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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

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

Ara Dönem Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Turkland Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkland 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 tabloların 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 konsolide olmayan finansal tablolara 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 tablolara 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 tabloların 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 tabloların sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Beşinci Bölüm 2.8.e.2 numaralı dipnotta belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal tablolar, BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle geçmiş dönemlerde gider yazılan 100,000 bin TL ve cari dönemde bu tutar üzerinden iptal edilen 90,000 bin TL ile toplamda 10,000 TL tutarındaki serbest karşılığı ve söz konusu karşılık üzerinden 3,000 TL tutarındaki cari dönemde ayrılan ertelenmiş vergi varlığını ve aynı tutardaki ertelenmiş vergi gelirini içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal tabloların, Turkland 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 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, 15 Mart 2024 tarihli bağımsız denetçi raporunda ayrılan serbest karşılıklar nedeniyle sınırlı olumlu görüş ve 10 Kasım 2023 tarihli sınırlı denetim raporunda ise olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal tablolarının 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

Alper Güvenç, SMMM

Sorumlu Denetçi

14 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)		1.363.406	3.303.370	4.666.776	3.160.659	2.737.983	5.898.642
Cash and cash equivalents		904.398	3.303.335	4.207.733	3.012.498	2.737.952	5.750.450
Cash and Cash Balances at Central Bank	I-1	152.864	2.131.809	2.284.673	1.243.180	1.817.411	3.060.591
Banks	I-3	889	1.171.526	1.172.415	885	920.541	921.426
Receivables From Money Markets		751.047		751.047	1.769.047		1.769.047
Allowance for Expected Losses (-)		-402		-402	-614		-614
Financial Assets at Fair Value Through Other Comprehensive Income	I-4	459.008	35	459.043	138	31	169
Public Debt Securities		458.870	35	458.905		31	31
Equity instruments		138		138	138		138
Derivative financial assets	I-2	0		0	148.023		148.023
Derivative Financial Assets At Fair Value Through Profit Or Loss		0		0	148.023		148.023
FINANCIAL ASSETS AT AMORTISED COST (Net)		5.892.474	2.724.071	8.616.545	8.957.866	1.731.008	10.688.874
Loans	I-5	5.249.699	2.724.071	7.973.770	7.992.593	1.731.008	9.723.601
Other Financial Assets Measured at Amortised Cost	I-6	919.014		919.014	1.338.761		1.338.761
Public Debt Securities		919.014		919.014	1.338.761		1.338.761
Allowance for Expected Credit Losses (-)		-276.239		-276.239	-373.488		-373.488
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	56.628		56.628	61.121		61.121
Held for Sale		56.628		56.628	61.121		61.121
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		7.659		7.659	7.659		7.659
Investments in Associates (Net)	I-7	7.659		7.659	7.659		7.659
Associates Accounted for Using Equity Method		0		0	0		0
Unconsolidated Associates		7.659		7.659	7.659		7.659
Investments in Subsidiaries (Net)	I-8	0		0	0		0
Jointly Controlled Partnerships (JointVentures) (Net)	I-9	0		0	0		0
TANGIBLE ASSETS (Net)	I-12	165.574		165.574	148.503		148.503
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	10.511		10.511	14.536		14.536
Other		10.511		10.511	14.536		14.536
INVESTMENT PROPERTY (Net)	I-14	0		0	0		0
CURRENT TAX ASSETS		33.555		33.555	5.663		5.663
DEFERRED TAX ASSET	I-15	54.537		54.537	0		0

