



KAMUYU AYDINLATMA PLATFORMU

JP MORGAN CHASE BANK N.A. MERKEZİ COLUMBUS OHIO - İSTANBUL TÜRKİYE ŞUBESİ Bank Financial Report Unconsolidated 2024 - 3. 3 Monthly Notification

General Information About Financial Statements



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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

JPMorgan Chase Bank, N.A. Merkezi Columbus, Ohio - İstanbul Türkiye Şubesi
Müdürler Kurulu'na:

Giriş

JPMorgan Chase Bank, N.A. Merkezi Columbus, Ohio - İstanbul Türkiye Şubesi'nin ("Şube") 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 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 Resmî 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , JPMorgan Chase Bank, N.A. Merkezi Columbus, Ohio - İstanbul Türkiye Şubesi'nin 30 Eylül 2024 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

İstanbul, 14 Kasım 2024

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)		2.949.352	468.744	3.418.096	1.588.126	416.051	2.004.177
Cash and cash equivalents		2.125.498	467.805	2.593.303	439.934	414.236	854.170
Cash and Cash Balances at Central Bank	1	423.952	448.325	872.277	145.984	387.314	533.298
Banks	4	1.708.832	19.557	1.728.389	295.245	26.989	322.234
Receivables From Money Markets		0		0	0		0
Allowance for Expected Losses (-)		-7.286	-77	-7.363	-1.295	-67	-1.362
Financial assets at fair value through profit or loss	2	823.854	0	823.854	1.148.192	0	1.148.192
Public Debt Securities		345.826	0	345.826	261.746	0	261.746
Equity instruments				0			0
Other Financial Assets		478.028		478.028	886.446		886.446
Financial Assets at Fair Value Through Other Comprehensive Income					0	0	0
Public Debt Securities							0
Equity instruments							0
Other Financial Assets							0
Derivative financial assets	3.13	0	939	939	0	1.815	1.815
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	939	939	0	1.815	1.815
Derivative Financial Assets At Fair Value Through Other Comprehensive Income							0
FINANCIAL ASSETS AT AMORTISED COST (Net)		0		0	0	0	0
Loans		0		0	0		0
Receivables From Leasing Transactions							0
Factoring Receivables							0
Other Financial Assets Measured at Amortised Cost					0	0	0
Public Debt Securities							0
Other Financial Assets							0
Allowance for Expected Credit Losses (-)							0
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		0		0	0	0	0
Held for Sale		0		0	0		0
Non-Current Assets From Discontinued Operations							0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0		0	0	0	0
Investments in Associates (Net)		0		0	0	0	0

Associates Accounted for Using Equity Method							0
Unconsolidated Associates							0
Investments in Subsidiaries (Net)					0	0	0
Unconsolidated Financial Subsidiaries							0
Unconsolidated Non-Financial Subsidiaries							0
Jointly Controlled Partnerships (JointVentures) (Net)					0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method							0
Unconsolidated Jointly Controlled Partnerships							0
TANGIBLE ASSETS (Net)		24.107	0	24.107	29.887		29.887
INTANGIBLE ASSETS AND GOODWILL (Net)		17.046	0	17.046	16.839	0	16.839
Goodwill							0
Other		17.046		17.046	16.839		16.839
INVESTMENT PROPERTY (Net)		0		0	0		0
CURRENT TAX ASSETS		0		0	0		0
DEFERRED TAX ASSET	15	26.079		26.079	27.167		27.167
OTHER ASSETS (Net)	17	13.610	60.170	73.780	5.697	46.246	51.943
TOTAL ASSETS		3.030.194	528.914	3.559.108	1.667.716	462.297	2.130.013
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	709.625	72.156	781.781	41.406	316.162	357.568
LOANS RECEIVED		0		0	0		0
MONEY MARKET FUNDS		0		0	0		0
MARKETABLE SECURITIES (Net)		0		0	0	0	0
Bills		0		0	0		0
Asset-backed Securities							0
Bonds							0
FUNDS		0		0	0	0	0
Borrower funds		0		0	0		0
Other							0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0	0		0
DERIVATIVE FINANCIAL LIABILITIES	2.8	0	924	924	0	1.294	1.294
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	924	924	0	1.294	1.294
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income							0
FACTORING PAYABLES		0		0	0		0
LEASE PAYABLES (Net)	7	414	51.844	52.258	908	59.649	60.557
PROVISIONS	9	77.138	0	77.138	78.761	0	78.761
Provision for Restructuring				0			0
Reserves for Employee Benefits		67.858	0	67.858	70.005		70.005
Insurance Technical Reserves (Net)							0
Other provisions		9.280	0	9.280	8.756		8.756
CURRENT TAX LIABILITIES	10	206.668	0	206.668	90.263		90.263
DEFERRED TAX LIABILITY				0	0		0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0	0	0	0
Held For Sale							0
Related to Discontinued Operations							0
SUBORDINATED DEBT		0		0	0	0	0
Loans		0		0	0		0

