



KAMUYU AYDINLATMA PLATFORMU

ANADOLUBANK A.Ş. 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	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Anadolubank Anonim Şirketi Genel Kurulu'na

Giriş

Anadolubank 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. Banka 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 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 finansal bilgilerin, AnadoluBank A.Ş.'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.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 20 Kasım 2024

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)		12.538.225	32.193.370	44.731.595	10.624.703	24.682.718	35.307.421
Cash and cash equivalents		11.112.467	17.841.987	28.954.454	7.204.955	15.881.374	23.086.329
Cash and Cash Balances at Central Bank	V-I-1	2.087.396	7.261.793	9.349.189	4.207.322	4.615.126	8.822.448
Banks	V-I-2	413.208	10.356.820	10.770.028	188.079	11.267.812	11.455.891
Receivables From Money Markets		8.612.108	225.160	8.837.268	2.810.043	0	2.810.043
Allowance for Expected Losses (-)		-245	-1.786	-2.031	-489	-1.564	-2.053
Financial assets at fair value through profit or loss	V-I-3	0	210.580	210.580	0	118.238	118.238
Public Debt Securities		0	179.849	179.849	0	102.803	102.803
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	30.731	30.731	0	15.435	15.435
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	943.641	13.928.822	14.872.463	1.441.363	8.410.228	9.851.591
Public Debt Securities		821.104	2.258.150	3.079.254	1.351.279	2.277.538	3.628.817
Equity instruments		13.941	96.164	110.105	13.941	79.458	93.399
Other Financial Assets		108.596	11.574.508	11.683.104	76.143	6.053.232	6.129.375
Derivative financial assets	V-I-5	482.117	211.981	694.098	1.978.385	272.878	2.251.263
Derivative Financial Assets At Fair Value Through Profit Or Loss		482.117	211.981	694.098	1.978.385	272.878	2.251.263
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		41.415.716	31.280.069	72.695.785	26.376.264	21.687.160	48.063.424
Loans	V-I-6	38.656.013	21.228.670	59.884.683	24.542.466	18.469.203	43.011.669
Receivables From Leasing Transactions	V-I-9	0	0	0	0	0	0
Factoring Receivables	V-I-8	3.597.285	0	3.597.285	2.499.984	0	2.499.984
Other Financial Assets Measured at Amortised Cost	V-I-7	0	10.233.027	10.233.027	0	3.411.385	3.411.385
Public Debt Securities		0	7.092.990	7.092.990	0	646.464	646.464
Other Financial Assets		0	3.140.037	3.140.037	0	2.764.921	2.764.921
Allowance for Expected Credit Losses (-)		-837.582	-181.628	-1.019.210	-666.186	-193.428	-859.614
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-17	206.955	0	206.955	211.656	0	211.656
Held for Sale		206.955	0	206.955	211.656	0	211.656
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	V-I-10	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)	V-I-11	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-12	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)	V-I-13	1.701.778	58.352	1.760.130	1.721.924	48.613	1.770.537
