KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE KALKINMA VE YATIRIM BANKASI A.Ş.
Bank Financial Report
Consolidated
2025 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2025 tarihli ilişikteki konsolide finansal durum tablosu ile 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 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 ("TMS") 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.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin Grup'un 30 Eylül 2025 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan konsolide 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
.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Aykut Üşenti, SMMM

Sorumlu Denetçi

23 Ekim 2025

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 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)	(1)	38.615.324	25.281.311	63.896.635	25.339.691	23.655.695	48.995.386
Cash and cash equivalents		32.024.390	1.223.899	33.248.289	20.977.201	1.659.543	22.636.744
Cash and Cash Balances at Central Bank		1.418	0	1.418	1.842	0	1.842
Banks		18.646.626	1.223.899	19.870.525	11.058.573	1.659.543	12.718.116
Receivables From Money Markets		13.384.344	0	13.384.344	9.921.861	0	9.921.861
Allowance for Expected Losses (-)		-7.998	0	-7.998	-5.075	0	-5.075
Financial assets at fair value through profit or loss		562.965	349.002	911.967	416.293	280.704	696.997
Public Debt Securities		0	0	0	0	0	0
Equity instruments		562.965	349.002	911.967	416.293	280.704	696.997
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		6.014.218	23.703.348	29.717.566	3.802.055	21.715.448	25.517.503
Public Debt Securities		3.949.544	7.987.520	11.937.064	3.201.141	5.848.330	9.049.471
Equity instruments		8.813	0	8.813	8.813	0	8.813
Other Financial Assets		2.055.861	15.715.828	17.771.689	592.101	15.867.118	16.459.219
Derivative financial assets	(1,5)	13.751	5.062	18.813	144.142	0	144.142
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.751	5.062	18.813	144.142	0	144.142
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(2)	33.135.261	92.757.328	125.892.589	30.909.812	72.576.250	103.486.062
Loans		23.911.612	92.511.551	116.423.163	22.773.031	72.039.804	94.812.835
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		10.797.252	245.777	11.043.029	9.865.929	536.446	10.402.375
Public Debt Securities		10.421.754	245.777	10.667.531	9.865.929	536.446	10.402.375
Other Financial Assets		375.498	0	375.498	0	0	0
Allowance for Expected Credit Losses (-)		-1.573.603	0	-1.573.603	-1.729.148	0	-1.729.148
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(3)	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	(4)	10.586	0	10.586	10.586	0	10.586
Investments in Associates (Net)		10.586	0	10.586	10.586	0	10.586

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		10.586	0	10.586	10.586	0	10.586
Investments in Subsidiaries (Net)		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)		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)	(6)	118.187	0	118.187	74.745	0	74.745
INTANGIBLE ASSETS AND GOODWILL (Net)	(7)	64.422	0	64.422	52.182	0	52.182
Goodwill		0	0	0	0	0	0
Other		64.422	0	64.422	52.182	0	52.182
INVESTMENT PROPERTY (Net)	(8)	0	0	0	0	0	0
CURRENT TAX ASSETS	(9)	188	0	188	9	0	9
DEFERRED TAX ASSET	(10)	484.459	0	484.459	479.355	0	479.355
OTHER ASSETS (Net)		281.782	314.541	596.323	256.215	239.929	496.144
TOTAL ASSETS		**72.710.209**	**118.353.180**	**191.063.389**	**57.122.595**	**96.471.874**	**153.594.469**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	23.206.561	108.925.155	132.131.716	21.904.450	86.380.401	108.284.851
MONEY MARKET FUNDS	(3)	3.290.961	17.573	3.308.534	3.415.017	2.099	3.417.116
MARKETABLE SECURITIES (Net)	(4)	375.498	4.882.189	5.257.687	0	3.735.924	3.735.924
Bills		0	0	0	0	0	0
Asset-backed Securities		375.498	0	375.498	0	0	0
Bonds		0	4.882.189	4.882.189	0	3.735.924	3.735.924
FUNDS	(5)	544.482	6.509.032	7.053.514	2.254.778	6.147.855	8.402.633
Borrower funds		414.911	3.880.345	4.295.256	1.505.796	3.507.329	5.013.125
Other		129.571	2.628.687	2.758.258	748.982	2.640.526	3.389.508
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(7,10)	30.190	13.974	44.164	17.382	3.507	20.889
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		30.190	13.974	44.164	17.382	3.507	20.889
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	24.433	0	24.433	22.348	0	22.348
PROVISIONS	(11)	674.073	0	674.073	605.012	0	605.012
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		532.430	0	532.430	479.145	0	479.145
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		141.643	0	141.643	125.867	0	125.867
CURRENT TAX LIABILITIES	(12)	1.226.473	0	1.226.473	816.578	0	816.578
DEFERRED TAX LIABILITY	(13)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(14)	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	(15)	6.785.666	2.737.100	9.522.766	5.516.800	2.060.311	7.577.111
Loans		6.785.666	2.737.100	9.522.766	5.516.800	2.060.311	7.577.111