Other Debt Instruments							0
OTHER LIABILITIES	6	2.243	0	2.243	1.470		1.470
EQUITY	11	2.438.096	0	2.438.096	1.540.100	0	1.540.100
Issued capital		100.000	0	100.000	100.000		100.000
Capital Reserves					0	0	0
Equity Share Premiums							0
Share Cancellation Profits							0
Other Capital Reserves							0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-4.837	0	-4.837	-2.538		-2.538
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss							0
Profit Reserves					0	0	0
Legal Reserves							0
Statutory Reserves							0
Extraordinary Reserves							0
Other Profit Reserves							0
Profit or Loss		2.342.933	0	2.342.933	1.442.638	0	1.442.638
Prior Years' Profit or Loss		1.442.638	0	1.442.638	1.143.808		1.143.808
Current Period Net Profit Or Loss		900.295	0	900.295	298.830		298.830
Non-controlling Interests							0
Total equity and liabilities		3.434.184	124.924	3.559.108	1.752.908	377.105	2.130.013



Off-Balance Sheet Items (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
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		2.928.993	1.738.122	4.667.115	804.650	1.169.679	1.974.329
GUARANTIES AND WARRANTIES		0	0	0	0	0	0
Letters of Guarantee		0	0	0	0	0	0
Guarantees Subject to State Tender Law				0			
Guarantees Given for Foreign Trade Operations				0			
Other Letters of Guarantee				0			
Bank Acceptances		0	0	0	0	0	
Import Letter of Acceptance				0			
Other Bank Acceptances				0			
Letters of Credit		0	0	0	0	0	
Documentary Letters of Credit				0			
Other Letters of Credit				0			
Prefinancing Given as Guarantee				0			
Endorsements		0	0	0	0	0	
Endorsements to the Central Bank of Turkey				0			
Other Endorsements				0			
Purchase Guarantees for Securities Issued				0			
Factoring Guarantees				0			
Other Guarantees				0			
Other Collaterals				0			
COMMITMENTS	2	2.587.071	831.655	3.418.726	804.650	758.034	1.562.684
Irrevocable Commitments		2.587.071	831.655	3.418.726	804.650	758.034	1.562.684
Forward Asset Purchase Commitments		2.587.071	831.655	3.418.726	804.650	758.034	1.562.684
Time Deposit Purchase and Sales Commitments				0			
Share Capital Commitments to Associates and Subsidiaries				0			
Loan Granting Commitments				0			
Securities Issue Brokerage Commitments				0			
Commitments for Reserve Requirements				0			
Commitments for Cheque Payments				0			
Tax and Fund Liabilities Arised from Export Commitments				0			
Commitments for Credit Card Limits				0			
Commitments for Credit Cards and Banking Services Promotions				0			
Receivables from Short Sale Commitments of Marketable Securities				0			

Payables for Short Sale Commitments of Marketable Securities				0			
Other Irrevocable Commitments				0			
Revocable Commitments	0	0	0	0	0	0	
Revocable Loan Granting Commitments				0			
Other Revocable Commitments				0			
DERIVATIVE FINANCIAL INSTRUMENTS	341.922	906.467	1,248.389	0	411.645	411.645	
Derivative Financial Instruments Held For Hedging	0	0	0	0	0	0	
Fair Value Hedges				0			
Cash Flow Hedges				0			
Hedges of Net Investment in Foreign Operations				0			
Derivative Financial Instruments Held For Trading	341.922	906.467	1,248.389	0	411.645	411.645	
Forward Foreign Currency Buy or Sell Transactions	0	0	0	0	0	0	
Forward Foreign Currency Buying Transactions				0			
Forward Foreign Currency Sale Transactions				0			
Currency and Interest Rate Swaps	341.922	906.467	1,248.389	0	411.645	411.645	
Currency Swap Buy Transactions	341.922	282.350	624.272		205.767	205.767	
Currency Swap Sell Transactions		624.117	624.117		205.878	205.878	
Interest Rate Swap Buy Transactions				0			
Interest Rate Swap Sell Transactions				0			
Currency, Interest Rate and Securities Options	0	0	0	0	0	0	
Currency Options Buy Transactions				0			
Currency Options Sell Transactions				0			
Interest Rate Options Buy Transactions				0			
Interest Rate Options Sell Transactions				0			
Securities Options Buy Transactions				0			
Securities Options Sell Transactions				0			
Currency Futures	0	0	0	0	0	0	
Currency Futures Buy Transactions				0			
Currency Futures Sell Transactions				0			
Interest Rate Futures Buy and Sell Transactions	0	0	0	0	0	0	
Interest Rate Futures Buy Transactions				0			
Interest Rate Futures Sell Transactions				0			
Other				0			
CUSTODY AND PLEDGES RECEIVED	2.688	0	2.688	2.688	0	2.688	
ITEMS HELD IN CUSTODY	2.688	0	2.688	2.688	0	2.688	
Customer Fund and Portfolio Balances				0			
Securities Held in Custody	2.688	0	2.688	2.688	0	2.688	
Cheques Received for Collection				0			0
Commercial Notes Received for Collection				0			
Other Assets Received for Collection				0			
Securities that will be Intermediated to Issue				0			
Other Items Under Custody				0			
Custodians				0			
PLEGGED ITEMS	0	0	0	0	0	0	
Securities				0			0
Guarantee Notes				0			
Commodity				0			
Warrant				0			
Real Estate				0			
Other Pledged Items				0			