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-14	127.645	0	127.645	97.895	0	97.895
Goodwill		0	0	0	0	0	0
Other		127.645	0	127.645	97.895	0	97.895
INVESTMENT PROPERTY (Net)	V-I-15	0	0	0	0	0	0
CURRENT TAX ASSETS		0	76.007	76.007	0	10.187	10.187
DEFERRED TAX ASSET	V-I-16	467.557	0	467.557	8.119	0	8.119
OTHER ASSETS (Net)	V-I-17	2.371.067	163.295	2.534.362	1.104.998	64.376	1.169.374
TOTAL ASSETS		58.828.943	63.771.093	122.600.036	40.145.559	46.493.054	86.638.613
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	34.528.104	58.939.443	93.467.547	26.573.244	44.211.838	70.785.082
LOANS RECEIVED	V-II-2	2.586.211	7.254.713	9.840.924	1.953.806	71.694	2.025.500
MONEY MARKET FUNDS		52.145	0	52.145	94.784	0	94.784
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
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	V-II-2	389.774	190.901	580.675	130.796	288.245	419.041
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		389.774	190.901	580.675	130.796	288.245	419.041
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		19	0	19	10	0	10
LEASE PAYABLES (Net)	V-II-3	239.141	45.855	284.996	236.643	42.427	279.070
PROVISIONS	V-II-4	373.235	24.414	397.649	185.386	34.328	219.714
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		225.802	7.687	233.489	148.023	18.567	166.590
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		147.433	16.727	164.160	37.363	15.761	53.124
CURRENT TAX LIABILITIES	V-II-5	545.847	0	545.847	78.801	0	78.801
DEFERRED TAX LIABILITY	V-II-6	0	46.643	46.643	206.021	15.061	221.082
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-7	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	V-II-8	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	V-II-9	1.798.643	270.811	2.069.454	1.027.334	335.314	1.362.648
EQUITY		14.705.021	609.116	15.314.137	10.741.270	411.611	11.152.881
Issued capital	V-II-10	1.100.000	0	1.100.000	1.100.000	0	1.100.000
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		1.108.812	48.143	1.156.955	1.159.957	38.911	1.198.868
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.628.232	-65.662	1.562.570	1.279.081	-117.997	1.161.084
Profit Reserves		7.672.982	0	7.672.982	4.741.743	0	4.741.743
Legal Reserves		220.000	0	220.000	220.000	0	220.000
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		7.452.982	0	7.452.982	4.521.743	0	4.521.743
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		3.167.678	626.635	3.794.313	2.440.542	490.697	2.931.239
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.167.678	626.635	3.794.313	2.440.542	490.697	2.931.239
Non-controlling Interests		27.317	0	27.317	19.947	0	19.947
Total equity and liabilities		55.218.140	67.381.896	122.600.036	41.228.095	45.410.518	86.638.613

