



KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TRK KATILIM BANKASI A.. Participation Bank Financial Report Consolidated 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	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide 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.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 6.b'de belirtildiği üzere, 30 Eylül 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Grup yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında tamamı geçmiş dönemler içerisinde ayrılan 5.213.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Albaraka Türk Katılım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2024 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide 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

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)		38.734.513	76.003.495	114.738.008	28.032.991	56.973.112	85.006.103
Cash and cash equivalents	(Beşinci Bölüm-I) (1)	26.705.517	63.478.836	90.184.353	23.537.667	39.960.793	63.498.460
Cash and Cash Balances at Central Bank		20.594.957	42.851.416	63.446.373	16.760.819	32.323.373	49.084.192
Banks		6.312.132	20.714.215	27.026.347	6.999.489	7.724.272	14.723.761
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-201.572	-86.795	-288.367	-222.641	-86.852	-309.493
Financial assets at fair value through profit or loss	(Beşinci Bölüm-I) (2)	2.227.309	7.224.797	9.452.106	1.036.608	12.886.675	13.923.283
Public Debt Securities		282.328	7.102.106	7.384.434	346.568	12.191.540	12.538.108
Equity instruments		301.711	107.952	409.663	181.698	74.650	256.348
Other Financial Assets		1.643.270	14.739	1.658.009	508.342	620.485	1.128.827
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm-I) (3)	9.787.050	5.277.743	15.064.793	3.414.078	4.118.013	7.532.091
Public Debt Securities		9.605.697	1.937.005	11.542.702	3.273.543	1.187.016	4.460.559
Equity instruments		7.667	43.246	50.913	7.667	37.594	45.261
Other Financial Assets		173.686	3.297.492	3.471.178	132.868	2.893.403	3.026.271
Derivative financial assets	(Beşinci Bölüm-I) (5)	14.637	22.119	36.756	44.638	7.631	52.269
Derivative Financial Assets At Fair Value Through Profit Or Loss		14.637	22.119	36.756	44.638	7.631	52.269
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		91.815.387	67.562.745	159.378.132	82.100.472	51.489.567	133.590.039
Loans	(Beşinci Bölüm-I) (6)	77.433.480	51.342.362	128.775.842	68.988.770	35.631.066	104.619.836
Receivables From Leasing Transactions	(Beşinci Bölüm-I) (7)	3.612.463	1.078.682	4.691.145	3.815.109	733.902	4.549.011
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm-I) (4)	12.715.079	16.363.818	29.078.897	11.533.660	17.318.883	28.852.543
Public Debt Securities		12.715.079	16.363.818	29.078.897	11.533.660	17.318.883	28.852.543
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm-I) (6)	-1.945.635	-1.222.117	-3.167.752	-2.237.067	-2.194.284	-4.431.351
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm-I) (8)	4.093.728	9.018	4.102.746	641.631	0	641.631
Held for Sale		4.093.728	0	4.093.728	641.631	0	641.631
Non-Current Assets From Discontinued Operations		0	9.018	9.018	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm-I) (9)	1.152.576	0	1.152.576	822.737	0	822.737
Investments in Associates (Net)		67.500	0	67.500	22.500	0	22.500
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		67.500	0	67.500	22.500	0	22.500
Investments in Subsidiaries (Net)		516.162	0	516.162	491.359	0	491.359
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		516.162	0	516.162	491.359	0	491.359
Jointly Controlled Partnerships (JointVentures) (Net)		568.914	0	568.914	308.878	0	308.878
Jointly Controlled Partnerships Accounted for Using Equity Method		568.914	0	568.914	308.878	0	308.878
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(Beşinci Bölüm-I) (10)	5.098.019	79.469	5.177.488	4.457.873	66.278	4.524.151
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm-I) (11)	624.891	0	624.891	357.228	14.242	371.470
Goodwill		0	0	0	0	10.725	10.725
Other		624.891	0	624.891	357.228	3.517	360.745
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm-I) (12)	6.417.788	0	6.417.788	4.636.810	0	4.636.810
CURRENT TAX ASSETS		549	0	549	136	0	136
DEFERRED TAX ASSET	(Beşinci Bölüm-I) (13)	1.118.645	0	1.118.645	1.199.059	0	1.199.059
