

#### 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

Giris

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)

	Footnote Reference		Current Period 30.09.2024			Previous Period 31.12.2023	
	FOOLHOLE REIEIEHLE	ТС	FC	Total	тс	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	2.044.83
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	666.50
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	177.63
Public Debt Securities		0	0	0	0	0	(
Equity instruments		4	45.126	45.130	1	36.866	36.86
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	(
FINANCIAL ASSETS AT AMORTISED COST (Net)		977.391	953.525	1.930.916	597.871	704.290	1.302.16
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	(
Factoring Receivables		0	0	0	0	0	(
Other Financial Assets Measured at Amortised Cost	6	0	0	0	0	0	(
Public Debt Securities		0	0	0	0	0	(
Other Financial Assets		0	0	0	0	0	(
Allowance for Expected Credit Losses (-)		-48.027	0	-48.027	-54.987	0	-54.98
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	13	0	0	0	0	0	(
Held for Sale		0	0	0	0	0	(
Non-Current Assets From Discontinued Operations		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	(

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	,	0.000	0	0.000	0.000	0	10.000
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	8	0.000	0	0	0.000	0	0.000
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	15.508	0	13.500
Other		11.707	0	11.707	13.568	0	13.568
	11		-			-	13.508
INVESTMENT PROPERTY (Net)	11	1.572	0	0	1 027	0	1 027
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

Nature of Financial Statements

1.000 TL Consolidated

	Footnote Reference  1  1  1  1		Current Period 30.09.2024			Previous Period 31.12.2023	
	roothole Reference	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	4.145.4
GUARANTIES AND WARRANTIES	1	251.027	226.067	477.094	323.581	317.459	641.0
Letters of Guarantee		251.027	153.432	404.459	323.581	243.807	567.3
Guarantees Subject to State Tender Law		208.031	153.432	361.463	281.672	200.404	482.0
Guarantees Given for Foreign Trade Operations		548	0	548	548	0	į.
Other Letters of Guarantee		42.448	0	42.448	41.361	43.403	84.7
Bank Acceptances		0	0	0	0	0	
Import Letter of Acceptance		0	0	0	0	0	
Other Bank Acceptances		0	0	0	0	0	
Letters of Credit		0	72.635	72.635	0	73.652	73.
Documentary Letters of Credit		0	0	0	0	0	
Other Letters of Credit		0	72.635	72.635	0	73.652	73.
Prefinancing Given as Guarantee		0	0	0	0	0	
Endorsements		0	0	0	0	0	
Endorsements to the Central Bank of Turkey		0	0	0	0	0	
Other Endorsements		0	0	0	0	0	
Purchase Guarantees for Securities Issued		0	0	0	0	0	
Factoring Guarantees		0	0	0	0	0	
Other Guarantees		0	0	0	0	0	
Other Collaterals		0	0	0	0	0	
COMMITMENTS	1	87.452	72.743	160.195	59.616	44.737	104.
Irrevocable Commitments		87.452	72.743	160.195	59.616	44.737	104.
Forward Asset Purchase Commitments		41.701	59.696	101.397	2.954	31.985	34.
Time Deposit Purchase and Sales Commitments		4.006	0	4.006	4.199	0	4
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	
Loan Granting Commitments		1.730	0	1.730	1.431	0	1.
Securities Issue Brokerage Commitments		0	0	0	0	0	
Commitments for Reserve Requirements		0	0	0	0	0	
Commitments for Cheque Payments		5.166	0	5.166	4.454	0	4.
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	7	0	
Commitments for Credit Card Limits		4.286	13.047	17.333	3.931	12.752	16.
Commitments for Credit Cards and Banking Services Promotions		144	0	144	144	0	
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	

Securities						
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
TODY AND PLEDGES RECEIVED	17.102.895	62.552.861	79.655.756	14.570.519	56.829.020	71.399.539
FEMS 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)

