Date and time of publication on KAP: 21.11.2024 19:43:52
https://www.kap.org.tr/en/Bildirim/1359726

KAMUYU AYDINLATMA PLATFORMU

TURKISH BANK A.Ş.
Bank Financial Report
Consolidated
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	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank A.Ş.'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide 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 konsolide finansal bilgilerin 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 finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı ("SBDS") 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır.Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Turkish Bank A.Ş.'nin 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 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 finansal tablolarının bağımsız denetimi ve 30 Eylül 2023 tarihinde sona eren dokuz aylık ara hesap dönemine ait konsolide finansal tablolarının sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 27 Mart 2024 tarihli bağımsız denetçi raporunda ve 24 Kasım 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

21 Kasım 2024

İstanbul, Türkiye

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)		1.226.357	1.748.500	2.974.857	1.301.602	1.009.065	2.310.667
Cash and cash equivalents		1.015.518	1.514.632	2.530.150	1.085.950	958.885	2.044.835
Cash and Cash Balances at Central Bank	1	23.490	1.181.241	1.204.731	312.630	455.386	768.016
Banks	3	30.735	333.391	364.126	163.002	503.499	666.501
Receivables From Money Markets		961.535	0	961.535	610.553	0	610.553
Allowance for Expected Losses (-)		-242	0	-242	-235	0	-235
Financial assets at fair value through profit or loss	2	113.746	45.126	158.872	140.769	36.866	177.635
Public Debt Securities		0	0	0	0	0	0
Equity instruments		4	45.126	45.130	1	36.866	36.867
Other Financial Assets		113.742	0	113.742	140.768	0	140.768
Financial Assets at Fair Value Through Other Comprehensive Income	4	89.710	175.587	265.297	74.683	0	74.683
Public Debt Securities		12.312	0	12.312	17.730	0	17.730
Equity instruments		1.517	0	1.517	1.517	0	1.517
Other Financial Assets		75.881	175.587	251.468	55.436	0	55.436
Derivative financial assets	2	7.383	13.155	20.538	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Profit Or Loss		7.383	13.155	20.538	200	13.314	13.514
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	10	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		977.391	953.525	1.930.916	597.871	704.290	1.302.161
Loans	5	1.025.418	953.525	1.978.943	652.858	704.290	1.357.148
Receivables From Leasing Transactions	9	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	6	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-48.027	0	-48.027	-54.987	0	-54.987
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	13	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		10.000	0	10.000	10.000	0	10.000
Investments in Associates (Net)	7	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	7	10.000	0	10.000	10.000	0	10.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	8	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		21.994	0	21.994	25.724	0	25.724
INTANGIBLE ASSETS AND GOODWILL (Net)		11.707	0	11.707	13.568	0	13.568
Goodwill		0	0	0	0	0	0
Other		11.707	0	11.707	13.568	0	13.568
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS	12	1.573	0	1.573	1.027	0	1.027
DEFERRED TAX ASSET	12	54.092	0	54.092	34.614	0	34.614
OTHER ASSETS (Net)		320.770	40.783	361.553	135.365	25.637	161.002
TOTAL ASSETS		**2.623.884**	**2.742.808**	**5.366.692**	**2.119.771**	**1.738.992**	**3.858.763**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	1.566.402	2.753.368	4.319.770	1.488.981	1.434.452	2.923.433
LOANS RECEIVED	3	18.705	29.649	48.354	11.569	260.501	272.070
MONEY MARKET FUNDS	4	107.972	0	107.972	159.484	0	159.484
MARKETABLE SECURITIES (Net)	5	43.493	0	43.493	49.340	0	49.340
Bills		43.493	0	43.493	49.340	0	49.340
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2	8.296	20.024	28.320	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		8.296	20.024	28.320	200	11.299	11.499
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	8	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	7	2.569	0	2.569	4.346	0	4.346
PROVISIONS	9	20.253	0	20.253	17.534	0	17.534
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		15.351	0	15.351	11.295	0	11.295
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		4.902	0	4.902	6.239	0	6.239
CURRENT TAX LIABILITIES	10	32.185	0	32.185	10.051	0	10.051
DEFERRED TAX LIABILITY	10	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	6	302.638	55.292	357.930	57.776	23.015	80.791
EQUITY	11	406.426	-580	405.846	330.215	0	330.215
Issued capital		175.000	0	175.000	175.000	0	175.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-5.070	0	-5.070	-4.763	0	-4.763
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		812	-580	232	952	0	952
Profit Reserves		26.368	0	26.368	22.329	0	22.329
Legal Reserves	12	12.972	0	12.972	8.933	0	8.933
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	13	13.396	0	13.396	13.396	0	13.396
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		209.316	0	209.316	136.697	0	136.697
Prior Years' Profit or Loss		132.658	0	132.658	52.499	0	52.499
Current Period Net Profit Or Loss		76.658	0	76.658	84.198	0	84.198
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**2.508.939**	**2.857.753**	**5.366.692**	**2.129.496**	**1.729.267**	**3.858.763**

