Commitments		0	0	0	0	0	
Revocable Loan Granting Commitments		0	0	0	0	0	
Other Revocable Commitments		0	0	0	0	0	
DERIVATIVE FINANCIAL INSTRUMENTS	(III-b)	0	0	0	0	0	
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	
Fair Value Hedges		0	0	0	0	0	
Cash Flow Hedges		0	0	0	0	0	
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	
Derivative Financial Instruments Held For Trading		0	0	0	0	0	
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	
Forward Foreign Currency Buying Transactions		0	0	0	0	0	
Forward Foreign Currency Sale Transactions		0	0	0	0	0	
Currency and Interest Rate Swaps		0	0	0	0	0	
Currency Swap Buy Transactions		0	0	0	0	0	
Currency Swap Sell Transactions		0	0	0	0	0	
Interest Rate Swap Buy Transactions		0	0	0	0	0	
Interest Rate Swap Bell Transactions		0	0	0	0	0	
		0	0	0	0	0	
Currency, Interest Rate and Securities Options		0	0	0	0		
Currency Options Buy Transactions		0	0	0	0	0	
Currency Options Sell Transactions		0	0	0	0	0	
Interest Rate Options Buy Transactions		0	0	0	0	0	
Interest Rate Options Sell Transactions		0	0	0	0	0	
Securities Options Buy Transactions		0	0	0	0	0	
Securities Options Sell Transactions		0	0	0	0	0	
Currency Futures		0	0	0	0	0	
Currency Futures Buy Transactions		0	0	0	0	0	
Currency Futures Sell Transactions		0	0	0	0	0	
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	
Interest Rate Futures Buy Transactions		0	0	0	0	0	
Interest Rate Futures Sell Transactions		0	0	0	0	0	
Other		0	0	0	0	0	
USTODY AND PLEDGES RECEIVED		2.024.246	1.859.346	3.883.592	1.835.676	1.396.308	3.231.98
ITEMS HELD IN CUSTODY		1.973.705	1.859.346	3.833.051	1.803.384	1.396.308	3.199.69
Customer Fund and Portfolio Balances		47.978	0	47.978	0	0	
Securities Held in Custody		0	0	0	0	0	
Cheques Received for Collection		0	0	0	0	0	
Commercial Notes Received for Collection		0	0	0	0	0	
Other Assets Received for Collection		0	0	0	0	0	
Securities that will be Intermediated to Issue		0	0	0	0	0	
Other Items Under Custody		1.925.727	1.859.346	3.785.073	1.803.384	1.396.308	3.199.69
Custodians		0	0	0	0	0	
PLEDGED ITEMS		50.541	0	50.541	32.292	0	32.29
Securities		50.541	0	50.541	32.292	0	32.29
Guarantee Notes		0	0	0	0	0	32.23
Commodity		0	0	0	0	0	
Warrant		0	0	0	0	0	
Real Estate		0	0	0	0	0	
		0	J	-	U	-	
Other Pledged Items		0	0	0	0	0	

TOTAL OFF-BALANCE SHEET ACCOUNTS	2.270.483	1.859.346	4.129.829	1.871.223	1.396.308	3,267,531
ACCEPTED BILL, GUARANTIES AND WARRANTEES	0	0	0	0	0	0
Depositories Receiving Pledged Items	0	0	0	0	0	0



