



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasası - Merkezi
Saklama ve Vadi Depolama Kuruluşu

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş.'nin ("Banka") 30 Eylül 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmî 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 konsolide olmayan 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 olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 30 Eylül 2025 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan 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.

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan 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) (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		567.979.206	502.445.030	1.070.424.236	568.821.495	352.738.909	921.560.404
Cash and cash equivalents		219.124.802	289.108.905	508.233.707	287.113.554	205.006.730	492.120.284
Cash and Cash Balances at Central Bank	(I-a)	205.105.453	250.570.980	455.676.433	287.109.821	169.439.298	456.549.119
Banks	(I-d)	487.458	38.541.198	39.028.656	3.909	35.567.911	35.571.820
Receivables From Money Markets		13.533.539	0	13.533.539	0	0	0
Allowance for Expected Losses (-)		-1.648	-3.273	-4.921	-176	-479	-655
Financial assets at fair value through profit or loss	(I-b)	21.818.918	5.648.884	27.467.802	9.399.533	4.022.683	13.422.216
Public Debt Securities		12.992.230	2.275.091	15.267.321	1.752.100	1.334.296	3.086.396
Equity instruments		0	2.600.120	2.600.120	69	1.884.348	1.884.417
Other Financial Assets		8.826.688	773.673	9.600.361	7.647.364	804.039	8.451.403
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	278.800.563	183.105.101	461.905.664	229.322.617	128.631.262	357.953.879
Public Debt Securities		242.514.026	130.426.540	372.940.566	188.584.742	99.419.283	288.004.025
Equity instruments		169.848	109	169.957	133.130	109	133.239
Other Financial Assets		36.116.689	52.678.452	88.795.141	40.604.745	29.211.870	69.816.615
Derivative financial assets	(I-c, I-l)	48.234.923	24.582.140	72.817.063	42.985.791	15.078.234	58.064.025
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.125.964	23.912.122	37.038.086	10.867.395	13.790.291	24.657.686
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)		1.320.164.217	443.307.195	1.763.471.412	1.074.287.231	367.839.193	1.442.126.424
Loans	(I-f)	1.174.809.896	439.493.933	1.614.303.829	923.754.549	363.016.308	1.286.770.857
Receivables From Leasing Transactions	(I-k)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	210.049.209	6.787.814	216.837.023	192.312.853	9.212.492	201.525.345
Public Debt Securities		210.049.209	5.993.588	216.042.797	192.312.853	8.522.344	200.835.197
Other Financial Assets		0	794.226	794.226	0	690.148	690.148
Allowance for Expected Credit Losses (-)		-64.694.888	-2.974.552	-67.669.440	-41.780.171	-4.389.607	-46.169.778
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	3.654.822	0	3.654.822	3.464.212	0	3.464.212
Held for Sale		3.654.822	0	3.654.822	3.464.212	0	3.464.212
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		21.567.243	61.740.459	83.307.702	15.736.023	45.103.054	60.839.077
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)	21.546.287	61.740.459	83.286.746	15.715.067	45.103.054	60.818.121