OTHER ASSETS (Net)	I-17	580.796	164	580.960	72.879	72	72.951
TOTAL ASSETS		**8.165.140**	**6.027.605**	**14.192.745**	**12.428.886**	**4.469.063**	**16.897.949**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	5.612.474	5.425.954	11.038.428	8.817.984	5.973.524	14.791.508
LOANS RECEIVED	II-3	0		0	0		0
MONEY MARKET FUNDS		0		0	51		51
MARKETABLE SECURITIES (Net)		0		0	0		0
FUNDS		0		0	0		0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0	0		0
DERIVATIVE FINANCIAL LIABILITIES	II-2	0		0	16.083		16.083
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0		0	16.083		16.083
FACTORING PAYABLES		0		0	0		0
LEASE PAYABLES (Net)	II-6	106.706		106.706	84.503		84.503
PROVISIONS	II-8	150.372	27.409	177.781	334.126	23.634	357.760
Reserves for Employee Benefits		51.550		51.550	38.013		38.013
Other provisions		98.822	27.409	126.231	296.113	23.634	319.747
CURRENT TAX LIABILITIES	II-9	39.950		39.950	29.271		29.271
DEFERRED TAX LIABILITY		0		0	0		0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0	0		0
SUBORDINATED DEBT		0		0	0		0
OTHER LIABILITIES	II-5	503.766	901.707	1.405.473	178.179	362.152	540.331
EQUITY	II-10	1.424.407		1.424.407	1.078.442		1.078.442
Issued capital		1.000.000		1.000.000	1.000.000		1.000.000
Capital Reserves		25.430		25.430	25.430		25.430
Other Capital Reserves		25.430		25.430	25.430		25.430
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-14.414		-14.414	-19.393		-19.393
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		3.434		3.434			
Profit Reserves		72.405		72.405	-362.548		-362.548
Legal Reserves		37.330		37.330	15.582		15.582
Extraordinary Reserves		62.982		62.982	-350.223		-350.223
Other Profit Reserves		-27.907		-27.907	-27.907		-27.907
Profit or Loss		337.552		337.552	434.953		434.953
Prior Years' Profit or Loss		0		0			
Current Period Net Profit Or Loss		337.552		337.552	434.953		434.953
Total equity and liabilities		**7.837.675**	**6.355.070**	**14.192.745**	**10.538.639**	**6.359.310**	**16.897.949**

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		3.623.452	879.203	4.502.655	20.504.013	18.134.138	38.638.151
GUARANTIES AND WARRANTIES	III-1	2.948.086	234.885	3.182.971	2.325.559	378.297	2.703.856
Letters of Guarantee		408.086	152.698	560.784	407.144	323.537	730.681
Guarantees Subject to State Tender Law		2.858	1.091	3.949	2.858	941	3.799
Guarantees Given for Foreign Trade Operations		8.330	22.220	30.550	9.699	18.954	28.653
Other Letters of Guarantee		396.898	129.387	526.285	394.587	303.642	698.229
Letters of Credit			82.187	82.187		54.760	54.760
Documentary Letters of Credit			82.187	82.187		54.760	54.760
Endorsements		2.540.000		2.540.000	1.918.415		1.918.415
Endorsements to the Central Bank of Turkey		2.540.000		2.540.000			
Other Endorsements				0	1.918.415		1.918.415
COMMITMENTS	III-1	216.646	211.705	428.351	32.866	25.118	57.984
Irrevocable Commitments		216.646	211.705	428.351	32.866	25.118	57.984
Forward Asset Purchase Commitments		199.921	199.494	399.415	14.777	14.702	29.479
Loan Granting Commitments		546		546	521		521
Commitments for Cheque Payments		16.179		16.179	17.568		17.568
Other Irrevocable Commitments			12.211	12.211		10.416	10.416
Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS		458.720	432.613	891.333	18.145.588	17.730.723	35.876.311
Derivative Financial Instruments Held For Trading		458.720	432.613	891.333	18.145.588	17.730.723	35.876.311
Forward Foreign Currency Buy or Sell Transactions		0	0	0	8.201.917	7.933.439	16.135.356
Forward Foreign Currency Buying Transactions		0	0	0	8.201.917		8.201.917
Forward Foreign Currency Sale Transactions		0	0	0		7.933.439	7.933.439
Currency and Interest Rate Swaps		0	0	0	9.943.671	9.797.284	19.740.955
Currency Swap Buy Transactions			0	0		9.797.284	9.797.284
Currency Swap Sell Transactions		0		0	9.943.671		9.943.671
Currency Futures		458.720	432.613	891.333			
Currency Futures Buy Transactions			432.613	432.613			
Currency Futures Sell Transactions		458.720		458.720			
Other				0			0
CUSTODY AND PLEDGES RECEIVED		16.304.704	9.676.130	25.980.834	17.368.411	8.017.364	25.385.775
ITEMS HELD IN CUSTODY		3.814.323	25.146	3.839.469	3.340.684	17.290	3.357.974
Securities Held in Custody		45.152	8.851	54.003	32.103	5.408	37.511
Cheques Received for Collection		3.768.177	16.295	3.784.472	3.308.319	11.588	3.319.907
Commercial Notes Received for Collection		994	0	994	262	294	556
PLEDGED ITEMS		12.490.381	9.650.984	22.141.365	14.027.727	8.000.074	22.027.801
Guarantee Notes		62		62	62		62