Statement of Profit or Loss

	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
atement of Profit or Loss				30.03.2021	30.03.2023
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	823.575	121.032	319.764	65.91
Interest Income on Loans	(iv a)	0	0	0	03.31
Interest Income on Reserve Deposits		2.559	1.646	852	71
Interest Income on Banks		66.312	0	25.961	
Interest Income on Money Market Placements		7.517	0	0	
Interest Income on Marketable Securities Portfolio		3.182	591	1.279	21
Financial Assets At Fair Value Through Profit Loss		3.182	591	1.279	21
Financial Assets At Fair Value Through Other		0	0	0	
Comprehensive Income		Ů	Ů	Ü	
Financial Assets Measured at Amortised Cost		0	0	0	
Finance Leasing Interest Income		0	0	0	
Other Interest Income		744.005	118.795	291.672	64.98
INTEREST EXPENSES (-)	(IV-b)	-3.439	-554	-1.818	-18
Interest Expenses on Deposits		0	0	0	
Interest Expenses on Funds Borrowed		-329	0	0	
Interest Expenses on Money Market Funds		-2.654	0	-1.688	
Interest Expenses on Securities Issued		0	0	0	
Lease Interest Expenses		-456	-554	-130	-18
Other Interest Expense		0	0	0	
NET INTEREST INCOME OR EXPENSE		820.136	120.478	317.946	65.73
NET FEE AND COMMISSION INCOME OR EXPENSES		982.962	824.879	199.762	436.5
Fees and Commissions Received		1.321.914	1.026.081	306.163	537.8
From Noncash Loans		0	0	0	F37.0
Other		1.321.914	1.026.081	306.163	537.8
Fees and Commissions Paid (-)		-338.952	-201.202	-106.401	-101.3
Paid for Noncash Loans Other		-10	-7	-7 -106.394	101.2
DIVIDEND INCOME		-338.942 551	-201.195 0		-101.3
TRADING INCOME OR LOSS (Net)	(IV-c)	13.597	23.225	6.314	1.69
Gains (Losses) Arising from Capital Markets Transactions	(1V-C)	4.445	-9.257	1.648	-4.5
Gains (Losses) Arising From Derivative Financial		4.445	-9.251	1.046	-4.5
Transactions		-223	0	-1	
Foreign Exchange Gains or Losses		9.375	32.482	4.667	6.28
OTHER OPERATING INCOME	(IV-d)	393.571	216.843	98.080	77.18
GROSS PROFIT FROM OPERATING ACTIVITIES		2.210.817	1.185.425	622.102	581.1
PROVISION FOR LOAN LOSSES (-)	(IV-e)	0	-2.973	0	-2.9
PERSONNEL EXPENSES (-)		-274.209	-198.212	-87.410	-76.40
OTHER OPERATING EXPENSES (-)	(IV-f)	-268.375	-164.575	-85.732	-71.0
NET OPERATING INCOME (LOSS)		1.668.233	819.665	448.960	430.7
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(IV-g)	1.668.233	819.665	448.960	430.7
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-494.278	-247.717	-134.847	-146.6
Current Tax Provision		-492.455	-258.529	-141.607	-162.09
Expense Effect of Deferred Tax		-1.823	-560	6.760	4.0
Income Effect of Deferred Tax		0	11.372	0	11.3
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-1)	1.173.955	571.948	314.113	284.0
INCOME ON DISCONTINUED OPERATIONS		0	0	0	
Income on Assets Held for Sale		0	0	0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	
Other Income on Discontinued Operations		0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	
		0	0	0	
Expense on Assets Held for Sale		· ·	J	•	

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	(IV-i)	1.173.955	571.948	314.113	284.089
Profit (Loss) Attributable to Group		1.173.955	571.948	314.113	284.089
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

	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)		1.173.955	571.948		
OTHER COMPREHENSIVE INCOME		0	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		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)		1.173.955	571.948		



Statement of Cash Flow

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
atement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		1.283.893	728.4
Interest Received		824.361	121.1
Interest Paid		-2.983	
Dividends received		551	
Fees and Commissions Received		1.309.412	1.011.4
Other Gains		423.362	234.
Collections from Previously Written Off Loans and Other Receivables		0	
Cash Payments to Personnel and Service Suppliers		-285.964	-185.
Taxes Paid		-489.729	-175.
Other		-495.117	-277.
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.315.523	-1.655.
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-11.246	2.
Net (Increase) Decrease in Due From Banks		0	
Net (Increase) Decrease in Loans		0	
Net (Increase) Decrease in Other Assets		-230.767	-133
Net Increase (Decrease) in Bank Deposits		0	
Net Increase (Decrease) in Other Deposits		0	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		0	
Net Increase (Decrease) in Matured Payables Net Increase (Decrease) Other Liabilities		0	1 524
, ,		-4.073.510 -3.031.630	-1.524 -927
Net Cash Provided From Banking Operations		-3.031.630	-921
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-30.800	-18
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-30.800	-18
Cash Obtained from Tangible and Intangible Asset Sales		0	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-15.325	-10
Cash Obtained from Loans and Securities Issued		0	
Cash Outflow Arised From Loans and Securities Issued		0	
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-15.325	-10
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		348.316	1.014
Net Increase (Decrease) in Cash and Cash Equivalents		-2.729.439	57
Cash and Cash Equivalents at Beginning of the Period		5.529.972	4.961.