Unconsolidated Financial Subsidiaries		21.446.287	57.213.667	78.659.954	15.715.067	41.320.146	57.035.213
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)		37.889.068	83.447	37.972.515	36.503.343	83.877	36.587.220
INTANGIBLE ASSETS AND GOODWILL (Net)		8.227.756	0	8.227.756	6.447.391	0	6.447.391
Goodwill		0	0	0	0	0	0
Other		8.227.756	0	8.227.756	6.447.391	0	6.447.391
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	680.721	0	680.721
DEFERRED TAX ASSET	(I-n)	555	498.209	498.764	0	1.388.042	1.388.042
OTHER ASSETS (Net)	(I-p)	60.009.899	1.208.563	61.218.462	40.212.448	2.290.715	42.503.163
TOTAL ASSETS		2.019.492.766	1.009.282.903	3.028.775.669	1.746.152.864	769.443.790	2.515.596.654
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	1.284.385.721	642.430.658	1.926.816.379	1.086.801.556	475.295.816	1.562.097.372
LOANS RECEIVED	(II-c)	482.931	145.938.323	146.421.254	181.662	95.201.881	95.383.543
MONEY MARKET FUNDS		87.112.970	162.599.311	249.712.281	212.268.616	112.101.416	324.370.032
MARKETABLE SECURITIES (Net)	(II-d)	4.290.173	162.158.795	166.448.968	0	95.214.817	95.214.817
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		4.290.173	162.158.795	166.448.968	0	95.214.817	95.214.817
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)	14.231.589	7.992.567	22.224.156	11.452.934	5.227.173	16.680.107
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		13.872.355	7.992.567	21.864.922	10.894.364	5.227.173	16.121.537
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		359.234	0	359.234	558.570	0	558.570
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	3.417.742	0	3.417.742	2.620.129	0	2.620.129
PROVISIONS	(II-h)	7.005.153	1.059.141	8.064.294	6.256.385	893.636	7.150.021
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.633.977	0	3.633.977	2.917.096	0	2.917.096
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.371.176	1.059.141	4.430.317	3.339.289	893.636	4.232.925
CURRENT TAX LIABILITIES	(II-i)	13.526.755	1.491	13.528.246	8.281.151	160.535	8.441.686
DEFERRED TAX LIABILITY	(II-i)	0	0	0	966.784	0	966.784
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)	97.354.295	36.927.776	134.282.071	77.126.587	35.564.413	112.691.000
EQUITY	(II-k)	302.212.639	-24.849.574	277.363.065	256.882.575	-16.534.684	240.347.891
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.400.628	0	5.400.628	5.400.628	0	5.400.628
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		1.894.886	0	1.894.886	1.894.886	0	1.894.886
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		19.256.903	778.162	20.035.065	18.810.454	620.683	19.431.137
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		33.723.039	-25.627.736	8.095.303	21.446.676	-17.155.367	4.291.309
Profit Reserves		199.716.101	0	199.716.101	163.658.747	0	163.658.747
Legal Reserves		4.357.935	0	4.357.935	3.748.495	0	3.748.495
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		179.433.499	0	179.433.499	143.921.942	0	143.921.942
Other Profit Reserves		15.924.667	0	15.924.667	15.988.310	0	15.988.310
Profit or Loss		38.915.968	0	38.915.968	42.366.070	0	42.366.070
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		38.915.968	0	38.915.968	42.366.070	0	42.366.070
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.814.019.968	1.214.755.701	3.028.775.669	1.662.838.379	852.758.275	2.515.596.654

