



## KAMUYU AYDINLATMA PLATFORMU

# AKBANK T.A.Ş. Bank Financial Report Consolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements

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

## ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

### SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

#### Giriş

Akbank T.A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2025 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

#### Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2025 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona dokuz aylık döneme ilişkin 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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 23 Ekim 2025

## 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
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		586.348.707	572.591.075	1.158.939.782	586.339.528	394.955.140	981.294.668
Cash and cash equivalents		221.323.152	314.214.149	535.537.301	288.787.218	220.144.698	508.931.916
Cash and Cash Balances at Central Bank	(I-a)	205.105.455	250.571.469	455.676.924	287.109.823	169.439.358	456.549.181
Banks	(I-d)	1.866.037	63.646.190	65.512.227	311.809	50.706.042	51.017.851
Receivables From Money Markets		14.353.740	0	14.353.740	1.366.072	0	1.366.072
Allowance for Expected Losses ( - )		-2.080	-3.510	-5.590	-486	-702	-1.188
Financial assets at fair value through profit or loss	(I-b)	37.733.831	5.648.884	43.382.715	25.214.953	4.022.683	29.237.636
Public Debt Securities		13.184.632	2.275.091	15.459.723	2.228.124	1.334.296	3.562.420
Equity instruments		2.083.881	2.600.120	4.684.001	4.499.140	1.884.348	6.383.488
Other Financial Assets		22.465.318	773.673	23.238.991	18.487.689	804.039	19.291.728
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	279.002.420	226.707.281	505.709.701	229.322.776	154.945.662	384.268.438
Public Debt Securities		242.715.723	155.279.620	397.995.343	188.584.742	116.272.761	304.857.503
Equity instruments		170.008	109	170.117	133.289	109	133.398
Other Financial Assets		36.116.689	71.427.552	107.544.241	40.604.745	38.672.792	79.277.537
Derivative financial assets	(I-c, I-l)	48.289.304	26.020.761	74.310.065	43.014.581	15.842.097	58.856.678
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.180.345	25.350.743	38.531.088	10.896.185	14.554.154	25.450.339
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		35.108.959	670.018	35.778.977	32.118.396	1.287.943	33.406.339
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.359.598.305	566.966.627	1.926.564.932	1.095.860.960	457.218.592	1.553.079.552
Loans	(I-f)	1.207.249.644	539.422.894	1.746.672.538	937.808.589	438.186.665	1.375.995.254
Receivables From Leasing Transactions	(I-k)	7.109.533	24.082.105	31.191.638	7.684.482	14.483.160	22.167.642
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	210.064.852	6.787.814	216.852.666	192.326.597	9.212.492	201.539.089
Public Debt Securities		210.064.852	5.993.588	216.058.440	192.312.853	8.522.344	200.835.197
Other Financial Assets		0	794.226	794.226	13.744	690.148	703.892
Allowance for Expected Credit Losses ( - )		-64.825.724	-3.326.186	-68.151.910	-41.958.708	-4.663.725	-46.622.433
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(I-o)	3.792.502	0	3.792.502	3.528.473	0	3.528.473
Held for Sale		3.792.502	0	3.792.502	3.528.473	0	3.528.473
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		120.956	4.526.792	4.647.748	20.956	3.782.908	3.803.864
Investments in Associates (Net)	(I-h)	20.956	0	20.956	20.956	0	20.956