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		477.965	3.379.873	3.857.838	519.639	3.625.819	4.145.458
GUARANTIES AND WARRANTIES	1	251.027	226.067	477.094	323.581	317.459	641.040
Letters of Guarantee		251.027	153.432	404.459	323.581	243.807	567.388
Guarantees Subject to State Tender Law		208.031	153.432	361.463	281.672	200.404	482.076
Guarantees Given for Foreign Trade Operations		548	0	548	548	0	548
Other Letters of Guarantee		42.448	0	42.448	41.361	43.403	84.764
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	72.635	72.635	0	73.652	73.652
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	72.635	72.635	0	73.652	73.652
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	87.452	72.743	160.195	59.616	44.737	104.353
Irrevocable Commitments		87.452	72.743	160.195	59.616	44.737	104.353
Forward Asset Purchase Commitments		41.701	59.696	101.397	2.954	31.985	34.939
Time Deposit Purchase and Sales Commitments		4.006	0	4.006	4.199	0	4.199
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		1.730	0	1.730	1.431	0	1.431
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.166	0	5.166	4.454	0	4.454
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	7	0	7
Commitments for Credit Card Limits		4.286	13.047	17.333	3.931	12.752	16.683
Commitments for Credit Cards and Banking Services Promotions		144	0	144	144	0	144
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		30.412	0	30.412	42.496	0	42.496
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		139.486	3.081.063	3.220.549	136.442	3.263.623	3.400.065
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		139.486	3.081.063	3.220.549	136.442	3.263.623	3.400.065
Forward Foreign Currency Buy or Sell Transactions		101.686	85.303	186.989	0	0	0
Forward Foreign Currency Buying Transactions		0	85.303	85.303	0	0	0
Forward Foreign Currency Sale Transactions		101.686	0	101.686	0	0	0
Currency and Interest Rate Swaps		0	2.008.812	2.008.812	0	2.250.788	2.250.788
Currency Swap Buy Transactions		0	1.005.594	1.005.594	0	1.125.239	1.125.239
Currency Swap Sell Transactions		0	1.003.218	1.003.218	0	1.125.549	1.125.549
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		37.800	984.062	1.021.862	136.442	937.016	1.073.458
Currency Options Buy Transactions		18.900	485.136	504.036	68.221	466.260	534.481
Currency Options Sell Transactions		18.900	498.926	517.826	68.221	470.756	538.977
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	2.886	2.886	0	75.819	75.819
CUSTODY AND PLEDGES RECEIVED		17.102.895	62.552.861	79.655.756	14.570.519	56.829.020	71.399.539
ITEMS HELD IN CUSTODY		2.029.198	1.923.575	3.952.773	873.653	4.852.722	5.726.375
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.687.158	1.645.392	3.332.550	807.762	2.144.840	2.952.602
Cheques Received for Collection		289.289	58.303	347.592	13.140	58.741	71.881
Commercial Notes Received for Collection		0	1.961	1.961	0	1.673	1.673
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		52.751	217.919	270.670	52.751	2.647.468	2.700.219
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.475.578	6.570.943	8.046.521	1.053.747	5.596.694	6.650.441
Securities		3.745	0	3.745	3.745	0	3.745
Guarantee Notes		56.785	9.543	66.328	56.785	8.143	64.928
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		129.120	6.219.329	6.348.449	201.620	5.231.848	5.433.468
Other Pledged Items		1.285.928	342.071	1.627.999	791.597	356.703	1.148.300