Depositories Receiving Pledged Items				0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		2.931.681	1.738.122	4.669.803	807.338	1.169.679	1.977.017

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	3.482.549	277.488	1.642.631	137.548
Interest Income on Reserve Deposits		14.179	10.126	5.123	3.292
Interest Income on Banks		2.920.340	126.869	1.451.237	52.201
Interest Income on Money Market Placements		74.995	4.072	14.362	600
Interest Income on Marketable Securities Portfolio		473.021	136.421	171.909	81.455
Financial Assets At Fair Value Through Profit Loss		473.021	136.421	171.909	81.455
Other Interest Income		14			0
INTEREST EXPENSES (-)	2	-2.481.061	-107.510	-1.223.978	-66.739
Interest Expenses on Deposits		-2.471.368	-102.102	-1.221.062	-62.454
Interest Expenses on Funds Borrowed		0			
Interest Expenses on Money Market Funds		-8.828	-4.286	-2.614	-3.696
Interest Expenses on Securities Issued		0			
Lease Interest Expenses		-816	-827	-268	-297
Other Interest Expense		-49	-295	-34	-292
NET INTEREST INCOME OR EXPENSE		1.001.488	169.978	418.653	70.809
NET FEE AND COMMISSION INCOME OR EXPENSES		293.833	127.741	105.639	51.937
Fees and Commissions Received	10	295.478	128.666	106.404	52.315
From Noncash Loans		0			
Other		295.478	128.666	106.404	52.315
Fees and Commissions Paid (-)		-1.645	-925	-765	-378
Paid for Noncash Loans		-34	-23	-11	-9
Other		-1.611	-902	-754	-369
DIVIDEND INCOME		0		0	0
TRADING INCOME OR LOSS (Net)	3	496.641	190.639	162.466	28.232
Gains (Losses) Arising from Capital Markets Transactions		469.971	184.590	147.060	44.212
Gains (Losses) Arising From Derivative Financial Transactions		8.525	-31.022	3.438	-20.148
Foreign Exchange Gains or Losses		18.145	37.071	11.968	4.168
OTHER OPERATING INCOME	4	2.471	2.504	341	1.582
GROSS PROFIT FROM OPERATING ACTIVITIES		1.794.433	490.862	687.099	152.560
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-6.000	0	-5.179	3.621
OTHER ALLOWANCE EXPENSES (-)	6	-65.173	-105.707	-3.284	-71.999
PERSONNEL EXPENSES (-)		-234.793	-118.641	-104.785	-46.986
OTHER OPERATING EXPENSES (-)	7	-214.401	-125.529	-84.489	-44.752
NET OPERATING INCOME (LOSS)		1.274.066	140.985	489.362	-7.556
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		1.274.066	140.985	489.362	-7.556
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	-373.771	-72.496	-134.872	-22.770
Current Tax Provision		-371.699	-81.309	-141.106	-29.308
Expense Effect of Deferred Tax		-32.570	-3.821	-5.223	-3.821
Income Effect of Deferred Tax		30.498	12.634	11.457	10.359
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		900.295	68.489	354.490	-30.326
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0			
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	9	900.295	68.489	354.490	-30.326
Profit (Loss) Attributable to Group		900.295	68.489	354.490	-30.326
Profit (loss), attributable to non-controlling interests		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)		900.295	68.489		
OTHER COMPREHENSIVE INCOME		-2.299	-391		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-2.299	-391		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-3.285	-559		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		986	168		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		897.996	68.098		

Statement of Cash Flow (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
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		907.507	-349.493
Interest Received		3.482.549	277.488
Interest Paid		-2.481.061	-107.510
Fees and Commissions Received		295.478	128.666
Other Gains		240.706	123.824
Cash Payments to Personnel and Service Suppliers		-469.585	-237.281
Taxes Paid		-327.154	-211.955
Other		166.574	-322.725
Changes in Operating Assets and Liabilities Subject to Banking Operations		785.323	-794.679
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		325.214	-922.104
Net (Increase) Decrease in Other Assets		-22.490	-22.485
Net Increase (Decrease) in Bank Deposits		424.213	-26.845
Net Increase (Decrease) Other Liabilities		58.386	176.755
Net Cash Provided From Banking Operations		1.692.830	-1.144.172
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-9.858	-26.368
Cash Paid For Tangible And Intangible Asset Purchases		-929	-429
Other		-8.929	-25.939
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-8.300	15.282
Payments of lease liabilities		40.497	57.734
Other		-48.797	-42.452
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		64.461	277.779
Net Increase (Decrease) in Cash and Cash Equivalents		1.739.133	-877.479
Cash and Cash Equivalents at Beginning of the Period		854.170	1.292.832
Cash and Cash Equivalents at End of the Period		2.593.303	415.353