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		2.294.996.847	2.020.173.091	4.315.169.938	1.592.375.704	1.514.062.682	3.106.438.386
GUARANTIES AND WARRANTIES	(III)	309.333.340	166.958.920	476.292.260	224.611.468	125.866.602	350.478.070
Letters of Guarantee		223.938.756	115.748.149	339.686.905	162.730.118	87.698.654	250.428.772
Guarantees Subject to State Tender Law		1.927.802	28.104.384	30.032.186	1.447.554	15.564.528	17.012.082
Guarantees Given for Foreign Trade Operations		0	8.044.723	8.044.723	0	4.629.790	4.629.790
Other Letters of Guarantee		222.010.954	79.599.042	301.609.996	161.282.564	67.504.336	228.786.900
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	44.684.691	44.684.691	8.835	33.336.678	33.345.513
Documentary Letters of Credit		0	38.681.678	38.681.678	8.835	29.367.034	29.375.869
Other Letters of Credit		0	6.003.013	6.003.013	0	3.969.644	3.969.644
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
COMMITMENTS	(III)	1.473.642.204	89.324.837	1.562.967.041	1.012.042.439	59.097.962	1.071.140.401
Irrevocable Commitments		1.450.385.316	89.324.837	1.539.710.153	991.848.997	59.097.962	1.050.946.959
Forward Asset Purchase Commitments		31.377.995	70.516.448	101.894.443	14.893.022	31.336.997	46.230.019
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	8,920,140	286,770,694	177,129,315	19,283,413	196,412,728
Revocable Commitments		23,256,888	0	23,256,888	20,193,442	0	20,193,442
Revocable Loan Granting Commitments		23,256,888	0	23,256,888	20,193,442	0	20,193,442
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		512,021,303	1,763,889,334	2,275,910,637	355,721,797	1,329,098,118	1,684,819,915
Derivative Financial Instruments Held For Hedging		80,662,342	241,871,945	322,534,287	64,881,665	190,200,365	255,082,030
Fair Value Hedges		22,607,767	142,779,649	165,387,416	1,014,815	100,485,713	101,500,528
Cash Flow Hedges		58,054,575	99,092,296	157,146,871	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		431,358,961	1,522,017,389	1,953,376,350	290,840,132	1,138,897,753	1,429,737,885
Forward Foreign Currency Buy or Sell Transactions		67,605,637	96,490,441	164,096,078	34,513,930	58,965,999	93,479,929
Forward Foreign Currency Buying Transactions		30,117,970	50,625,713	80,743,683	15,030,352	31,268,935	46,299,287
Forward Foreign Currency Sale Transactions		37,487,667	45,864,728	83,352,395	19,483,578	27,697,064	47,180,642
Currency and Interest Rate Swaps		278,386,555	894,302,173	1,172,688,728	219,486,397	781,297,956	1,000,784,353
Currency Swap Buy Transactions		7,717,659	262,710,714	270,428,373	24,117,769	241,787,738	265,905,507
Currency Swap Sell Transactions		119,048,200	304,528,617	423,576,817	81,433,418	261,494,322	342,927,740
Interest Rate Swap Buy Transactions		75,810,348	163,531,421	239,341,769	56,967,605	139,007,948	195,975,553
Interest Rate Swap Sell Transactions		75,810,348	163,531,421	239,341,769	56,967,605	139,007,948	195,975,553
Currency, Interest Rate and Securities Options		50,236,445	264,631,378	314,867,823	22,310,828	157,438,482	179,749,310
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
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		5,106,847,487	2,507,236,329	7,614,083,816	3,938,994,670	2,191,173,100	6,130,167,770
ITEMS HELD IN CUSTODY		551,937,045	573,063,838	1,125,000,883	425,792,433	410,458,321	836,250,754
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		22,653,949	76,751,307	99,405,256	5,969,260	52,352,735	58,321,995
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		742,379	197,859,610	198,601,989	728,348	159,371,836	160,100,184
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1,122,693,206	451,058,542	1,573,751,748	929,805,506	500,697,416	1,430,502,922
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		819,048,188	304,316,597	1,123,364,785	651,273,803	395,829,572	1,047,103,375
Other Pledged Items		297,048,375	116,355,542	413,403,917	270,981,765	88,160,900	359,142,665