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(16)	795.507	2.291	797.798	591.609	114.998	706.607
EQUITY	(17)	30.862.094	160.137	31.022.231	19.913.949	91.451	20.005.400
Issued capital		10.000.000	0	10.000.000	5.500.000	0	5.500.000
Capital Reserves		212.321	0	212.321	211.495	0	211.495
Equity Share Premiums		6.247	0	6.247	5.421	0	5.421
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		206.074	0	206.074	206.074	0	206.074
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.565	0	2.565	2.483	0	2.483
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		38.282	160.137	198.419	11.484	91.451	102.935
Profit Reserves		14.188.755	0	14.188.755	8.012.952	0	8.012.952
Legal Reserves		730.996	0	730.996	422.617	0	422.617
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		13.403.533	0	13.403.533	7.536.109	0	7.536.109
Other Profit Reserves		54.226	0	54.226	54.226	0	54.226
Profit or Loss		6.420.171	0	6.420.171	6.175.535	0	6.175.535
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		6.420.171	0	6.420.171	6.175.535	0	6.175.535
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**67.815.938**	**123.247.451**	**191.063.389**	**55.057.923**	**98.536.546**	**153.594.469**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		20.893.689	43.373.130	64.266.819	10.610.912	32.631.385	43.242.297
GUARANTIES AND WARRANTIES	(1)	132.606	5.409.515	5.542.121	149.197	4.925.973	5.075.170
Letters of Guarantee		132.606	4.678.894	4.811.500	149.197	4.159.253	4.308.450
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		1	0	1	1	0	1
Other Letters of Guarantee		132.605	4.678.894	4.811.499	149.196	4.159.253	4.308.449
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	94.448	94.448	0	133.709	133.709
Documentary Letters of Credit		0	94.448	94.448	0	133.709	133.709
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		0	636.173	636.173	0	633.011	633.011
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1,3)	14.468.797	18.195.415	32.664.212	3.895.049	15.540.909	19.435.958
Irrevocable Commitments		324.297	1.770.191	2.094.488	318.549	646.801	965.350
Forward Asset Purchase Commitments		109.994	1.191.914	1.301.908	72.489	120.074	192.563
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		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		214.303	578.277	792.580	246.060	526.727	772.787
Revocable Commitments		14.144.500	16.425.224	30.569.724	3.576.500	14.894.108	18.470.608
Revocable Loan Granting Commitments		14.144.500	16.425.224	30.569.724	3.576.500	14.894.108	18.470.608
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	6.292.286	19.768.200	26.060.486	6.566.666	12.164.503	18.731.169
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		6.292.286	19.768.200	26.060.486	6.566.666	12.164.503	18.731.169
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		6.292.286	19.768.200	26.060.486	6.566.666	12.164.503	18.731.169
Currency Swap Buy Transactions		697.348	12.302.964	13.000.312	2.307.407	7.105.124	9.412.531
Currency Swap Sell Transactions		5.594.938	7.465.236	13.060.174	4.259.259	5.059.379	9.318.638
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		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		132.587.295	719.540.315	852.127.610	131.260.731	549.735.253	680.995.984
ITEMS HELD IN CUSTODY		104.506	0	104.506	135.670	0	135.670
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		104.506	0	104.506	135.670	0	135.670
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
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		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		132.482.789	719.540.315	852.023.104	131.125.061	549.735.253	680.860.314
Securities		4.874.986	667.747	5.542.733	3.476.749	654.546	4.131.295
Guarantee Notes		0	4.579.107	4.579.107	0	3.360.450	3.360.450
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		122.297.813	685.633.338	807.931.151	121.911.393	514.670.160	636.581.553
Other Pledged Items		5.309.990	28.660.123	33.970.113	5.623.575	26.609.300	32.232.875