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		50.804.623	78.359.553	129.164.176	46.290.690	86.094.151	132.384.841
GUARANTIES AND WARRANTIES	V-III-2	13.521.825	7.064.106	20.585.931	12.334.944	5.352.850	17.687.794
Letters of Guarantee		9.973.525	2.566.561	12.540.086	9.989.694	2.377.481	12.367.175
Guarantees Subject to State Tender Law		34.782	8.721	43.503	66.465	8.178	74.643
Guarantees Given for Foreign Trade Operations		134.815	6.680	141.495	113.422	7.172	120.594
Other Letters of Guarantee		9.803.928	2.551.160	12.355.088	9.809.807	2.362.131	12.171.938
Bank Acceptances		0	148.087	148.087	0	74.195	74.195
Import Letter of Acceptance		0	148.087	148.087	0	74.195	74.195
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	4.349.458	4.349.458	0	2.852.313	2.852.313
Documentary Letters of Credit		0	4.349.458	4.349.458	0	2.852.313	2.852.313
Other Letters of Credit		0	0	0	0	0	0
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		3.548.300	0	3.548.300	2.345.250	48.861	2.394.111
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	V-III-1	6.572.549	5.883.043	12.455.592	4.309.703	3.056.470	7.366.173
Irrevocable Commitments		6.572.549	5.883.043	12.455.592	4.309.703	3.056.470	7.366.173
Forward Asset Purchase Commitments		2.095.689	5.883.043	7.978.732	783.087	3.056.470	3.839.557
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		2.970.662	0	2.970.662	2.317.989	0	2.317.989
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		1.050.586	0	1.050.586	815.921	0	815.921
Tax and Fund Liabilities Arised from Export Commitments		38	0	38	12	0	12
Commitments for Credit Card Limits		368.006	0	368.006	323.994	0	323.994
Commitments for Credit Cards and Banking Services Promotions		911	0	911	617	0	617
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		86.657	0	86.657	68.083	0	68.083
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	V-III-6	30.710.249	65.412.404	96.122.653	29.646.043	77.684.831	107.330.874
Derivative Financial Instruments Held For Hedging		0	3.244.569	3.244.569	0	1.921.860	1.921.860
Fair Value Hedges		0	3.244.569	3.244.569	0	1.921.860	1.921.860
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		30.710.249	62.167.835	92.878.084	29.646.043	75.762.971	105.409.014
Forward Foreign Currency Buy or Sell Transactions		6.445.368	7.267.475	13.712.843	8.034.856	10.024.522	18.059.378
Forward Foreign Currency Buying Transactions		2.998.506	3.748.588	6.747.094	8.034.791	1.294.460	9.329.251
Forward Foreign Currency Sale Transactions		3.446.862	3.518.887	6.965.749	65	8.730.062	8.730.127
Currency and Interest Rate Swaps		18.504.271	45.755.635	64.259.906	16.292.728	56.439.695	72.732.423
Currency Swap Buy Transactions		746.675	18.269.310	19.015.985	3.147.742	24.889.307	28.037.049
Currency Swap Sell Transactions		1.604.786	17.414.297	19.019.083	3.602.986	24.379.896	27.982.882
Interest Rate Swap Buy Transactions		8.076.405	5.036.014	13.112.419	4.771.000	3.585.246	8.356.246
Interest Rate Swap Sell Transactions		8.076.405	5.036.014	13.112.419	4.771.000	3.585.246	8.356.246
Currency, Interest Rate and Securities Options		5.760.610	8.763.011	14.523.621	5.318.459	9.298.754	14.617.213
Currency Options Buy Transactions		335.287	6.514.161	6.849.448	974.804	7.070.187	8.044.991
Currency Options Sell Transactions		5.425.323	2.248.850	7.674.173	4.343.655	2.228.567	6.572.222
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	381.714	381.714	0	0	0
CUSTODY AND PLEDGES RECEIVED		720.501.118	65.213.251	785.714.369	529.837.241	51.254.827	581.092.068
ITEMS HELD IN CUSTODY		184.672.526	8.857.325	193.529.851	130.235.634	6.354.189	136.589.823
Customer Fund and Portfolio Balances		2.049.890	3.823.923	5.873.813	1.196.531	2.148.446	3.344.977
Securities Held in Custody		163.359.730	4.907.507	168.267.237	115.511.257	3.990.353	119.501.610
Cheques Received for Collection		18.960.032	102.949	19.062.981	13.170.734	106.157	13.276.891
Commercial Notes Received for Collection		74.411	22.946	97.357	77.184	16.387	93.571
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		228.463	0	228.463	279.928	92.846	372.774
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		534.231.607	56.355.926	590.587.533	398.004.622	44.900.638	442.905.260
Securities		275	0	275	5.494.535	0	5.494.535
Guarantee Notes		8.678	91.013	99.691	11.329	71.648	82.977
Commodity		0	0	0	0	0	0
Warrant		2.783.620	0	2.783.620	237.365	0	237.365
Real Estate		0	0	0	0	0	0
Other Pledged Items		531.439.034	56.264.913	587.703.947	392.261.393	44.828.990	437.090.383