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		20.956	0	20.956	20.956	0	20.956
Investments in Subsidiaries (Net)	(I-i)	100.000	4.526.792	4.626.792	0	3.782.908	3.782.908
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		100.000	4.526.792	4.626.792	0	3.782.908	3.782.908
Jointly Controlled Partnerships (JointVentures) (Net)	(I-j)	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)		41.139.909	452.761	41.592.670	38.566.429	389.081	38.955.510
INTANGIBLE ASSETS AND GOODWILL (Net)		8.673.256	359.784	9.033.040	6.750.106	213.225	6.963.331
Goodwill		134.405	0	134.405	134.405	0	134.405
Other		8.538.851	359.784	8.898.635	6.615.701	213.225	6.828.926
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	1.023.049	0	1.023.049
DEFERRED TAX ASSET	(I-n)	875.670	498.209	1.373.879	100.137	1.388.042	1.488.179
OTHER ASSETS (Net)	(I-p)	74.923.291	10.575.274	85.498.565	55.559.374	7.409.361	62.968.735
<b>TOTAL ASSETS</b>		<b>2.075.472.596</b>	<b>1.155.970.522</b>	<b>3.231.443.118</b>	<b>1.787.749.012</b>	<b>865.356.349</b>	<b>2.653.105.361</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	1.282.969.336	743.951.897	2.026.921.233	1.084.719.003	547.878.382	1.632.597.385
LOANS RECEIVED	(II-c)	3.379.014	169.750.966	173.129.980	4.256.794	95.379.758	99.636.552
MONEY MARKET FUNDS		121.091.157	168.086.951	289.178.108	236.998.315	112.101.416	349.099.731
MARKETABLE SECURITIES (Net)	(II-d)	13.664.382	169.366.780	183.031.162	9.859.933	112.847.225	122.707.158
Bills		3.151.903	0	3.151.903	6.212.171	0	6.212.171
Asset-backed Securities		0	0	0	0	0	0
Bonds		10.512.479	169.366.780	179.879.259	3.647.762	112.847.225	116.494.987
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	(II-b, II-g)	14.325.405	8.391.615	22.717.020	11.458.610	6.181.149	17.639.759
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		13.895.263	8.391.615	22.286.878	10.900.040	6.181.149	17.081.189
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		430.142	0	430.142	558.570	0	558.570
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	3.535.417	349.780	3.885.197	2.719.850	277.077	2.996.927
PROVISIONS	(II-h)	8.027.522	1.494.403	9.521.925	7.031.816	1.166.482	8.198.298
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.762.253	35.730	3.797.983	3.028.180	21.414	3.049.594
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		4.265.269	1.458.673	5.723.942	4.003.636	1.145.068	5.148.704
CURRENT TAX LIABILITIES	(II-i)	14.284.413	287.836	14.572.249	8.620.936	1.185.388	9.806.324
DEFERRED TAX LIABILITY	(II-i)	456.683	1.104.204	1.560.887	1.278.039	758.100	2.036.139
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	(II-j)	0	80.497.213	80.497.213	0	49.633.272	49.633.272
Loans		0	0	0	0	0	0

Other Debt Instruments		0	80.497.213	80.497.213	0	49.633.272	49.633.272
OTHER LIABILITIES	(II-e)	106.428.555	42.609.126	149.037.681	80.351.913	38.018.255	118.370.168
EQUITY	(II-k)	303.510.419	-26.119.956	277.390.463	258.188.714	-17.805.066	240.383.648
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.320.613	0	5.320.613	5.320.613	0	5.320.613
Equity Share Premiums		3.505.742	0	3.505.742	3.505.742	0	3.505.742
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.814.871	0	1.814.871	1.814.871	0	1.814.871
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		18.594.597	83.613	18.678.210	18.111.930	83.613	18.195.543
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		34.391.489	-26.203.569	8.187.920	22.151.342	-17.888.679	4.262.663
Profit Reserves		200.905.584	0	200.905.584	164.848.184	0	164.848.184
Legal Reserves		4.645.981	0	4.645.981	3.974.929	0	3.974.929
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		180.333.028	0	180.333.028	144.883.037	0	144.883.037
Other Profit Reserves		15.926.575	0	15.926.575	15.990.218	0	15.990.218
Profit or Loss		39.101.111	0	39.101.111	42.544.211	0	42.544.211
Prior Years' Profit or Loss		178.095	0	178.095	178.095	0	178.095
Current Period Net Profit Or Loss		38.923.016	0	38.923.016	42.366.116	0	42.366.116
Non-controlling Interests		-2.975	0	-2.975	12.434	0	12.434
<b>Total equity and liabilities</b>		<b>1.871.672.303</b>	<b>1.359.770.815</b>	<b>3.231.443.118</b>	<b>1.705.483.923</b>	<b>947.621.438</b>	<b>2.653.105.361</b>