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		13.598.119	54.058.343	67.656.462	12.643.119	46.379.604	59.022.723
TOTAL OFF-BALANCE SHEET ACCOUNTS		**17.580.860**	**65.932.734**	**83.513.594**	**15.090.158**	**60.454.839**	**75.544.997**

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	1	737.748	209.944	305.158	89.365
Interest Income on Loans		332.612	88.810	135.053	41.981
Interest Income on Reserve Deposits		5.287	72	81	30
Interest Income on Banks		67.492	75.262	19.874	33.240
Interest Income on Money Market Placements		282.180	19.366	129.831	6.138
Interest Income on Marketable Securities Portfolio		28.738	20.019	12.012	3.863
Financial Assets At Fair Value Through Profit Loss		1.237	0	697	0
Financial Assets At Fair Value Through Other Comprehensive Income		27.501	20.019	11.315	3.863
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		21.439	6.415	8.307	4.113
INTEREST EXPENSES (-)	2	-457.376	-153.558	-175.099	-73.301
Interest Expenses on Deposits		-436.349	-144.199	-169.087	-68.739
Interest Expenses on Funds Borrowed		-4.916	-3.993	-2.051	-1.830
Interest Expenses on Money Market Funds		-214	-21	0	-7
Interest Expenses on Securities Issued		-12.011	-4.554	-3.629	-2.477
Lease Interest Expenses		-1.046	-772	-282	-233
Other Interest Expense		-2.840	-19	-50	-15
NET INTEREST INCOME OR EXPENSE		280.372	56.386	130.059	16.064
NET FEE AND COMMISSION INCOME OR EXPENSES		4.591	8.497	4.736	4.792
Fees and Commissions Received		36.441	32.602	15.957	14.466
From Noncash Loans		6.264	4.010	2.862	1.368
Other	4	30.177	28.592	13.095	13.098
Fees and Commissions Paid (-)		-31.850	-24.105	-11.221	-9.674
Paid for Noncash Loans		-593	-3.753	-225	-1.634
Other	4	-31.257	-20.352	-10.996	-8.040
DIVIDEND INCOME		1.081	0	529	0
TRADING INCOME OR LOSS (Net)	3	60.735	199.049	1.156	52.015
Gains (Losses) Arising from Capital Markets Transactions		82.255	47.378	25.484	20.722
Gains (Losses) Arising From Derivative Financial Transactions		-835	-41.011	-11.049	6.716
Foreign Exchange Gains or Losses		-20.685	192.682	-13.279	24.577
OTHER OPERATING INCOME	5	28.616	32.136	11.983	7.344
GROSS PROFIT FROM OPERATING ACTIVITIES		375.395	296.068	148.463	80.215
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-3.417	-19.393	-930	2
OTHER ALLOWANCE EXPENSES (-)		0	-100	0	0
PERSONNEL EXPENSES (-)		-96.520	-52.026	-32.334	-15.862
OTHER OPERATING EXPENSES (-)	7	-190.394	-131.805	-64.748	-45.027
NET OPERATING INCOME (LOSS)		85.064	92.744	50.451	19.328
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		85.064	92.744	50.451	19.328
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	-8.406	-28.652	-15.246	-8.792
Current Tax Provision		-27.444	-27.098	-11.377	-4.596
Expense Effect of Deferred Tax		0	-1.554	0	-4.196
Income Effect of Deferred Tax		19.038	0	-3.869	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		76.658	64.092	35.205	10.536
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	9	76.658	64.092	35.205	10.536
Profit (Loss) Attributable to Group		76.658	64.092	35.205	10.536
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