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.596.985	0	1.596.985	1.596.985	0	1.596.985
TOTAL OFF-BALANCE SHEET ACCOUNTS		771.305.741	143.572.804	914.878.545	576.127.931	137.348.978	713.476.909

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					
INTEREST INCOME		17.186.940	5.377.278	7.047.457	2.411.289
Interest Income on Loans	V-IV-1	12.616.863	4.246.547	5.103.081	1.876.860
Interest Income on Reserve Deposits		402.812	80	278.552	34
Interest Income on Banks	V-IV-1	375.341	360.810	106.309	200.729
Interest Income on Money Market Placements		2.090.021	104.265	953.517	32.477
Interest Income on Marketable Securities Portfolio	V-IV-1	591.627	275.063	176.223	131.642
Financial Assets At Fair Value Through Profit Loss		18.925	8.073	9.454	3.380
Financial Assets At Fair Value Through Other Comprehensive Income		391.782	132.301	89.673	104.276
Financial Assets Measured at Amortised Cost		180.920	134.689	77.096	23.986
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.110.276	390.513	429.775	169.547
INTEREST EXPENSES (-)		-11.377.004	-4.692.406	-4.541.030	-2.073.794
Interest Expenses on Deposits	V-IV-2	-10.217.556	-4.324.345	-4.096.923	-1.875.227
Interest Expenses on Funds Borrowed	V-IV-2	-980.836	-281.919	-383.539	-144.366
Interest Expenses on Money Market Funds		-346	-55.615	0	-44.835
Interest Expenses on Securities Issued			0	0	0
Lease Interest Expenses		-37.616	-22.472	-12.594	-8.127
Other Interest Expense		-140.650	-8.055	-47.974	-1.239
NET INTEREST INCOME OR EXPENSE		5.809.936	684.872	2.506.427	337.495
NET FEE AND COMMISSION INCOME OR EXPENSES		1.260.980	1.339.102	419.629	577.976
Fees and Commissions Received		1.943.499	1.592.258	765.491	667.968
From Noncash Loans		156.132	111.605	48.863	48.198
Other		1.787.367	1.480.653	716.628	619.770
Fees and Commissions Paid (-)		-682.519	-253.156	-345.862	-89.992
Paid for Noncash Loans		-185	-118	-46	-24
Other		-682.334	-253.038	-345.816	-89.968
DIVIDEND INCOME	V-IV-3	640	2.710	0	0
TRADING INCOME OR LOSS (Net)	V-IV-4	727.748	3.063.191	-175.394	567.140
Gains (Losses) Arising from Capital Markets Transactions		110.160	124.363	36.429	20.268
Gains (Losses) Arising From Derivative Financial Transactions		120.508	554.293	-227.955	320.136
Foreign Exchange Gains or Losses		497.080	2.384.535	16.132	226.736
OTHER OPERATING INCOME	V-IV-5	341.664	313.865	17.786	67.669
GROSS PROFIT FROM OPERATING ACTIVITIES		8.140.968	5.403.740	2.768.448	1.550.280
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-390.707	-221.021	-92.513	-45.030
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-106.268	-18.977	-13.396	-1.124
PERSONNEL EXPENSES (-)		-1.475.116	-1.005.198	-517.090	-378.218
OTHER OPERATING EXPENSES (-)	V-IV-7	-847.864	-1.055.816	-318.739	-613.349
NET OPERATING INCOME (LOSS)		5.321.013	3.102.728	1.826.710	512.559
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	V-IV-8	5.321.013	3.102.728	1.826.710	512.559
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-1.519.285	-1.115.725	-520.095	-464.316
Current Tax Provision		-1.945.760	-384.252	-458.697	-7.715
Expense Effect of Deferred Tax		-258.946	-825.007	-139.004	-509.804
Income Effect of Deferred Tax		685.421	93.534	77.606	53.203
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-8	3.801.728	1.987.003	1.306.615	48.243
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	V-IV-8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	V-IV-8	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	V-IV-10	3.801.728	1.987.003	1.306.615	48.243
Profit (Loss) Attributable to Group		3.794.313	1.981.102	1.304.035	45.845
Profit (loss), attributable to non-controlling interests		7.415	5.901	2.580	2.398
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)	III-XXIV	0,03456100	0,01806000	0,01187800	0,00044000



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)		3.801.728	1.987.003		
OTHER COMPREHENSIVE INCOME		359.573	267.462		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-41.913	-14.052		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-74.437	-41.630		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		13.188	18.758		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		19.336	8.820		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		401.486	281.514		
Exchange Differences on Translation		792.393	1.097.584		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		167.790	-287.865		
Income (Loss) Related with Cash Flow Hedges		0	-7.032		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-778.870	-982.325		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0			
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		220.173	461.152		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.161.301	2.254.465		