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		2.306.135.895	2.134.668.487	4.440.804.382	1.597.934.722	1.614.839.709	3.212.774.431
GUARANTIES AND WARRANTIES	(III)	309.303.772	168.076.229	477.380.001	224.608.965	127.335.762	351.944.727
Letters of Guarantee		223.909.188	116.963.448	340.872.636	162.727.615	89.258.001	251.985.616
Guarantees Subject to State Tender Law		1.927.802	28.104.384	30.032.186	1.447.554	15.574.506	17.022.060
Guarantees Given for Foreign Trade Operations		0	8.065.929	8.065.929	0	7.133.314	7.133.314
Other Letters of Guarantee		221.981.386	80.793.135	302.774.521	161.280.061	66.550.181	227.830.242
Bank Acceptances		0	767.522	767.522	0	697.572	697.572
Import Letter of Acceptance		0	767.522	767.522	0	697.572	697.572
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	44.586.701	44.586.701	8.835	33.246.491	33.255.326
Documentary Letters of Credit		0	38.681.678	38.681.678	8.835	29.367.034	29.375.869
Other Letters of Credit		0	5.905.023	5.905.023	0	3.879.457	3.879.457
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	39.273	39.273	0	36.994	36.994
Other Guarantees		15.362.401	5.711.586	21.073.987	10.635.436	4.093.178	14.728.614
Other Collaterals		70.032.183	7.699	70.039.882	51.237.079	3.526	51.240.605
<b>COMMITMENTS</b>	(III)	1.476.584.726	88.179.385	1.564.764.111	1.014.615.466	48.764.017	1.063.379.483
Irrevocable Commitments		1.450.385.316	80.914.940	1.531.300.256	991.848.997	42.700.510	1.034.549.507
Forward Asset Purchase Commitments		31.377.995	70.525.379	101.903.374	14.893.022	34.184.983	49.078.005
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		52.203.766	9.888.249	62.092.015	35.406.604	8.477.552	43.884.156
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		15.658.640	0	15.658.640	11.912.002	0	11.912.002
Tax and Fund Liabilities Arised from Export Commitments		13.903	0	13.903	5.575	0	5.575
Commitments for Credit Card Limits		1.072.669.378	0	1.072.669.378	752.010.443	0	752.010.443
Commitments for Credit Cards and Banking Services Promotions		611.080	0	611.080	492.036	0	492.036
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		277,850,554	501,312	278,351,866	177,129,315	37,975	177,167,290
Revocable Commitments		26,199,410	7,264,445	33,463,855	22,766,469	6,063,507	28,829,976
Revocable Loan Granting Commitments		23,256,888	0	23,256,888	20,193,442	0	20,193,442
Other Revocable Commitments		2,942,522	7,264,445	10,206,967	2,573,027	6,063,507	8,636,534
DERIVATIVE FINANCIAL INSTRUMENTS		520,247,397	1,878,412,873	2,398,660,270	358,710,291	1,438,739,930	1,797,450,221
Derivative Financial Instruments Held For Hedging		84,762,342	273,285,531	358,047,873	64,881,665	215,048,367	279,930,032
Fair Value Hedges		22,607,767	174,193,235	196,801,002	1,014,815	125,333,715	126,348,530
Cash Flow Hedges		62,154,575	99,092,296	161,246,871	63,866,850	89,714,652	153,581,502
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		435,485,055	1,605,127,342	2,040,612,397	293,828,626	1,223,691,563	1,517,520,189
Forward Foreign Currency Buy or Sell Transactions		67,605,637	96,490,441	164,096,078	34,223,930	58,695,358	92,919,288