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
TOTAL OFF-BALANCE SHEET ACCOUNTS		7.401.844.334	4.527.409.420	11.929.253.754	5.531.370.374	3.705.235.782	9.236.606.156

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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	(IV-a)	461.610.498	337.670.158	163.694.114	126.499.431
Interest Income on Loans	(IV-a-1)	287.056.357	208.526.263	101.632.671	78.247.572
Interest Income on Reserve Deposits		47.958.904	17.043.931	16.477.751	8.442.235
Interest Income on Banks	(IV-a-2)	1.657.795	2.503.394	545.751	773.155
Interest Income on Money Market Placements		1.519.379	991.584	548.488	114.840
Interest Income on Marketable Securities Portfolio	(IV-a-3)	122.444.505	107.338.869	44.209.914	38.536.361
Financial Assets At Fair Value Through Profit Loss		3.096.180	221.248	1.306.998	93.389
Financial Assets At Fair Value Through Other Comprehensive Income		75.899.229	60.226.246	27.999.248	21.478.814
Financial Assets Measured at Amortised Cost		43.449.096	46.891.375	14.903.668	16.964.158
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		973.558	1.266.117	279.539	385.268
INTEREST EXPENSES (-)	(IV-b)	-396.551.485	-289.098.423	-135.079.072	-113.793.165
Interest Expenses on Deposits	(IV-b-4)	-329.190.333	-249.247.668	-115.991.588	-92.425.397
Interest Expenses on Funds Borrowed	(IV-b-1)	-5.320.290	-5.786.187	-1.954.935	-2.037.663
Interest Expenses on Money Market Funds		-51.649.774	-26.983.221	-12.906.860	-16.843.009
Interest Expenses on Securities Issued	(IV-b-3)	-9.944.257	-5.128.837	-4.056.388	-2.034.230
Lease Interest Expenses		-385.332	-226.999	-140.137	-86.237
Other Interest Expense		-61.499	-1.725.511	-29.164	-366.629
NET INTEREST INCOME OR EXPENSE		65.059.013	48.571.735	28.615.042	12.706.266
NET FEE AND COMMISSION INCOME OR EXPENSES		81.900.830	48.520.855	33.433.182	18.661.620
Fees and Commissions Received		100.173.966	62.031.757	39.950.611	23.919.430
From Noncash Loans		2.357.934	1.931.110	827.655	674.119
Other		97.816.032	60.100.647	39.122.956	23.245.311
Fees and Commissions Paid (-)		-18.273.136	-13.510.902	-6.517.429	-5.257.810
Paid for Noncash Loans		-22.445	-3.791	-9.674	-1.417
Other		-18.250.691	-13.507.111	-6.507.755	-5.256.393
DIVIDEND INCOME		56.984	29.977	11.652	4.540
TRADING INCOME OR LOSS (Net)	(IV-c)	-4.582.881	-2.580.067	-8.250.548	743.642
Gains (Losses) Arising from Capital Markets Transactions		6.233.809	6.751.965	1.911.142	1.540.792
Gains (Losses) Arising From Derivative Financial Transactions		3.781.544	-24.526.701	319.036	4.223.076
Foreign Exchange Gains or Losses		-14.598.234	15.194.669	-10.480.726	-5.020.226
OTHER OPERATING INCOME	(IV-d)	5.253.132	9.857.023	1.215.720	3.460.636
GROSS PROFIT FROM OPERATING ACTIVITIES		147.687.078	104.399.523	55.025.048	35.576.704
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-31.275.520	-15.069.061	-13.035.997	-6.844.479
OTHER ALLOWANCE EXPENSES (-)		0	-23.410	0	-5.882
PERSONNEL EXPENSES (-)		-26.661.257	-20.989.611	-9.841.692	-7.109.663
OTHER OPERATING EXPENSES (-)	(IV-f)	-51.110.540	-36.977.820	-17.648.147	-13.505.275
NET OPERATING INCOME (LOSS)		38.639.761	31.339.621	14.499.212	8.111.405
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		8.014.195	6.984.670	2.852.414	2.417.387
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		46.653.956	38.324.291	17.351.626	10.528.792
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-7.737.988	-5.185.641	-3.287.538	-1.498.265
Current Tax Provision		-2.184.782	-1.150.521	-613.965	0
Expense Effect of Deferred Tax		-12.135.262	-5.951.493	-5.023.934	-1.498.265
Income Effect of Deferred Tax		6.582.056	1.916.373	2.350.361	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	38.915.968	33.138.650	14.064.088	9.030.527
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		38.915.968	33.138.650	14.064.088	9.030.527
Profit (Loss) Attributable to Group		38.915.968	33.138.650	14.064.088	9.030.527
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,07484000	0,06373000	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	Unconsolidated

	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)		38.915.968	33.138.650		
OTHER COMPREHENSIVE INCOME		4.416.888	-3.440.619		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		612.894	318.996		
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		-280.868	-434.024		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		137.700	8.898		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		815.908	754.385		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		3.803.994	-3.759.615		
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		-128.104	-9.300.296		
Income (Loss) Related with Cash Flow Hedges		-932.301	-389.400		
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		4.740.067	4.293.858		
TOTAL COMPREHENSIVE INCOME (LOSS)		43.332.856	29.698.031		