Commodity		1.646		1.646	1.646		1.646
Real Estate		1.060.958	37.314	1.098.272	1.216.988	67.339	1.284.327
Other Pledged Items		11.427.715	9.613.670	21.041.385	12.809.031	7.932.735	20.741.766
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**19.928.156**	**10.555.333**	**30.483.489**	**37.872.424**	**26.151.502**	**64.023.926**

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	IV-1	3.071.341	1.297.512	914.827	600.489
Interest Income on Loans		2.106.295	1.013.176	649.712	505.204
Interest Income on Reserve Deposits		69.734	1.703	31.178	332
Interest Income on Banks		31.581	18.654	11.245	8.156
Interest Income on Money Market Placements		504.958	152.133	103.688	56.005
Interest Income on Marketable Securities Portfolio		358.583	111.328	119.003	30.792
Financial Assets At Fair Value Through Profit Loss		0	0		
Financial Assets At Fair Value Through Other Comprehensive Income		152.782	2.293	59.355	2.292
Financial Assets Measured at Amortised Cost		205.801	109.035	59.648	28.500
Other Interest Income		190	518	1	0
INTEREST EXPENSES (-)	IV-2	-2.138.904	-1.350.909	-631.168	-561.557
Interest Expenses on Deposits		-2.081.730	-1.320.288	-609.056	-555.904
Interest Expenses on Funds Borrowed		-8	-6	0	-5
Interest Expenses on Money Market Funds		-35.085	-7.268	-16.286	-2.142
Lease Interest Expenses		-15.901	-9.634	-5.570	-3.502
Other Interest Expense		-6.180	-13.713	-256	-4
NET INTEREST INCOME OR EXPENSE		932.437	-53.397	283.659	38.932
NET FEE AND COMMISSION INCOME OR EXPENSES		25.646	131.254	9.550	22.029
Fees and Commissions Received		34.620	138.168	13.025	24.529
From Noncash Loans		31.338	15.992	12.215	6.559
Other	IV-11	3.282	122.176	810	17.970
Fees and Commissions Paid (-)		-8.974	-6.914	-3.475	-2.500
Paid for Noncash Loans		-642	-1.944	-339	-121
Other	IV-11	-8.332	-4.970	-3.136	-2.379
DIVIDEND INCOME	IV-3	234	56	0	56
TRADING INCOME OR LOSS (Net)	IV-4	-252.890	909.669	-33.848	289.412
Gains (Losses) Arising from Capital Markets Transactions		-26.401	81.270	0	0
Gains (Losses) Arising From Derivative Financial Transactions		-151.753	449.095	-36.112	204.832
Foreign Exchange Gains or Losses		-74.736	379.304	2.264	84.580
OTHER OPERATING INCOME	IV-5	97.175	51.363	30.695	24.019
GROSS PROFIT FROM OPERATING ACTIVITIES		802.602	1.038.945	290.056	374.448
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	188.955	-29.246	3.581	-120.175
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-276.819	-209.453	-88.337	-73.856
OTHER OPERATING EXPENSES (-)	IV-7	-310.492	-190.753	-126.324	-73.607
NET OPERATING INCOME (LOSS)		404.246	609.493	78.976	106.810
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		404.246	609.493	78.976	106.810
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-8	-66.694	0	-21.925	0
Current Tax Provision		-115.323	0	27.518	
Expense Effect of Deferred Tax		-24.401	0	-5.657	
Income Effect of Deferred Tax		73.030		-43.786	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-9	337.552	609.493	57.051	106.810
INCOME ON DISCONTINUED OPERATIONS		0	0	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	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		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	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		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-10	337.552	609.493	57.051	106.810
Profit (Loss) Attributable to Group		337.552	609.493	57.051	106.810
Profit (loss), attributable to non-controlling interests		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)		337.552	609.493		
OTHER COMPREHENSIVE INCOME		8.413	-1.365		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		4.979	-1.046		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-2.401	-1.046		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		7.380			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		3.434	-319		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		4.906	-319		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-1.472			
TOTAL COMPREHENSIVE INCOME (LOSS)		345.965	608.128		