OTHER ASSETS	(Beşinci Bölüm-I) (14)	6.503.575	406.550	6.910.125	2.052.005	392.842	2.444.847
TOTAL ASSETS		155.559.671	144.061.277	299.620.948	124.300.942	108.936.041	233.236.983
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm-II) (1)	102.843.209	93.222.752	196.065.961	81.304.178	80.490.765	161.794.943
LOANS RECEIVED	(Beşinci Bölüm-II) (2)	6.109.649	33.028.542	39.138.191	39.957	22.293.577	22.333.534
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)	(Beşinci Bölüm-II) (3)	8.196.194	6.984.371	15.180.565	1.851.447	6.064.054	7.915.501
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm-II) (4)	213.609	38.304	251.913	114.039	7.337	121.376
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		213.609	38.304	251.913	114.039	7.337	121.376
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm-II) (5)	1.014.360	71.127	1.085.487	702.237	72.516	774.753
PROVISIONS	(Beşinci Bölüm-II) (6)	5.943.639	66.803	6.010.442	6.540.723	45.322	6.586.045
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		582.843	0	582.843	1.217.881	0	1.217.881
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		5.360.796	66.803	5.427.599	5.322.842	45.322	5.368.164
CURRENT TAX LIABILITIES	(Beşinci Bölüm-II) (7)	552.775	885	553.660	1.135.205	96.074	1.231.279
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm-II) (8)	0	5.757	5.757	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	5.757	5.757	0	0	0
SUBORDINATED DEBT	(Beşinci Bölüm-II) (9)	0	9.530.381	9.530.381	0	8.896.597	8.896.597
Loans		0	9.530.381	9.530.381	0	8.896.597	8.896.597
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm-II) (10)	9.016.869	4.038.723	13.055.592	4.622.741	4.611.810	9.234.551
EQUITY	(Beşinci Bölüm-II) (11)	18.607.317	135.682	18.742.999	14.287.593	60.811	14.348.404
Issued capital		2.500.000	0	2.500.000	2.500.000	0	2.500.000
Capital Reserves		4.349.491	0	4.349.491	4.080.011	0	4.080.011
Equity Share Premiums		23.278	0	23.278	23.278	0	23.278
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		4.326.213	0	4.326.213	4.056.733	0	4.056.733

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.544.033	0	1.544.033	1.579.623	0	1.579.623
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.555.612	135.682	1.691.294	1.327.294	60.811	1.388.105
Profit Reserves		4.999.122	0	4.999.122	1.550.632	0	1.550.632
Legal Reserves		486.890	0	486.890	302.401	0	302.401
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		3.761.963	0	3.761.963	1.020.005	0	1.020.005
Other Profit Reserves		750.269	0	750.269	228.226	0	228.226
Profit or Loss		3.515.657	0	3.515.657	2.966.253	0	2.966.253
Prior Years' Profit or Loss		-1.028.836	0	-1.028.836	-1.003.030	0	-1.003.030
Current Period Net Profit Or Loss		4.544.493	0	4.544.493	3.969.283	0	3.969.283
Non-controlling Interests		143.402	0	143.402	283.780	0	283.780
Total equity and liabilities		152.497.621	147.123.327	299.620.948	110.598.120	122.638.863	233.236.983

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		33.602.947	30.902.712	64.505.659	38.792.293	33.545.326	72.337.619
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	19.443.882	16.741.116	36.184.998	15.325.346	14.746.594	30.071.940
Letters of Guarantee		19.332.500	10.152.973	29.485.473	15.172.970	9.438.213	24.611.183
Guarantees Subject to State Tender Law		2.187.316	461.552	2.648.868	2.023.770	400.715	2.424.485
Guarantees Given for Foreign Trade Operations		390	3.774.156	3.774.546	390	3.389.192	3.389.582
Other Letters of Guarantee		17.144.794	5.917.265	23.062.059	13.148.810	5.648.306	18.797.116
Bank Acceptances		0	22.177	22.177	0	137.121	137.121
Import Letter of Acceptance		0	22.177	22.177	0	137.121	137.121
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		3.811	6.514.733	6.518.544	12.800	5.141.798	5.154.598
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		3.811	6.514.733	6.518.544	12.800	5.141.798	5.154.598
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
Other Guarantees		0	51.233	51.233	0	29.462	29.462
Other Collaterals		107.571	0	107.571	139.576	0	139.576
COMMITMENTS	(Beşinci Bölüm-III) (1)	10.442.165	2.792.793	13.234.958	7.273.434	1.748.585	9.022.019
Irrevocable Commitments		10.397.665	2.792.793	13.190.458	7.228.934	1.748.585	8.977.519
Forward Asset Purchase Commitments		1.286.303	2.792.793	4.079.096	1.050.506	1.748.585	2.799.091