Forward Foreign Currency Buying Transactions		30,117,970	50,625,713	80,743,683	15,030,352	30,998,294	46,028,646
Forward Foreign Currency Sale Transactions		37,487,667	45,864,728	83,352,395	19,193,578	27,697,064	46,890,642
Currency and Interest Rate Swaps		281,652,698	977,412,126	1,259,064,824	221,886,389	866,362,407	1,088,248,796
Currency Swap Buy Transactions		8,218,524	286,523,745	294,742,269	24,117,769	265,417,464	289,535,233
Currency Swap Sell Transactions		119,314,064	328,135,831	447,449,895	81,733,410	285,719,385	367,452,795
Interest Rate Swap Buy Transactions		77,060,055	181,376,275	258,436,330	58,017,605	157,612,779	215,630,384
Interest Rate Swap Sell Transactions		77,060,055	181,376,275	258,436,330	58,017,605	157,612,779	215,630,384
Currency, Interest Rate and Securities Options		51,096,396	264,631,378	315,727,774	23,189,330	157,438,482	180,627,812
Currency Options Buy Transactions		26,268,084	126,645,217	152,913,301	11,594,085	70,764,731	82,358,816
Currency Options Sell Transactions		23,968,361	126,581,655	150,550,016	10,716,743	71,185,427	81,902,170
Interest Rate Options Buy Transactions		0	5,702,253	5,702,253	0	7,744,162	7,744,162
Interest Rate Options Sell Transactions		0	5,702,253	5,702,253	0	7,744,162	7,744,162
Securities Options Buy Transactions		724,346	0	724,346	45,172	0	45,172
Securities Options Sell Transactions		135,605	0	135,605	833,330	0	833,330
Currency Futures		33,817,121	32,067,273	65,884,394	13,091,700	10,912,559	24,004,259
Currency Futures Buy Transactions		944	32,066,484	32,067,428	117,104	10,813,386	10,930,490
Currency Futures Sell Transactions		33,816,177	789	33,816,966	12,974,596	99,173	13,073,769
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		1,313,203	234,526,124	235,839,327	1,437,277	130,282,757	131,720,034
CUSTODY AND PLEDGES RECEIVED		5,163,992,936	2,581,320,515	7,745,313,451	3,991,151,867	2,243,491,707	6,234,643,574
ITEMS HELD IN CUSTODY		602,737,016	573,063,838	1,175,800,854	475,350,916	410,458,321	885,809,237
Customer Fund and Portfolio Balances		312,124,293	235,697,782	547,822,075	257,461,209	152,118,474	409,579,683
Securities Held in Custody		73,288,052	76,751,307	150,039,359	55,527,743	52,352,735	107,880,478
Cheques Received for Collection		191,669,770	24,652,668	216,322,438	142,830,769	17,528,688	160,359,457
Commercial Notes Received for Collection		24,746,654	38,102,471	62,849,125	18,802,847	29,086,588	47,889,435
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		908,247	197,859,610	198,767,857	728,348	159,371,836	160,100,184
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1,129,038,684	525,142,728	1,654,181,412	932,404,220	553,016,023	1,485,420,243
Securities		3,258,481	28,396,076	31,654,557	2,694,874	15,078,975	17,773,849
Guarantee Notes		2,338,162	1,990,327	4,328,489	2,395,064	1,434,002	3,829,066
Commodity		1,000,000	0	1,000,000	2,460,000	193,967	2,653,967
Warrant		0	0	0	0	0	0
Real Estate		819,718,996	330,517,197	1,150,236,193	651,750,262	415,020,069	1,066,770,331
Other Pledged Items		302,723,045	164,239,128	466,962,173	273,104,020	121,289,010	394,393,030