	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
atement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	1	737.748	209.944	305.158	89.3
Interest Income on Loans	-	332.612	88.810	135.053	41.9
Interest Income on Reserve Deposits		5.287	72	81	
Interest Income on Banks		67.492	75.262	19.874	33.
Interest Income on Money Market Placements		282.180	19.366	129.831	6.
Interest Income on Marketable Securities Portfolio		28.738	20.019	12.012	3.
Financial Assets At Fair Value Through Profit Loss		1.237	0	697	
Financial Assets At Fair Value Through Other		27.501	20.019	11.315	3.
Comprehensive Income		27.501	20.019	11.515	J.
Financial Assets Measured at Amortised Cost		0	0	0	
Finance Leasing Interest Income		0	0	0	
Other Interest Income		21.439	6.415	8.307	4.
INTEREST EXPENSES (-)	2	-457.376	-153.558	-175.099	-73.
Interest Expenses on Deposits		-436.349	-144.199	-169.087	-68
Interest Expenses on Funds Borrowed		-4.916	-3.993	-2.051	-1
Interest Expenses on Money Market Funds		-214	-21	0	
Interest Expenses on Securities Issued		-12.011	-4.554	-3.629	-2
Lease Interest Expenses		-1.046	-772	-282	
Other Interest Expense		-2.840	-19	-50	
NET INTEREST INCOME OR EXPENSE		280.372	56.386	130.059	16
NET FEE AND COMMISSION INCOME OR EXPENSES		4.591	8.497	4.736	4
Fees and Commissions Received		36.441	32.602	15.957	14
From Noncash Loans		6.264	4.010	2.862	1
Other	4	30.177	28.592	13.095	13
Fees and Commissions Paid (-)		-31.850	-24.105	-11.221	-9
Paid for Noncash Loans		-593	-3.753	-225	-1
Other	4	-31.257	-20.352	-10.996	-8
DIVIDEND INCOME		1.081	0	529	
TRADING INCOME OR LOSS (Net)	3	60.735	199.049	1.156	52
Gains (Losses) Arising from Capital Markets Transactions Gains (Losses) Arising From Derivative Financial		82.255	47.378	25.484	20
Transactions		-835	-41.011	-11.049	6
Foreign Exchange Gains or Losses		-20.685	192.682	-13.279	24
OTHER OPERATING INCOME	5	28.616	32.136	11.983	7
GROSS PROFIT FROM OPERATING ACTIVITIES		375.395	296.068	148.463	80
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	6	-3.417	-19.393	-930	
OTHER ALLOWANCE EXPENSES ( - )		0	-100	0	
PERSONNEL EXPENSES (-)		-96.520	-52.026	-32.334	-15
OTHER OPERATING EXPENSES (-)	7	-190.394	-131.805	-64.748	-45
NET OPERATING INCOME (LOSS)		85.064	92.744	50.451	19
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING		0	0	0	
EQUITY METHOD		0	0	0	
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE		85.064	92.744	50.451	19
TAX					
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	-8.406	-28.652	-15.246	-8
Current Tax Provision		-27.444	-27.098	-11.377	-4
Expense Effect of Deferred Tax		0	-1.554	0	-4
Income Effect of Deferred Tax		19.038	0	-3.869	
NET PERIOD PROFIT (LOSS) FROM CONTINUING		76.658	64.092	35.205	10
OPERATIONS INCOME ON DISCONTINUED OPERATIONS		0	0	0	
Income on Assets Held for Sale		0	0	0	
Gain on Sale of Associates, Subsidiaries and Jointly		0	0	0	
Controlled Entities (Joint Ventures)		0	0	0	
Other Income on Discontinued Operations		0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		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)

	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)