Share Capital Commitments to Associates and Subsidiaries		22.500	0	22.500	67.500	0	67.500
Loan Granting Commitments		622.033	0	622.033	605.190	0	605.190
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.152.038	0	2.152.038	1.628.852	0	1.628.852
Tax and Fund Liabilities Arised from Export Commitments		117.123	0	117.123	78.574	0	78.574
Commitments for Credit Card Limits		6.196.298	0	6.196.298	3.797.263	0	3.797.263
Commitments for Credit Cards and Banking Services Promotions		805	0	805	492	0	492
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		565	0	565	557	0	557
Revocable Commitments		44.500	0	44.500	44.500	0	44.500

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		44.500	0	44.500	44.500	0	44.500
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	3.716.900	11.368.803	15.085.703	16.193.513	17.050.147	33.243.660
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		3.716.900	11.368.803	15.085.703	16.193.513	17.050.147	33.243.660
Forward Buy or Sell Transactions		0	976.705	976.705	167.848	1.764.017	1.931.865
Forward Foreign Currency Buying Transactions		0	488.375	488.375	127.947	743.016	870.963
Forward Foreign Currency Sale Transactions		0	488.330	488.330	39.901	1.021.001	1.060.902
Other Forward Buy or Sell Transactions		3.716.900	10.392.098	14.108.998	16.025.665	15.286.130	31.311.795
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		655.121.599	178.322.048	833.443.647	365.308.886	122.192.080	487.500.966
ITEMS HELD IN CUSTODY		28.760.989	105.853.737	134.614.726	17.450.435	61.975.672	79.426.107
Customer Fund and Portfolio Balances		15.769.131	0	15.769.131	5.251.693	0	5.251.693
Securities Held in Custody		4.417	29.429.933	29.434.350	9.124	21.282.784	21.291.908
Cheques Received for Collection		9.725.366	364.042	10.089.408	9.196.163	346.474	9.542.637
Commercial Notes Received for Collection		2.939.893	1.111.876	4.051.769	2.717.701	287.869	3.005.570
Other Assets Received for Collection		103	0	103	103	0	103
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		218.626	3.600.936	3.819.562	218.626	2.340.384	2.559.010
Custodians		103.453	71.346.950	71.450.403	57.025	37.718.161	37.775.186
PLEDGED ITEMS		626.360.610	72.468.311	698.828.921	347.858.451	60.216.408	408.074.859
Securities		23.231.352	16.628.272	39.859.624	19.249.676	16.891.614	36.141.290
Guarantee Notes		7.457.061	263.103	7.720.164	5.618.532	187.917	5.806.449
Commodity		76.481.372	5.137.450	81.618.822	52.109.951	4.711.743	56.821.694
Warrant		0	0	0	0	0	0
Real Estate		452.853.793	44.657.119	497.510.912	242.386.120	32.844.770	275.230.890
Other Pledged Items		65.955.160	5.753.291	71.708.451	28.274.636	5.565.022	33.839.658
Depositories Receiving Pledged Items		381.872	29.076	410.948	219.536	15.342	234.878
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		688.724.546	209.224.760	897.949.306	404.101.179	155.737.406	559.838.585

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV) (1)	28.833.568	11.533.519	10.642.658	4.591.253
Profit Share on Loans		20.488.166	8.352.043	7.519.555	3.215.934
Income Received From Reserve Deposits		1.859.423	31.511	866.786	14.645
Income Received From Banks		1.112	99	31	60
Income Received from Money Market Placements		55.569	16.221	15.114	10.633
Income Received From Marketable Securities Portfolio		5.005.276	2.781.279	1.786.286	1.129.798
Financial Assets At Fair Value Through Profit Loss		352.834	950.098	165.152	388.533
Financial Assets At Fair Value Through Other Comprehensive Income		1.732.580	271.930	679.887	124.647
Financial Assets Measured at Amortised Cost		2.919.862	1.559.251	941.247	616.618
Finance Lease Income		1.298.115	331.079	454.331	220.119
Other Profit Share Income		125.907	21.287	555	64
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV) (2)	-23.257.956	-6.579.904	-9.863.804	-2.733.651
Expenses on Profit Sharing Accounts		-17.369.550	-5.299.587	-7.073.035	-2.211.610
Profit Share Expense on Funds Borrowed		-2.745.577	-1.024.655	-1.023.131	-454.464
Profit Share Expense on Money Market Borrowings		-946.245	-30.709	-501.802	-1.222
Expense on Securities Issued		-2.074.574	-124.609	-1.219.871	-37.055
Profit Share Expense on Leases		-109.751	-69.982	-40.424	-25.613
Other Profit Share Expense		-12.259	-30.362	-5.541	-3.687
NET PROFIT SHARE INCOME (LOSS)		5.575.612	4.953.615	778.854	1.857.602
NET FEE AND COMMISSION INCOME OR EXPENSES		2.808.658	1.665.331	1.017.879	838.728