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		3.432.217.236	1.483.113.949	4.915.331.185	2.583.396.731	1.280.017.363	3.863.414.094
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>7.470.128.831</b>	<b>4.715.989.002</b>	<b>12.186.117.833</b>	<b>5.589.086.589</b>	<b>3.858.331.416</b>	<b>9.447.418.005</b>

## 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(IV-a)	480.287.393	351.131.473	170.281.479	131.336.770
Interest Income on Loans	(IV-a-1)	297.604.056	216.755.992	105.475.208	81.094.063
Interest Income on Reserve Deposits		47.958.904	17.043.931	16.477.751	8.442.235
Interest Income on Banks	(IV-a-2)	2.244.699	2.391.830	660.613	792.934
Interest Income on Money Market Placements		2.016.188	1.199.824	667.333	259.751
Interest Income on Marketable Securities Portfolio	(IV-a-3)	123.715.237	107.855.481	44.718.993	38.720.446
Financial Assets At Fair Value Through Profit Loss		3.196.527	226.803	1.325.563	92.901
Financial Assets At Fair Value Through Other Comprehensive Income		77.068.659	60.736.373	28.489.761	21.663.387
Financial Assets Measured at Amortised Cost		43.450.051	46.892.305	14.903.669	16.964.158
Finance Leasing Interest Income		3.982.347	3.521.233	1.367.931	1.222.054
Other Interest Income		2.765.962	2.363.182	913.650	805.287
INTEREST EXPENSES (-)	(IV-b)	-409.596.135	-298.606.293	-139.438.592	-117.287.354
Interest Expenses on Deposits	(IV-b-4)	-330.291.182	-250.135.477	-116.218.406	-92.590.681
Interest Expenses on Funds Borrowed	(IV-b-1)	-6.839.516	-6.702.891	-2.533.076	-2.461.770
Interest Expenses on Money Market Funds		-58.784.364	-31.592.252	-15.465.374	-18.745.174
Interest Expenses on Securities Issued	(IV-b-3)	-13.187.597	-8.195.407	-5.037.002	-3.026.863
Lease Interest Expenses		-431.977	-254.746	-155.570	-96.238
Other Interest Expense		-61.499	-1.725.520	-29.164	-366.628
NET INTEREST INCOME OR EXPENSE		70.691.258	52.525.180	30.842.887	14.049.416
NET FEE AND COMMISSION INCOME OR EXPENSES		86.340.323	51.820.227	35.121.358	19.762.992
Fees and Commissions Received		105.039.737	65.715.341	41.794.127	25.164.564
From Noncash Loans		2.391.154	1.961.383	843.263	683.645
Other		102.648.583	63.753.958	40.950.864	24.480.919
Fees and Commissions Paid (-)		-18.699.414	-13.895.114	-6.672.769	-5.401.572
Paid for Noncash Loans		-22.445	-3.791	-9.674	-1.417
Other		-18.676.969	-13.891.323	-6.663.095	-5.400.155
DIVIDEND INCOME		123.594	125.734	15.046	9.154
TRADING INCOME OR LOSS (Net)	(IV-c)	98.394	1.922.591	-6.698.299	2.298.817
Gains (Losses) Arising from Capital Markets Transactions		10.496.642	11.776.552	3.530.510	2.881.791
Gains (Losses) Arising From Derivative Financial Transactions		3.666.364	-25.136.985	129.924	4.291.852
Foreign Exchange Gains or Losses		-14.064.612	15.283.024	-10.358.733	-4.874.826
OTHER OPERATING INCOME	(IV-d)	5.535.084	9.909.711	1.234.269	3.466.802
GROSS PROFIT FROM OPERATING ACTIVITIES		162.788.653	116.303.443	60.515.261	39.587.181
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(IV-e)	-31.429.235	-14.839.054	-13.168.527	-6.786.628
OTHER ALLOWANCE EXPENSES ( - )		-32.458	-23.495	-1.406	-5.543
PERSONNEL EXPENSES (-)		-29.275.859	-22.817.062	-10.727.822	-7.727.949
OTHER OPERATING EXPENSES (-)	(IV-f)	-53.557.698	-38.747.555	-18.586.088	-14.082.207
NET OPERATING INCOME (LOSS)		48.493.403	39.876.277	18.031.418	10.984.854
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		72.086	42.406	62.123	39.934
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		48.565.489	39.918.683	18.093.541	11.024.788
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-9.657.882	-6.783.638	-4.037.815	-1.994.185
Current Tax Provision		-4.401.562	-2.701.258	-1.552.630	0
Expense Effect of Deferred Tax		-12.380.097	-6.233.589	-5.308.473	-1.994.185
Income Effect of Deferred Tax		7.123.777	2.151.209	2.823.288	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		38.907.607	33.135.045	14.055.726	9.030.603
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		38.907.607	33.135.045	14.055.726	9.030.603
Profit (Loss) Attributable to Group		38.923.016	33.135.045	14.064.088	9.030.603
Profit (loss), attributable to non-controlling interests	(IV-g)	-15.409	0	-8.362	0
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,07485000	0,06372000	0,02705000	0,01737000

## 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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		38.907.607	33.135.045		
OTHER COMPREHENSIVE INCOME		4.416.890	-3.440.622		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		491.633	308.086		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-59.846	-10.263		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-257.384	-436.898		
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		808.863	755.247		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		3.925.257	-3.748.708		
Exchange Differences on Translation		14.521.730	6.509.671		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		88.736	-9.285.275		
Income (Loss) Related with Cash Flow Hedges		-982.170	-389.403		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-14.397.398	-4.873.448		
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		4.694.359	4.289.747		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>43.324.497</b>	<b>29.694.423</b>		