Depositories Receiving Pledged Items		0	0	0	113.344	4.440.797	4.554.141
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**153.480.984**	**762.913.445**	**916.394.429**	**141.871.643**	**582.366.638**	**724.238.281**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	21.580.664	17.703.104	7.584.797	6.094.489
Interest Income on Loans		8.069.644	7.267.528	2.849.433	2.470.525
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		2.643.379	2.789.633	1.357.264	1.414.698
Interest Income on Money Market Placements		5.952.942	3.108.656	1.834.436	779.428
Interest Income on Marketable Securities Portfolio		4.763.087	4.185.114	1.499.257	1.282.145
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		2.434.560	1.555.681	866.292	553.669
Financial Assets Measured at Amortised Cost		2.328.527	2.629.433	632.965	728.476
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		151.612	352.173	44.407	147.693
INTEREST EXPENSES (-)	(2)	-10.472.549	-9.292.182	-3.297.511	-3.238.612
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-8.269.062	-7.635.109	-2.851.103	-2.527.436
Interest Expenses on Money Market Funds		-968.612	-915.368	-248.731	-421.333
Interest Expenses on Securities Issued		-278.685	-200.730	-73.037	-75.344
Lease Interest Expenses		-6.292	-4.541	-1.641	-1.289
Other Interest Expense		-949.898	-536.434	-122.999	-213.210
NET INTEREST INCOME OR EXPENSE		11.108.115	8.410.922	4.287.286	2.855.877
NET FEE AND COMMISSION INCOME OR EXPENSES		204.161	152.194	45.465	46.672
Fees and Commissions Received		243.831	181.049	57.760	55.243
From Noncash Loans		58.073	62.190	21.675	22.483
Other	(12)	185.758	118.859	36.085	32.760
Fees and Commissions Paid (-)		-39.670	-28.855	-12.295	-8.571
Paid for Noncash Loans		0	-2	0	-2
Other	(12)	-39.670	-28.853	-12.295	-8.569
DIVIDEND INCOME	(3)	47.636	14.786	0	7.582
TRADING INCOME OR LOSS (Net)	(4)	-542.012	-882.006	-293.336	-76.877
Gains (Losses) Arising from Capital Markets Transactions		119.523	61.527	29.041	27.064
Gains (Losses) Arising From Derivative Financial Transactions		-59.938	-624.475	-200.127	-66.045
Foreign Exchange Gains or Losses		-601.597	-319.058	-122.250	-37.896
OTHER OPERATING INCOME	(5)	340.358	304.195	20.452	87.664
GROSS PROFIT FROM OPERATING ACTIVITIES		11.158.258	8.000.091	4.059.867	2.920.918
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-244.810	-562.278	-6.178	-161.943
OTHER ALLOWANCE EXPENSES (-)	(6)	-229.789	-327.199	-73.362	-104.962
PERSONNEL EXPENSES (-)		-946.484	-623.124	-323.839	-225.392
OTHER OPERATING EXPENSES (-)	(7)	-479.233	-311.103	-166.630	-110.271
NET OPERATING INCOME (LOSS)		9.257.942	6.176.387	3.489.858	2.318.350
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	(8)	9.257.942	6.176.387	3.489.858	2.318.350
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-2.837.771	-1.819.519	-1.083.443	-694.032
Current Tax Provision		-2.883.797	-1.917.335	-1.128.142	-732.937
Expense Effect of Deferred Tax		0	0	0	109
Income Effect of Deferred Tax		46.026	97.816	44.699	38.796
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	6.420.171	4.356.868	2.406.415	1.624.318
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	(11)	6.420.171	4.356.868	2.406.415	1.624.318
Profit (Loss) Attributable to Group		6.420.171	4.356.868	2.406.415	1.624.318
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,00900000	0,01000000	0,00200000	0,00300000