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		12.557.435	3.105.017
Interest Received		16.489.292	5.223.057
Interest Paid		-9.587.323	-4.391.141
Dividends received		640	2.710
Fees and Commissions Received		1.943.499	1.592.258
Other Gains		280.757	2.014.583
Collections from Previously Written Off Loans and Other Receivables		131.580	201.892
Cash Payments to Personnel and Service Suppliers		-1.475.116	-1.005.198
Taxes Paid		-296.369	-270.803
Other	V-VI-1	5.070.475	-262.341
Changes in Operating Assets and Liabilities Subject to Banking Operations		-10.709.978	2.451.925
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-54.695	81.146
Net (Increase) Decrease in Due From Banks		-1.686.109	363.369
Net (Increase) Decrease in Loans		-21.732.742	-14.355.409
Net (Increase) Decrease in Other Assets	V-VI-1	-8.708.601	-7.687.036
Net Increase (Decrease) in Bank Deposits		173.735	2.491.873
Net Increase (Decrease) in Other Deposits		20.879.943	18.482.647
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	V-VI-1	418.491	3.075.335
Net Cash Provided From Banking Operations		1.847.457	5.556.942
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-6.079.434	-321.123
Cash Paid For Tangible And Intangible Asset Purchases		-156.180	-167.686
Cash Obtained from Tangible and Intangible Asset Sales		14.919	106.578
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-204.829	-1.933.107
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		567.578	936.810
Cash Paid for Purchase of Financial Assets At Amortised Cost		-6.728.500	-911.727
Cash Obtained from Sale of Financial Assets At Amortised Cost		414.081	1.873.864
Other		13.497	-225.855
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		7.712.205	-258.542
Cash Obtained from Loans and Securities Issued		7.718.131	
Cash Outflow Arised From Loans and Securities Issued			-203.367
Payments of lease liabilities		-5.926	-55.175
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	V-VI-1	420.293	575.601
Net Increase (Decrease) in Cash and Cash Equivalents		3.900.521	5.552.878
Cash and Cash Equivalents at Beginning of the Period		19.214.158	11.107.244
Cash and Cash Equivalents at End of the Period		23.114.679	16.660.122



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		1.100.000	0	0	0	492.241	-59.854	18.775 0	1.763.458	-59.427	-1.093.842 0	2.756.677	1.985.063	0	6.903.091	11.745	6.914.836
	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	V-II-10	1.100.000	0	0	0	492.241	-59.854	18.775 0	1.763.458	-59.427	-1.093.842 0	2.756.677	1.985.063	0	6.903.091	11.745	6.914.836
	Total Comprehensive Income (Loss)		0	0	0	0	0	-25.931	11.879 0	1.097.584	-194.821	-621.249 0	0	0	1.981.102	2.248.564	5.901	2.254.465
	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	0	0	0	0	0	0	0	0	0	0	0	15	15
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	1.919.532	-	0	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	1.919.532	-	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		1.100.000	0	0	0	492.241	-85.785	30.654 0	2.861.042	-254.248	-1.715.091 0	4.676.209	65.531	1.981.102	9.151.655	17.661	9.169.316
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		1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	11.132.934	19.947	11.152.881
	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	V-II-10	1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	11.132.934	19.947	11.152.881
	Total Comprehensive Income (Loss)		0	0	0	0	-312	-50.833	9.232 0	792.395	154.301	-545.210 0	0	0	3.794.313	4.153.886	7.415	4.161.301
	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	0	0	0	0	0	0	0	0	0	0	0	-45	-45
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	2.931.239	-	0	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	2.931.239	-	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		1.100.000	0	0	0	1.255.988	-147.176	48.143 0	4.108.569	-17.812	-2.528.187 0	7.672.982	0	3.794.313	15.286.820	27.317	15.314.137