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		840.512	-915.350
Interest Received		3.182.579	1.276.210
Interest Paid		-2.014.643	-1.118.139
Dividends received		234	56
Fees and Commissions Received		29.000	139.143
Other Gains		182.373	-765.974
Collections from Previously Written Off Loans and Other Receivables		147.820	177.818
Cash Payments to Personnel and Service Suppliers		-331.303	-224.794
Taxes Paid		39.951	-13.643
Other		-395.499	-386.027
Changes in Operating Assets and Liabilities Subject to Banking Operations		-2.681.691	2.423.945
Net (Increase) Decrease in Due From Banks		-135.044	-468.222
Net (Increase) Decrease in Loans		1.836.353	-3.849.306
Net (Increase) Decrease in Other Assets		-518.736	377.742
Net Increase (Decrease) in Bank Deposits		117	-565.054
Net Increase (Decrease) in Other Deposits		-4.741.347	6.564.758
Net Increase (Decrease) Other Liabilities		876.966	364.027
Net Cash Provided From Banking Operations		-1.841.179	1.508.595
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-61.008	857.180
Cash Paid For Tangible And Intangible Asset Purchases		-58.204	-82.115
Cash Obtained from Tangible and Intangible Asset Sales		11.026	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-455.418	-250.003
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		23.258	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-165.979	-918.425
Cash Obtained from Sale of Financial Assets At Amortised Cost		585.688	2.111.163
Other		-1.379	-3.440
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-40.323	-9.953
Payments of lease liabilities		-40.323	-9.634
Other		0	-319
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		294.377	348.093
Net Increase (Decrease) in Cash and Cash Equivalents		-1.648.133	2.703.915
Cash and Cash Equivalents at Beginning of the Period		4.376.831	1.127.730
Cash and Cash Equivalents at End of the Period		2.728.698	3.831.645

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	Footnote Reference	Issued Capital	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	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
					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)						
Previous Period 01.01.2023 - 30.09.2023	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**											
	CHANGES IN EQUITY ITEMS											
	Equity at beginning of period		**1.000.000**	**25.430**	**-15.518**	**2.807**		**-487.201**	**124.653**	**650.171**		**650.171**
	Adjustments Related to TMS 8											0
	Effect Of Corrections											0
	Effect Of Changes In Accounting Policy											0
	Adjusted Beginning Balance		1.000.000	25.430	-15.518	2.807		-487.201	124.653	650.171		650.171
	Total Comprehensive Income (Loss)				-1.046		-319		609.493	608.128		608.128
	Capital Increase in Cash											0
	Capital Increase Through Internal Reserves											0
	Issued Capital Inflation Adjustment Difference											0
	Convertible Bonds											0
	Subordinated Debt											0
	Increase (decrease) through other changes, equity											0
	Profit Distributions			0	0			124.653	-124.653	0		0
	Dividends Paid											0
	Transfers To Reserves			0	0			124.653	-124.653	0		0
	Other											0
	Equity at end of period		**1.000.000**	**25.430**	**-16.564**	**2.807**	**-319**	**-362.548**	**609.493**	**1.258.299**		**1.258.299**
Current Period 01.01.2024 - 30.09.2024	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**											
	CHANGES IN EQUITY ITEMS											
	Equity at beginning of period		**1.000.000**	**25.430**	**-22.200**	**2.807**		**-362.548**	**434.953**	**1.078.442**		**1.078.442**
	Adjustments Related to TMS 8											
	Effect Of Corrections											
	Effect Of Changes In Accounting Policy											
	Adjusted Beginning Balance		1.000.000	25.430	-22.200	2.807		-362.548	434.953	1.078.442		1.078.442
	Total Comprehensive Income (Loss)				4.979		3.434		337.552	345.965		345.965
	Capital Increase in Cash											
	Capital Increase Through Internal Reserves											
	Issued Capital Inflation Adjustment Difference											
	Convertible Bonds											
	Subordinated Debt											
	Increase (decrease) through other changes, equity											0
	Profit Distributions			0	0			434.953	-434.953	0		0
	Dividends Paid											
	Transfers To Reserves			0	0			434.953	-434.953	0		0
	Other											
	Equity at end of period		**1.000.000**	**25.430**	**-17.221**	**2.807**	**3.434**	**72.405**	**337.552**	**1.424.407**		**1.424.407**