



KAMUYU AYDINLATMA PLATFORMU

TURKISH BANK A.Ş. Bank Financial Report Unconsolidated 2024 - 3. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank A.Ş.'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan 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 konsolide olmayan 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 , Turkish Bank A.Ş.'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 Mevzuatına uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ve 30 Eylül 2023 tarihinde sona eren dokuz aylık ara hesap dönemine ait konsolide olmayan finansal tablolarının sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 27 Mart 2024 tarihli bağımsız denetçi raporunda ve 15 Kasım 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

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 konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

13 Kasım 2024

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.019.067	1.748.033	2.767.100	1.179.979	1.008.613	2.188.592
Cash and cash equivalents		907.215	1.514.165	2.421.380	965.845	958.433	1.924.278
Cash and Cash Balances at Central Bank	1	23.490	1.181.241	1.204.731	312.630	455.386	768.016
Banks	3	30.402	332.924	363.326	148.370	503.047	651.417
Receivables From Money Markets		853.563	0	853.563	505.001	0	505.001
Allowance for Expected Losses (-)		-240	0	-240	-156	0	-156
Financial assets at fair value through profit or loss	2	16.276	45.126	61.402	140.768	36.866	177.634
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	45.126	45.126	0	36.866	36.866
Other Financial Assets		16.276	0	16.276	140.768	0	140.768
Financial Assets at Fair Value Through Other Comprehensive Income	4	88.193	175.587	263.780	73.166	0	73.166
Public Debt Securities		12.312	0	12.312	17.730	0	17.730
Equity instruments		0	0	0	0	0	0
Other Financial Assets		75.881	175.587	251.468	55.436	0	55.436
Derivative financial assets		7.383	13.155	20.538	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Profit Or Loss	2	7.383	13.155	20.538	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	10	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		970.903	953.525	1.924.428	592.959	704.290	1.297.249
Loans	5	1.018.882	953.525	1.972.407	647.910	704.290	1.352.200
Receivables From Leasing Transactions	9	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	6	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-47.979	0	-47.979	-54.951	0	-54.951
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	13	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		101.657	0	101.657	37.768	0	37.768
Investments in Associates (Net)	7	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)	7	101.657	0	101.657	37.768	0	37.768
Unconsolidated Financial Subsidiaries		91.657	0	91.657	27.768	0	27.768
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	8	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)		21.469	0	21.469	25.204	0	25.204
INTANGIBLE ASSETS AND GOODWILL (Net)		10.521	0	10.521	11.774	0	11.774
Goodwill		0	0	0	0	0	0
Other		10.521	0	10.521	11.774	0	11.774
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS	12	0	0	0	0	0	0
DEFERRED TAX ASSET	12	49.852	0	49.852	32.027	0	32.027
OTHER ASSETS (Net)		209.787	40.783	250.570	58.234	25.637	83.871
TOTAL ASSETS		2.383.256	2.742.341	5.125.597	1.937.945	1.738.540	3.676.485
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	1.569.211	2.753.368	4.322.579	1.498.584	1.434.452	2.933.036
LOANS RECEIVED	3	8.691	29.649	38.340	2.538	260.501	263.039
MONEY MARKET FUNDS	4	0	0	0	0	0	0
MARKETABLE SECURITIES (Net)	5	43.493	0	43.493	49.340	0	49.340
Bills		43.493	0	43.493	49.340	0	49.340
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2	8.296	20.024	28.320	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		8.296	20.024	28.320	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	8	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	7	2.569	0	2.569	4.346	0	4.346
PROVISIONS	9	14.272	0	14.272	13.447	0	13.447
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		11.870	0	11.870	9.709	0	9.709
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.402	0	2.402	3.738	0	3.738
CURRENT TAX LIABILITIES	10	26.798	0	26.798	7.189	0	7.189
DEFERRED TAX LIABILITY	10	0	0	0	0	0	0
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	6	201.720	55.292	257.012	50.663	23.015	73.678
EQUITY	11	392.794	-580	392.214	320.911	0	320.911
Issued capital		175.000	0	175.000	175.000	0	175.000
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		-2.639	0	-2.639	-3.391	0	-3.391
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-410	-580	-990	-270	0	-270
Profit Reserves		22.912	0	22.912	18.873	0	18.873
Legal Reserves		9.664	0	9.664	5.625	0	5.625
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		13.248	0	13.248	13.248	0	13.248
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		197.931	0	197.931	130.699	0	130.699
Prior Years' Profit or Loss		126.660	0	126.660	49.929	0	49.929
Current Period Net Profit Or Loss		71.271	0	71.271	80.770	0	80.770
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		2.267.844	2.857.753	5.125.597	1.947.218	1.729.267	3.676.485

Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		447.654	3.379.873	3.827.527	477.244	3.625.819	4.103.063
GUARANTIES AND WARRANTIES	1	251.128	226.067	477.195	323.682	317.459	641.141
Letters of Guarantee		251.128	153.432	404.560	323.682	243.807	567.489
Guarantees Subject to State Tender Law		208.031	153.432	361.463	281.672	200.404	482.076
Guarantees Given for Foreign Trade Operations		548	0	548	548	0	548
Other Letters of Guarantee		42.549	0	42.549	41.462	43.403	84.865
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	72.635	72.635	0	73.652	73.652
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	72.635	72.635	0	73.652	73.652
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	1	57.040	72.743	129.783	17.120	44.737	61.857
Irrevocable Commitments		57.040	72.743	129.783	17.120	44.737	61.857
Forward Asset Purchase Commitments		41.701	59.696	101.397	2.954	31.985	34.939
Time Deposit Purchase and Sales Commitments		4.006	0	4.006	4.199	0	4.199
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		1.730	0	1.730	1.431	0	1.431
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.166	0	5.166	4.454	0	4.454
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	7	0	7
Commitments for Credit Card Limits		4.286	13.047	17.333	3.931	12.752	16.683
Commitments for Credit Cards and Banking Services Promotions		144	0	144	144	0	144
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		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		139.486	3.081.063	3.220.549	136.442	3.263.623	3.400.065
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		139.486	3.081.063	3.220.549	136.442	3.263.623	3.400.065
Forward Foreign Currency Buy or Sell Transactions		101.686	85.303	186.989	0	0	0
Forward Foreign Currency Buying Transactions		0	85.303	85.303	0	0	0
Forward Foreign Currency Sale Transactions		101.686	0	101.686	0	0	0
Currency and Interest Rate Swaps		0	2.008.812	2.008.812	0	2.250.788	2.250.788
Currency Swap Buy Transactions		0	1.005.594	1.005.594	0	1.125.239	1.125.239
Currency Swap Sell Transactions		0	1.003.218	1.003.218	0	1.125.549	1.125.549
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		37.800	984.062	1.021.862	136.442	937.016	1.073.458
Currency Options Buy Transactions		18.900	485.136	504.036	68.221	466.260	534.481
Currency Options Sell Transactions		18.900	498.926	517.826	68.221	470.756	538.977
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	2.886	2.886	0	75.819	75.819
CUSTODY AND PLEDGES RECEIVED		16.088.561	62.552.861	78.641.422	14.249.178	56.829.020	71.078.198
ITEMS HELD IN CUSTODY		1.014.864	1.923.575	2.938.439	552.312	4.852.722	5.405.034
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		672.824	1.645.392	2.318.216	486.421	2.144.840	2.631.261
Cheques Received for Collection		289.289	58.303	347.592	13.140	58.741	71.881
Commercial Notes Received for Collection		0	1.961	1.961	0	1.673	1.673
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		52.751	217.919	270.670	52.751	2.647.468	2.700.219
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.475.578	6.570.943	8.046.521	1.053.747	5.596.694	6.650.441
Securities		3.745	0	3.745	3.745	0	3.745
Guarantee Notes		56.785	9.543	66.328	56.785	8.143	64.928
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		129.120	6.219.329	6.348.449	201.620	5.231.848	5.433.468
Other Pledged Items		1.285.928	342.071	1.627.999	791.597	356.703	1.148.300

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		13.598.119	54.058.343	67.656.462	12.643.119	46.379.604	59.022.723
TOTAL OFF-BALANCE SHEET ACCOUNTS		16.536.215	65.932.734	82.468.949	14.726.422	60.454.839	75.181.261

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	1	713.195	198.151	293.002	84.301
Interest Income on Loans		327.175	85.368	132.710	41.115
Interest Income on Reserve Deposits		5.287	72	81	30
Interest Income on Banks		65.898	68.407	19.820	29.888
Interest Income on Money Market Placements		274.488	19.088	126.507	6.094
Interest Income on Marketable Securities Portfolio		22.906	19.868	7.072	3.712
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		22.906	19.868	7.072	3.712
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		17.441	5.348	6.812	3.462
INTEREST EXPENSES (-)	2	-457.499	-153.558	-175.236	-73.300
Interest Expenses on Deposits		-436.956	-144.199	-169.347	-68.739
Interest Expenses on Funds Borrowed		-4.508	-3.993	-1.978	-1.829
Interest Expenses on Money Market Funds		-214	-21	0	-7
Interest Expenses on Securities Issued		-12.011	-4.554	-3.629	-2.477
Lease Interest Expenses		-1.045	-772	-282	-233
Other Interest Expense		-2.765	-19	0	-15
NET INTEREST INCOME OR EXPENSE		255.696	44.593	117.766	11.001
NET FEE AND COMMISSION INCOME OR EXPENSES		-8.032	2.316	-42	1.702
Fees and Commissions Received		31.469	23.258	13.776	9.954
From Noncash Loans		6.264	4.023	2.862	1.372
Other	4	25.205	19.235	10.914	8.582
Fees and Commissions Paid (-)		-39.501	-20.942	-13.818	-8.252
Paid for Noncash Loans		-286	-200	-139	-48
Other	4	-39.215	-20.742	-13.679	-8.204
DIVIDEND INCOME		529	2.269	529	0
TRADING INCOME OR LOSS (Net)	3	40.324	174.429	-5.945	41.986
Gains (Losses) Arising from Capital Markets Transactions		62.350	25.100	18.401	10.729
Gains (Losses) Arising From Derivative Financial Transactions		-835	-42.353	-11.049	6.642
Foreign Exchange Gains or Losses		-21.191	191.682	-13.297	24.615
OTHER OPERATING INCOME	5	29.931	31.716	12.484	7.456
GROSS PROFIT FROM OPERATING ACTIVITIES		318.448	255.323	124.792	62.145
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-3.342	-19.393	-930	2
OTHER ALLOWANCE EXPENSES (-)		0	-100	0	0
PERSONNEL EXPENSES (-)		-74.340	-52.026	-24.439	-15.862
OTHER OPERATING EXPENSES (-)	7	-159.890	-98.954	-55.433	-32.261
NET OPERATING INCOME (LOSS)		80.876	84.850	43.990	14.024
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		80.876	84.850	43.990	14.024
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	-9.605	-25.258	-12.508	-6.657
Current Tax Provision		-27.444	-23.704	-11.376	-2.461
Expense Effect of Deferred Tax		0	-1.554	0	-864
Income Effect of Deferred Tax		17.839	0	-1.132	-3.332
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		71.271	59.592	31.482	7.367
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	9	71.271	59.592	31.482	7.367
Profit (Loss) Attributable to Group		71.271	59.592	31.482	7.367
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 (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		71.271	59.592	31.482	7.367
OTHER COMPREHENSIVE INCOME		32	-445	2.999	-1.052
Other Comprehensive Income that will not be Reclassified to Profit or Loss		752	0	1.733	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		1.074	0	2.476	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-322	0	-743	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-720	-445	1.266	-1.052
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.028	-636	1.808	-1.414
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		308	191	-542	362
TOTAL COMPREHENSIVE INCOME (LOSS)		71.303	59.147	34.481	6.315