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
tatement 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	31.3
Interest Received		695.381	195.4
Interest Paid		-422.826	-124.1
Dividends received		1.081	
Fees and Commissions Received		36.441	9.6
Other Gains		95.460	264.0
Collections from Previously Written Off Loans and Other Receivables		8.702	16.7
Cash Payments to Personnel and Service Suppliers		-92.903	-52.
Taxes Paid		-13.279	-23.
Other		-198.635	-255.
Changes in Operating Assets and Liabilities Subject to Banking Operations		-43.645	-107.
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		12.167	-15.
Net (Increase) Decrease in Due From Banks		-180.824	-88
Net (Increase) Decrease in Loans		-473.575	-16
Net (Increase) Decrease in Other Assets		-467.510	17.
Net Increase (Decrease) in Bank Deposits		-64.057	12
Net Increase (Decrease) in Other Deposits		1.161.652	391.
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		-250.099	-290
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		218.601	-117
Net Cash Provided From Banking Operations		65.777	-76
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-147.827	-8.
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-5
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-2.719	-3
Cash Obtained from Tangible and Intangible Asset Sales		0	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-329.082	-164
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		183.974	164
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-20.918	27.
Cash Obtained from Loans and Securities Issued		98.904	64
Cash Outflow Arised From Loans and Securities Issued		-117.000	-32
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-2.822	-1
Other		0	-3
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		143.513	149
Net Increase (Decrease) in Cash and Cash Equivalents		40.545	91
Cash and Cash Equivalents at Beginning of the Period		1.594.235	1.226.
Cash and Cash Equivalents at End of the Period		1.634.780	1.317.



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

Presentation Currency
Nature of Financial Statements

1.000 TL

						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					
		Footnote Reference	Issued S Capital Pr	Share Cance remium Pr	are O <sup>.</sup> Illation Ca ofit Res		Gains / Losses Remeasureme of Defined Renefit Plan	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		Accumulated gains (losses) ge due to revaluation and/or ces reclassification of financial assets measured at fair value ion through other comprehensive income		Profit Reservi	Profits I Net	t Total Equity Except from Non-contro Non-controlling Interest Interests	
	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.	4.4.		0 655	0	655 20.90	08 29.885 24.03	5 246.057	0 246.057
	Adjustments Related to TMS 8		0	0	0	0	0	0		0 0	0	0	0 0 (	0	0 (
	Effect Of Charges In Association Policy		0	0	0	0	0	0	0	0	0	0	0 0	0	0 (
	Effect Of Changes In Accounting Policy		U	U	U	U	0	0	-	U	) U	0	0 0 0	0	0 (
	Adjusted Beginning Balance		175.000	0	0	0	0 -4.	<sup>-32</sup> 4.42	26	0 655	0	655 20.90	8 29.885 24.03	5 246.057	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
Previous Period	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0 0 0	0	0 (
01.01.2023 - 30.09.2023	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 Convertible Bonds		0	0	0	0	0		0	0		0	0 0	0	0 (
	Subordinated Debt		0	0	0	0	0	0 0	Ü	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
	Profit Distributions		0	0	0	0	0	0	0	0 -3.784	0 ,	- 784	37 27.432 -24.03	5 0	0
'	Dividends Paid		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 -3.784	0 3	- 784	37 27.432 -24.03	5 0	0 0
	Other		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.	-32 <sub>4.42</sub>	- ·25	0 210	0	210 21.29	5 57.317 64.092	2 313.489	0 313.489
	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.	-32 <sub>4.7</sub> 0	- '63	0 952	0	952 22.32	9 52.499 84.19	330.215	0 330.215
	Adjustments Related to TMS 8		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 (
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0 0	0	0 (
	Adjusted Beginning Balance		175.000	0	0	0	0 -4.	-32 <sub>4.70</sub>	- 63	0 952	0	952 22.32	9 52.499 84.198	330.215	0 330.215
	Total Comprehensive Income (Loss)		0	0	0	0	0 -	07 0 -30	07	0 -720	0	720	0 0 76.658	75.631	0 75.631
Current Period 01.01.2024 - 30.09.2024	Capital Increase in Cash		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 (
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0		0	0	0	0 0 0	-	0 0
	Convertible Bonds Subordinated Debt		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
	Profit Distributions		0	0	0	0	0	0 0		0		0 4.03	9 80.159 -84.198	-	0 0
	Dividends Paid		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			9 80.159 -84.198	0	0 (
	Other		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.	-32 <sub>5.0</sub>	- 170	0 232	0	232 26.30	8 132.658 76.65	3 405.846	0 405.846