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

Presentation Currency	1.000 TL
Nature of Financial Statements	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)		76.658	64.092	35.205	10.536
OTHER COMPREHENSIVE INCOME		-1.027	3.340	2.773	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-307	1	1.507	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-439	1	2.153	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		132	0	-646	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-720	3.339	1.266	0
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.028	4.281	1.808	0
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		308	-942	-542	0
TOTAL COMPREHENSIVE INCOME (LOSS)		75.631	67.432	37.978	10.536

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

KAMUYU AYDINLATMA PLATFORMU

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		109.422	31.348
Interest Received		695.381	195.405
Interest Paid		-422.826	-124.102
Dividends received		1.081	0
Fees and Commissions Received		36.441	9.610
Other Gains		95.460	264.683
Collections from Previously Written Off Loans and Other Receivables		8.702	16.784
Cash Payments to Personnel and Service Suppliers		-92.903	-52.026
Taxes Paid		-13.279	-23.705
Other		-198.635	-255.301
Changes in Operating Assets and Liabilities Subject to Banking Operations		-43.645	-107.561
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		12.167	-15.259
Net (Increase) Decrease in Due From Banks		-180.824	-88.559
Net (Increase) Decrease in Loans		-473.575	-16.391
Net (Increase) Decrease in Other Assets		-467.510	17.401
Net Increase (Decrease) in Bank Deposits		-64.057	12.244
Net Increase (Decrease) in Other Deposits		1.161.652	391.121
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-250.099	-290.526
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		218.601	-117.592
Net Cash Provided From Banking Operations		65.777	-76.213
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-147.827	-8.864
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-5.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.719	-3.729
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-329.082	-164.579
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		183.974	164.444
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-20.918	27.123
Cash Obtained from Loans and Securities Issued		98.904	64.452
Cash Outflow Arised From Loans and Securities Issued		-117.000	-32.226
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.822	-1.855
Other		0	-3.248
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		143.513	149.219
Net Increase (Decrease) in Cash and Cash Equivalents		40.545	91.265
Cash and Cash Equivalents at Beginning of the Period		1.594.235	1.226.441
Cash and Cash Equivalents at End of the Period		1.634.780	1.317.706

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		**175.000**	**0**	**0**	**0**	**0**	**-4.394**	**-32**	**-4.426**	**0**	**655**	**0**	**655**	**20.908**	**29.885**	**24.035**	**246.057**	**0**	**246.057**
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		175.000	0	0	0	0	-4.394	-32	-4.426	0	655	0	655	20.908	29.885	24.035	246.057	0	246.057
	Total Comprehensive Income (Loss)		0	0	0	0	0	1	0	1	0	3.339	0	3.339	0	0	64.092	67.432	0	67.432
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	-3.784	0	-3.784	387	27.432	-24.035	0	0	0
	Dividends Paid		0	0	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	-3.784	0	-3.784	387	27.432	-24.035	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**175.000**	**0**	**0**	**0**	**0**	**-4.393**	**-32**	**-4.425**	**0**	**210**	**0**	**210**	**21.295**	**57.317**	**64.092**	**313.489**	**0**	**313.489**
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		**175.000**	**0**	**0**	**0**	**0**	**-4.731**	**-32**	**-4.763**	**0**	**952**	**0**	**952**	**22.329**	**52.499**	**84.198**	**330.215**	**0**	**330.215**
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		175.000	0	0	0	0	-4.731	-32	-4.763	0	952	0	952	22.329	52.499	84.198	330.215	0	330.215
	Total Comprehensive Income (Loss)		0	0	0	0	0	-307	0	-307	0	-720	0	-720	0	0	76.658	75.631	0	75.631
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.039	80.159	-84.198	0	0	0
	Dividends Paid		0	0	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	0	0	4.039	80.159	-84.198	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**175.000**	**0**	**0**	**0**	**0**	**-5.038**	**-32**	**-5.070**	**0**	**232**	**0**	**232**	**26.368**	**132.658**	**76.658**	**405.846**	**0**	**405.846**