Statement of changes in equity [abstract]

Presentation Currency
Nature of Financial Statements

1.000 TL

						Other Acc	umulated Compreh	ensive Income That Will Not Be Reclassified In Profit and Loss	Oth	her Accumulated Comprehensi	ve Income That Will Be Reclassified In Profit and Loss					
			la a constant	Share	Other	Tangible	Accumulated	Other (Other Comprehensive Income of Associates		Accumulated gains (losses)	Other (Accumulated Gains or Losses on Cash Flow Hedges	,	Prior Curre Years' Perio	_	al Equity	Takal
		Footnote Reference	Issued Share Capital Premiu	Cancellat	ion Canital	and Intangible		and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss	Exchange Differences		Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be		Profits Net	t Non-c	ept from Non-controlli controlling Interests	
				'' Profit	Reserve	Assets	of Defined	and OtherAccumulated Amounts of Other	on	assets measured at fair value	Reclassified to Profit or Loss and Other Accumulated		or Profi Losses Loss	i I Int	iterests	
						Revaluation Reserve	Benefit Plans	Comprehensive Income that will not be Reclassified to Profit or Loss)	Translation	through other comprehensive income	Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)					
	Statement of changes in equity [abstract]															
	CHANGES IN EQUITY ITEMS															
	Equity at beginning of period		50.000	0	0) (-3.641	1.018	0))	0 0 742.837 4	163.075	0	1.253.289	0 1.253.289
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0 () (0	0)		0 0	0	0	0	0 0
	Adjusted Beginning Balance		50.000	0	0) (-3.641	1.018)		0 0 742.837 4				0 1.253.289
	Total Comprehensive Income (Loss)		0	0	0) (0	0) (0 0	0 571.	948	571.948	0 571.948
	Capital Increase in Cash		0	0	0) (0	0) (0 0	0	0	0	0 0
Previous Period 01.01.2023 - 30.09.2023	Capital Increase Through Internal Reserves		0	0	0) (0	0) (0 0	0	0	0	0 0
01.01.2025 - 30.03.2025	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		0	0	0) (0	0		(0 0	0	0	0	0 0
	Increase (decrease) through other changes, equity		0	0	0 () (0	0	0) (0 0	0	0	0	0 0
	Profit Distributions		0	0	0) (0	0	0	0		0 0 463.075	- 163.075	0	0	0 0
	Dividends Paid		0	0	0) (0	0	0)	0	0 0	0	0	0	0 0
	Transfers To Reserves		0	0	0) (0	0	0)		0 0 463.075	- 463.075	0	0	0 0
	Other		0	0	0) (0	0	0)		0 0	0	0	0	0 0
	Equity at end of period		50.000	0	0) (-3.641	1.018	0			0 0 1.205.912	0 571.	948	1.825.237	0 1.825.237
	Statement of changes in equity [abstract]															
	CHANGES IN EQUITY ITEMS															
	Equity at beginning of period		50.000	0	0) (-4.092	950	0)	0 0 1.205.912 8	374.301	0	2.127.071	0 2.127.071
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0) (0	0	0))	0 0 0	0	0	0	0 0
	Adjusted Beginning Balance		50.000	0	0) (-4.092)		0 0 1.205.912 8	374.301	0	2.127.071	0 2.127.071
	Total Comprehensive Income (Loss)		0	0	0) (0	0	0)		0 0	0 1.173.	955		0 1.173.955
	Capital Increase in Cash		0	0	0) (0	0	0)		0 0	0	0	0	0 0
Current Period	Capital Increase Through Internal Reserves		0	0	0) (0	0	0)		0 0	0	0	0	0 0
01.01.2024 - 30.09.2024	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		0	0	0) (0	0	0)		0 0	0	0	0	0 0
	Increase (decrease) through other changes, equity		0	0	0) (0	0	0			0 0	0	0	0	0 0
	Profit Distributions		0	0	0) (0	0	0)		0 0 874.301	- 374.301	0	0	0 0
	Dividends Paid		0	0	0) (0	0	0)		0 0	0	0	0	0 0
	Transfers To Reserves		0	0	0) (0	0	0			0 0 874.301	- 374.301	0	0	0 0
	Other		0	0	0) (0	0	0)		00 0	0	0	0	0 0
	Equity at end of period		50.000	0	0		-4.092					0 0 2.080.213	0 1.173.	955	3.301.026	0 3.301.026