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		102.258	33.617
Interest Received		670.905	195.405
Interest Paid		-422.930	-124.102
Dividends received		529	2.269
Fees and Commissions Received		31.469	25.795
Other Gains		81.192	248.498
Collections from Previously Written Off Loans and Other Receivables		8.702	16.784
Cash Payments to Personnel and Service Suppliers		-71.105	-52.026
Taxes Paid		-12.733	-23.705
Other		-183.771	-255.301
Changes in Operating Assets and Liabilities Subject to Banking Operations		38.632	-107.561
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		104.241	-15.259
Net (Increase) Decrease in Due From Banks		-180.824	0
Net (Increase) Decrease in Loans		-472.064	-16.391
Net (Increase) Decrease in Other Assets		-432.971	-71.158
Net Increase (Decrease) in Bank Deposits		-64.057	12.244
Net Increase (Decrease) in Other Deposits		1.154.856	391.121
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-251.099	-290.526
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		180.550	-117.592
Net Cash Provided From Banking Operations		140.890	-73.944
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-211.019	-8.864
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-63.889	-5.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.643	-3.729
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-328.461	-164.579
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		183.974	164.444
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		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-20.919	27.123
Cash Obtained from Loans and Securities Issued		98.904	64.452
Cash Outflow Arised From Loans and Securities Issued		-117.000	-32.226
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.823	-1.855
Other		0	-3.248
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		143.457	149.219
Net Increase (Decrease) in Cash and Cash Equivalents		52.409	93.534
Cash and Cash Equivalents at Beginning of the Period		1.473.599	1.226.441
Cash and Cash Equivalents at End of the Period		1.526.008	1.319.975



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity		
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated 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)								
Statement of changes in equity (TFRS 9 Impairment Model Applied)																			
CHANGES IN EQUITY ITEMS																			
		175.000	0	0	0	0	-4.037	0	4.037	0	-611	0	-611	17.691	27.462	23.649	239.154	0	239.154
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		175.000	0	0	0	0	-4.037	0	4.037	0	-611	0	-611	17.691	27.462	23.649	239.154	0	239.154
		0	0	0	0	0	0	0	0	0	-445	0	-445	0	0	59.592	59.147	0	59.147
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	1.182	22.433	-23.649	-34	0	-34
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	1.182	22.433	-23.649	-34	0	-34
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	V	175.000	0	0	0	0	-4.037	0	4.037	0	-1.056	0	-1.056	18.873	49.895	59.592	298.267	0	298.267
Statement of changes in equity (TFRS 9 Impairment Model Applied)																			
CHANGES IN EQUITY ITEMS																			
		175.000	0	0	0	0	-3.391	0	3.391	0	-270	0	-270	18.873	49.929	80.770	320.911	0	320.911
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		175.000	0	0	0	0	-3.391	0	3.391	0	-270	0	-270	18.873	49.929	80.770	320.911	0	320.911
		0	0	0	0	0	752	0	752	0	-720	0	-720	0	0	71.271	71.303	0	71.303
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	4.039	76.731	-80.770	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	4.039	76.731	-80.770	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	V	175.000	0	0	0	0	-2.639	0	2.639	0	-990	0	-990	22.912	126.660	71.271	392.214	0	392.214

Previous Period
01.01.2023 - 30.09.2023

Current Period
01.01.2024 - 30.09.2024