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 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		6.420.171	4.356.868		
OTHER COMPREHENSIVE INCOME		95.484	28.846		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	34		
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		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	34		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		95.484	28.812		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		136.406	41.760		
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		-40.922	-12.948		
TOTAL COMPREHENSIVE INCOME (LOSS)		6.515.655	4.385.714		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
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		5.753.877	4.654.831
Interest Received		18.974.771	16.513.052
Interest Paid		-8.919.017	-8.640.116
Dividends received		47.636	14.786
Fees and Commissions Received		226.322	170.093
Other Gains		14.136	3.233
Collections from Previously Written Off Loans and Other Receivables		140.486	134.268
Cash Payments to Personnel and Service Suppliers		-1.062.436	-691.636
Taxes Paid		-2.622.964	-1.747.312
Other		-1.045.057	-1.101.537
Changes in Operating Assets and Liabilities Subject to Banking Operations		-2.845.353	-7.002.731
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-132.372	-48.835
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-4.493.596	-2.253.796
Net (Increase) Decrease in Other Assets		307.537	-437.300
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		3.867.397	-5.736.463
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-2.394.319	1.473.663
Net Cash Provided From Banking Operations		2.908.524	-2.347.900
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		1.755.849	-1.125.385
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-51.375	-34.797
Cash Obtained from Tangible and Intangible Asset Sales		2.327	18
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-31.484.178	-26.308.065
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		32.291.986	20.165.987
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.617.157	-1.474.756
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.645.557	6.551.790
Other		-31.311	-25.562
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.468.710	2.980.827
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		4.500.826	3.001.383
Dividends paid		0	0
Payments of lease liabilities		-32.116	-20.556
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.174.284	-291.579
Net Increase (Decrease) in Cash and Cash Equivalents		10.307.367	-784.037
Cash and Cash Equivalents at Beginning of the Period		21.747.715	21.412.207
Cash and Cash Equivalents at End of the Period		32.055.082	20.628.170

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period	Item	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 01.01.2024 - 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**	**4.038**	**0**	**206.074**	**0**	**-506**	**0**	**0**	**149.405**	**10.931**	**3.969.773**	**4.042.957**	**0**	**10.882.672**	**0**	**10.882.672**
	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	4.038	0	206.074	0	-506	0	0	149.405	10.931	3.969.773	4.042.957	0	10.882.672	0	10.882.672
	Total Comprehensive Income (Loss)		0	0	0	0	0	34	0	0	28.812	0	0	0	4.356.868	4.385.714	0	4.385.714
	Capital Increase in Cash		3.000.000	1.383	0	0	0	0	0	0	0	0	0	0	0	3.001.383	0	3.001.383
	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	11	256	0	267	0	267
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	4.043.213	-4.043.213	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	4.043.213	-4.043.213	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		**5.500.000**	**5.421**	**0**	**206.074**	**0**	**-472**	**0**	**0**	**178.217**	**10.931**	**8.012.997**	**0**	**4.356.868**	**18.270.036**	**0**	**18.270.036**
Current Period 01.01.2025 - 30.09.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**5.500.000**	**5.421**	**0**	**206.074**	**0**	**2.483**	**0**	**0**	**92.004**	**10.931**	**8.012.952**	**6.175.535**	**0**	**20.005.400**	**0**	**20.005.400**
	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		5.500.000	5.421	0	206.074	0	2.483	0	0	92.004	10.931	8.012.952	6.175.535	0	20.005.400	0	20.005.400
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	95.484	0	0	0	6.420.171	6.515.655	0	6.515.655
	Capital Increase in Cash		4.500.000	826	0	0	0	0	0	0	0	0	0	0	0	4.500.826	0	4.500.826
	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	82	0	0	0	0	268	0	0	350	0	350
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	6.175.535	-6.175.535	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	6.175.535	-6.175.535	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		**10.000.000**	**6.247**	**0**	**206.074**	**0**	**2.565**	**0**	**0**	**187.488**	**10.931**	**14.188.755**	**0**	**6.420.171**	**31.022.231**	**0**	**31.022.231**