Fees and Commissions Received		3.271.365	2.070.054	1.174.868	944.745
From Noncash Loans		327.395	233.018	109.570	85.268
Other	(Beşinci Bölüm-IV) (3)	2.943.970	1.837.036	1.065.298	859.477
Fees and Commissions Paid (-)		-462.707	-404.723	-156.989	-106.017
Paid for Noncash Loans		-619	-394	-272	-116
Other	(Beşinci Bölüm-IV) (3)	-462.088	-404.329	-156.717	-105.901
DIVIDEND INCOME	(Beşinci Bölüm-IV) (4)	2.740	991	2.384	825
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV) (5)	-754.713	2.859.544	1.142.747	1.140.508
Gains (Losses) Arising from Capital Markets Transactions		1.990.122	494.609	1.126.198	763.518
Gains (Losses) Arising From Derivative Financial Transactions		-4.410.704	102.019	-426.323	-1.121.716
Foreign Exchange Gains or Losses		1.665.869	2.262.916	442.872	1.498.706
OTHER OPERATING INCOME	(Beşinci Bölüm-IV) (6)	4.534.986	2.386.567	1.641.585	966.650
GROSS PROFIT FROM OPERATING ACTIVITIES		12.167.283	11.866.048	4.583.449	4.804.313
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV) (7)	-842.526	-2.868.432	-397.424	-631.601
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV) (7)	-120.642	-1.079.241	-24.594	-315.334
PERSONNEL EXPENSES (-)		-3.510.966	-1.860.968	-1.026.785	-642.666
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV) (8)	-2.721.632	-1.531.619	-976.700	-595.490
NET OPERATING INCOME (LOSS)		4.971.517	4.525.788	2.157.946	2.619.222
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		252.395	127.923	101.721	56.134
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(Beşinci Bölüm-IV) (9)	5.223.912	4.653.711	2.259.667	2.675.356
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV) (10)	-652.552	-1.410.898	-259.965	-778.066
Current Tax Provision		-118.079	-735.783	2.193	-710.899
Expense Effect of Deferred Tax		-2.517.044	-2.479.054	-935.875	-1.122.133
Income Effect of Deferred Tax		1.982.571	1.803.939	673.717	1.054.966
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV) (11)	4.571.360	3.242.813	1.999.702	1.897.290
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV) (11)	643	0	-136	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		643	0	-136	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		-1.439	0	-355	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		-1.439	0	-355	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		-796	0	-491	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		-796	0	-491	0
NET PROFIT OR LOSS FOR THE PERIOD	(Beşinci Bölüm-IV) (12)	4.570.564	3.242.813	1.999.211	1.897.290
Profit (Loss) Attributable to Group		4.544.493	3.218.283	1.986.600	1.881.507
Profit (loss), attributable to non-controlling interests		26.071	24.530	12.611	15.783
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		1,81780000	1,28731000	0,79464000	0,75260000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)		4.570.564	3.242.813		
OTHER COMPREHENSIVE INCOME		267.599	313.078	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-35.590	-48.590	0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		-50.843	-16.574		
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	-44.897		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		15.253	12.881		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		303.189	361.668	0	0
Exchange Differences on Translation		327.582	384.948		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-34.847	-15.009		
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		10.454	-8.271		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.838.163	3.555.891	0	0

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		1.869.501	3.680.711
Profit Share Income Received		26.265.026	10.233.448
Profit Share Expense Paid		-22.122.886	-5.083.145
Dividends received		2.740	991
Fees and Commissions Received		2.544.935	1.712.784
Other Gains		3.116.900	1.897.350
Collections from Previously Written Off Loans and Other Receivables	(V-I-6,h2)	141.944	182.283
Cash Payments to Personnel and Service Suppliers		-3.965.483	-2.502.931
Taxes Paid		-538.873	-286.946
Other	(V-VI-3)	-3.574.802	-2.473.123
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.715.181	12.130.094
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		2.963.750	-2.773.412
Net (Increase) Decrease in Due From Banks		-8.552.639	-4.860.043
Net (Increase) Decrease in Loans		-23.382.826	-13.602.162