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		44.392.113	19.179.353
Interest Received		414.527.961	285.202.388
Interest Paid		-408.832.213	-266.615.579
Dividends received		56.984	29.977
Fees and Commissions Received		96.443.312	65.909.981
Other Gains		10.015.353	3.699.108
Collections from Previously Written Off Loans and Other Receivables		13.589.009	14.610.157
Cash Payments to Personnel and Service Suppliers		-29.414.248	-22.942.675
Taxes Paid		-5.538.401	-16.202.571
Other		-46.455.644	-44.511.433
Changes in Operating Assets and Liabilities Subject to Banking Operations		-11.930.834	32.037.574
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-13.416.505	-5.014.834
Net (Increase) Decrease in Due From Banks		3.489.874	782.729
Net (Increase) Decrease in Loans		-339.777.322	-344.512.851
Net (Increase) Decrease in Other Assets		-8.814.720	-30.761.397
Net Increase (Decrease) in Bank Deposits		-3.612.531	33.940.154
Net Increase (Decrease) in Other Deposits		380.155.077	234.185.175
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		48.781.311	3.151.262
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-78.736.018	140.267.336
Net Cash Provided From Banking Operations		32.461.279	51.216.927
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-117.982.849	-108.343.290
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		-5.859.455	-5.456.111
Cash Obtained from Tangible and Intangible Asset Sales		317.550	74.000
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-263.706.522	-184.547.204
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		168.584.638	102.014.529
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		7.050.359	6.101.197
Other		-24.074.419	-26.409.701
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		91.954.390	38.624.345
Cash Obtained from Loans and Securities Issued		131.970.470	59.999.774
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		-1.642.136	-1.014.303
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		15.219.858	8.683.119
Net Increase (Decrease) in Cash and Cash Equivalents		21.652.678	-9.818.899
Cash and Cash Equivalents at Beginning of the Period		45.251.115	54.575.928
Cash and Cash Equivalents at End of the Period		66.903.793	44.757.029

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)						
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		5.200.000	3.505.742	0	1.894.886	14.488.487	-2.028.273	1.359.174	26.741.633	-1.863.324	-11.723.614	107.141.776	0	66.478.940	211.195.427	0	211.195.427
		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	1.894.886	14.488.487	-2.028.273	1.359.174	26.741.633	-1.863.324	-11.723.614	107.141.776	0	66.478.940	211.195.427	0	211.195.427
		0	0	0	0	613.915	-303.817	8.898	6.509.671	-6.585.293	-3.683.993	0	0	33.138.650	29.698.031	0	29.698.031
		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	56.507.940	0	-	-9.971.000	0	-9.971.000
		0	0	0	0	0	0	0	0	0	0	0	66.478.940	-	-9.971.000	0	-9.971.000
		0	0	0	0	0	0	0	0	0	0	56.507.940	0	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	56.507.940	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	1.894.886	15.093.371	-2.332.090	1.390.692	33.251.304	-8.448.617	-15.407.607	163.658.747	0	33.138.650	230.945.078	0	230.945.078
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		5.200.000	3.505.742	0	1.894.886	21.391.086	-3.191.137	1.231.188	31.786.935	-11.791.030	-15.704.596	163.658.747	0	42.366.070	240.347.891	0	240.347.891
		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	1.894.886	21.391.086	-3.191.137	1.231.188	31.786.935	-11.791.030	-15.704.596	163.658.747	0	42.366.070	240.347.891	0	240.347.891
		0	0	0	0	671.802	-196.608	137.700	14.521.730	13.053	-10.730.789	0	0	38.915.968	43.332.856	0	43.332.856
		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	36.011.670	0	-	-6.354.400	0	-6.354.400
		0	0	0	0	0	0	0	0	0	0	0	42.366.070	-	-6.354.400	0	-6.354.400
		0	0	0	0	0	0	0	0	0	0	36.011.670	0	-	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	36.011.670	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	1.894.886	22.017.204	-3.387.745	1.405.606	46.308.665	-11.777.977	-26.435.385	199.716.101	0	38.915.968	277.363.065	0	277.363.065

Previous Period
01.01.2024 - 30.09.2024

Current Period
01.01.2025 - 30.09.2025