## 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
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		41.094.052	19.004.336
Interest Received		429.627.156	297.255.547
Interest Paid		-421.448.150	-275.347.852
Dividends received		123.594	125.734
Fees and Commissions Received		101.309.083	69.593.565
Other Gains		14.163.006	4.309.392
Collections from Previously Written Off Loans and Other Receivables		13.838.756	14.672.683
Cash Payments to Personnel and Service Suppliers		-32.114.397	-24.843.343
Taxes Paid		-7.854.259	-17.787.610
Other		-56.550.737	-48.973.780
Changes in Operating Assets and Liabilities Subject to Banking Operations		-12.703.515	30.286.028
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-10.580.628	-3.805.078
Net (Increase) Decrease in Due From Banks		3.452.147	768.234
Net (Increase) Decrease in Loans		-383.027.113	-339.922.119
Net (Increase) Decrease in Other Assets		-22.267.817	-44.451.637
Net Increase (Decrease) in Bank Deposits		-1.473.603	31.053.099
Net Increase (Decrease) in Other Deposits		407.239.947	232.585.531
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		49.077.453	9.898.480
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-55.123.901	144.159.518
Net Cash Provided From Banking Operations		28.390.537	49.290.364
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-114.806.321	-103.994.514
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-295.000	-120.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-7.317.892	-5.785.079
Cash Obtained from Tangible and Intangible Asset Sales		317.550	75.092
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-293.024.596	-194.413.933
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		180.914.834	104.269.744
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.899	-3.077
Cash Obtained from Sale of Financial Assets At Amortised Cost		7.050.359	6.101.197
Other		-2.449.677	-14.118.458
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		98.693.516	38.796.212
Cash Obtained from Loans and Securities Issued		138.825.721	60.240.355
Cash Outflow Arised From Loans and Securities Issued		-32.019.544	-10.390.126
Equity Instruments Issued		0	0
Dividends paid		-6.354.400	-9.971.000
Payments of lease liabilities		-1.758.261	-1.083.017
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		19.820.870	11.532.138
Net Increase (Decrease) in Cash and Cash Equivalents		32.098.602	-4.375.800
Cash and Cash Equivalents at Beginning of the Period		61.980.087	69.350.690
Cash and Cash Equivalents at End of the Period		94.078.689	64.974.890

## Statement of changes in equity (IFRS 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 Other Accumulated 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)						
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>14.488.485</b>	<b>-2.059.068</b>	<b>26.493</b>	<b>27.446.301</b>	<b>-1.908.961</b>	<b>-12.283.404</b>	<b>108.313.918</b>	<b>178.095</b>	<b>66.496.235</b>	<b>211.218.707</b>	<b>0</b>	<b>211.218.707</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	14.488.485	-2.059.068	26.493	27.446.301	-1.908.961	-12.283.404	108.313.918	178.095	66.496.235	211.218.707	0	211.218.707
		0	0	0	0	613.915	-305.829	0	6.509.671	-6.574.384	-3.683.995	0	0	33.135.045	29.694.423	0	29.694.423
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	22.620	0	0	0	0	0	0	22.620	0	22.620
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	-9.031	0	0	0	0	0	9.031	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	56.525.235	0	-	-9.971.000	0	-9.971.000
		0	0	0	0	0	0	0	0	0	0	0	0	66.496.235	-9.971.000	0	-9.971.000
		0	0	0	0	0	0	0	0	0	0	56.525.235	0	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	56.525.235	0	0	0
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>15.093.369</b>	<b>-2.364.897</b>	<b>49.113</b>	<b>33.955.972</b>	<b>-8.483.345</b>	<b>-15.967.399</b>	<b>164.848.184</b>	<b>178.095</b>	<b>33.135.045</b>	<b>230.964.750</b>	<b>0</b>	<b>230.964.750</b>
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>21.391.084</b>	<b>-3.244.654</b>	<b>49.113</b>	<b>32.491.603</b>	<b>-11.964.553</b>	<b>-16.264.387</b>	<b>164.848.184</b>	<b>178.095</b>	<b>42.366.116</b>	<b>240.371.214</b>	<b>12.434</b>	<b>240.383.648</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5.200.000	3.505.742	0	1.814.871	21.391.084	-3.244.654	49.113	32.491.603	-11.964.553	-16.264.387	164.848.184	178.095	42.366.116	240.371.214	12.434	240.383.648
		0	0	0	0	671.802	-180.169	0	14.521.730	170.533	-10.767.006	0	0	38.923.016	43.339.906	-15.409	43.324.497
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	36.718	0	0	0	0	0	0	36.718	0	36.718
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	-45.684	0	0	0	0	0	45.684	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	36.011.716	0	-	-6.354.400	0	-6.354.400
		0	0	0	0	0	0	0	0	0	0	0	0	42.366.116	-6.354.400	0	-6.354.400
		0	0	0	0	0	0	0	0	0	0	36.011.716	0	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	36.011.716	0	0	0
		<b>5.200.000</b>	<b>3.505.742</b>	<b>0</b>	<b>1.814.871</b>	<b>22.017.202</b>	<b>-3.424.823</b>	<b>85.831</b>	<b>47.013.333</b>	<b>-11.794.020</b>	<b>-27.031.393</b>	<b>200.905.584</b>	<b>178.095</b>	<b>38.923.016</b>	<b>277.393.438</b>	<b>-2.975</b>	<b>277.390.463</b>

Previous Period  
01.01.2024 - 30.09.2024

Current Period  
01.01.2025 - 30.09.2025