Net (Increase) Decrease in Other Assets		-16.014.178	-3.329.491
Net (Increase) Decrease in Funds Collected From Banks		4.015.492	-463.370
Net Increase (Decrease) in Other Funds Collected		28.126.599	23.561.498
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		7.591.977	13.101.190
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	(V-VI-3)	8.967.006	495.884
Net Cash Provided From Banking Operations		5.584.682	15.810.805
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.165.293	-1.531.922
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-98.952	-227.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-743.578	-662.468
Cash Obtained from Tangible and Intangible Asset Sales		96.786	141.198
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-19.529.743	-12.488.154
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		13.235.387	11.138.331
Cash Paid for Purchase of Financial Assets At Amortised Cost	(V-I-4)	-5.154.480	-3.068.122
Cash Obtained from Sale of Financial Assets At Amortised Cost	(V-I-4)	8.029.287	3.634.793
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		10.544.881	-2.384.582
Cash Obtained from Loans and Securities Issued		188.170.119	28.947.984
Cash Outflow Arised From Loans and Securities Issued		-176.707.782	-30.711.980
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-164.573	-110.657
Other		-752.883	-509.929
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(V-VI-3)	2.232.812	1.846.355
Net Increase (Decrease) in Cash and Cash Equivalents		14.197.082	13.740.656
Cash and Cash Equivalents at Beginning of the Period	(V-VI-a)	31.859.321	13.520.568
Cash and Cash Equivalents at End of the Period	(V-VI-b)	46.056.403	27.261.224



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges , Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2023 - 30.09.2023	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	(V)	2.500.000	23.278	0	1.585.124	1.034.726	-193.239	0	530.140	191.121	0	1.839.959	-639.809	1.699.161	8.570.461	777.327	9.347.788
	Adjustments Related to TMS 8		0	0	0	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	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.500.000	23.278	0	1.585.124	1.034.726	-193.239	0	530.140	191.121	0	1.839.959	-639.809	1.699.161	8.570.461	777.327	9.347.788
	Total Comprehensive Income (Loss)		0	0	0	0	-61.473	12.883	0	384.948	-23.280	0	0	0	3.218.283	3.531.361	24.530	3.555.891
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	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	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	2.361.732	0	0	0	0	0	0	1.661.263	-745.802	0	-45.333	-708.953	-754.286
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	1.362.354	336.807	-1.699.161	0	0	0
	Dividends Paid		0	0	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	0	0	1.362.354	-1.362.354	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	1.699.161	-1.699.161	0	0	0
	Equity at end of period		2.500.000	23.278	0	3.946.856	973.253	-180.356	0	915.088	167.841	0	1.541.050	-1.048.804	3.218.283	12.056.489	92.904	12.149.393
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		2.500.000	23.278	0	4.056.733	1.804.567	-224.944	0	1.126.105	262.000	0	1.550.632	-1.003.030	3.969.283	14.064.624	283.780	14.348.404
	Adjustments Related to TMS 8		0	0	0	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	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.500.000	23.278	0	4.056.733	1.804.567	-224.944	0	1.126.105	262.000	0	1.550.632	-1.003.030	3.969.283	14.064.624	283.780	14.348.404
	Total Comprehensive Income (Loss)		0	0	0	0	-35.590	0	0	327.582	-24.393	0	0	0	4.544.493	4.812.092	26.071	4.838.163
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	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	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	269.480	0	0	0	0	0	0	35.239	-581.838	0	-277.119	-166.449	-443.568
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	3.413.251	556.032	-3.969.283	0	0	0
	Dividends Paid		0	0	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	0	0	3.413.251	-3.413.251	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	3.969.283	-3.969.283	0	0	0
	Equity at end of period		2.500.000	23.278	0	4.326.213	1.768.977	-224.944	0	1.453.687	237.607	0	4.999.122	-1.028.836	4.544.493	18.599.597	143.402	18.742.999