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KAMUYU AYDINLATMA PLATFORMU

ICBC TURKEY BANK A.Ş.
Bank Financial Report
Unconsolidated
2025 - 3. 3 Monthly Notification

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30.09.2025 Unconsolidated Financials and Footnotes

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
ICBC Turkey Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

ICBC Turkey Bank 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 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 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.

Sınırlı Olumlu Sonucun Dayanağı

30 Eylül 2025 tarihi itibarıyla hazırlanan konsolide olmayan finansal tablolar ile karşılaştırmalı olarak sunulan 31 Aralık 2024 tarihli konsolide olmayan finansal tablolar, Banka'nın taşınan mali zararları üzerinden yapılan ertelenmiş vergi hesaplamalarında, yurtiçi asgari kurumlar vergisi yükümlülüğünün dikkate alınmamış olmasından kaynaklı 206.168 bin TL tutarında ilave ertelenmiş vergi aktifini ve ertelenmiş vergi gelirini içermektedir. Bununla birlikte Danıştay 3. Dairesinin 2025 yılı içerisinde almış olduğu karar ile, 23 Seri No'lu Kurumlar Vergisi Genel Tebliği ile Kurumlar Vergisi Genel Tebliği (Seri No:1)'ne eklenen Geçmiş Yıl Zararları üzerinden Yurtiçi Asgari Kurumlar Vergisi Alınmasına Yönelik ilgili bölümlerin uygulanması durdurulmuştur. Bu kararın, 30 Eylül 2025 tarihinde sona eren döneme ilişkin konsolide olmayan kar veya zarar tablosu yerine 31 Aralık 2024 tarihli konsolide olmayan finansal tablolarda dikkate alınması sebebiyle, sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun, 30 Eylül 2025 tarihinde sona eren döneme ilişkin konsolide olmayan kar veya zarar tablosu üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, ICBC Turkey Bank A.Ş.'nin 30 Eylül 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan finansal performansının ve 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.

Diğer Husus

Banka'nın 31 Aralık 2024 ve 30 Eylül 2024 tarihi itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide olmayan finansal tabloları başka bir bağımsız denetim firması tarafından sırasıyla denetlenmiştir ve incelenmiştir.

Söz konusu bağımsız denetim firması, 21 Şubat 2025 tarihli bağımsız denetim raporunda, 31 Aralık 2024 tarihli konsolide olmayan finansal tabloların, Banka Yönetimi tarafından taşınan vergi zararının ertelenmiş vergi hesaplamasında,

Banka'nın yurtiçi asgari kurumlar vergisi yükümlülüğünün dikkate alınmamış

Bankanın yurtiçi doğan vadeli mevduatlardan alınan fonlara ilişkin olarak ödenecek olan Bankalar Vergisi yükümlülüğünden dolayı ayrılmış olmasından kaynaklı 206.168 bin TL tutarında ilave ertelenmiş vergi aktifi ve ertelenmiş vergi geliri içermesi sebebiyle şartlı görüş bildirilmiştir. Aynı bağımsız denetim firması, 24 Ekim 2024 tarihli sınırlı denetim raporunda, 30 Eylül2024 tarihli konsolide olmayan finansal tablolar hakkında olumlu sonuç bildirmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

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 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	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) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		634.539	23.853.534	24.488.073	3.237.750	37.059.709	40.297.459
Cash and cash equivalents		621.220	13.888.667	14.509.887	3.074.178	16.851.496	19.925.674
Cash and Cash Balances at Central Bank		622.433	13.532.584	14.155.017	3.076.107	15.860.331	18.936.438
Banks		346	356.995	357.341	162	992.344	992.506
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-1.559	-912	-2.471	-2.091	-1.179	-3.270
Financial assets at fair value through profit or loss		0	125.146	125.146	0	98.477	98.477
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	125.146	125.146	0	98.477	98.477
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		37	9.837.949	9.837.986	80.468	20.095.212	20.175.680
Public Debt Securities		37	487.002	487.039	80.468	684.861	765.329
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	9.350.947	9.350.947	0	19.410.351	19.410.351
Derivative financial assets		13.282	1.772	15.054	83.104	14.524	97.628
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.282	1.772	15.054	83.104	14.524	97.628
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		20.066.284	44.327.636	64.393.920	19.813.580	37.360.645	57.174.225
Loans		1.365.567	43.786.499	45.152.066	953.644	34.803.720	35.757.364
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		18.758.052	769.543	19.527.595	18.917.157	2.828.930	21.746.087
Public Debt Securities		18.758.052	769.543	19.527.595	18.917.157	2.828.930	21.746.087
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-57.335	-228.406	-285.741	-57.221	-272.005	-329.226
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		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		75.998	0	75.998	75.998	0	75.998
Investments in Associates (Net)		0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)		75.998	0	75.998	75.998	0	75.998
Unconsolidated Financial Subsidiaries		75.998	0	75.998	75.998	0	75.998
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)		746.925	0	746.925	720.169	0	720.169
INTANGIBLE ASSETS AND GOODWILL (Net)		70.480	0	70.480	71.186	0	71.186
Goodwill		0	0	0	0	0	0
Other		70.480	0	70.480	71.186	0	71.186
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS		93.964	0	93.964	138.135	0	138.135
DEFERRED TAX ASSET		752.460	0	752.460	290.133	0	290.133
OTHER ASSETS (Net)		256.217	20.535	276.752	533.141	12.285	545.426
TOTAL ASSETS		**22.696.867**	**68.201.705**	**90.898.572**	**24.880.092**	**74.432.639**	**99.312.731**
LIABILITY AND EQUITY ITEMS							
DEPOSITS		9.753.028	16.237.764	25.990.792	11.378.348	22.385.754	33.764.102
LOANS RECEIVED		0	37.094.687	37.094.687	0	42.129.255	42.129.255
MONEY MARKET FUNDS		6.575.540	0	6.575.540	7.141.561	0	7.141.561
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		33.661	25.311	58.972	90.293	11.060	101.353
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		33.661	25.311	58.972	90.293	11.060	101.353
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)		502.192	0	502.192	488.665	0	488.665
PROVISIONS		435.979	213.913	649.892	521.068	87.709	608.777
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		308.135	0	308.135	306.215	0	306.215
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		127.844	213.913	341.757	214.853	87.709	302.562
CURRENT TAX LIABILITIES		111.947	0	111.947	103.715	0	103.715
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		0	16.526.448	16.526.448	0	10.587.784	10.587.784
Loans		0	12.468.758	12.468.758	0	10.587.784	10.587.784

Other Debt Instruments		0	4.057.690	4.057.690	0	0	0
OTHER LIABILITIES		256.622	94.480	351.102	185.577	82.935	268.512
EQUITY		2.885.904	151.096	3.037.000	3.834.746	284.261	4.119.007
Issued capital		860.000	0	860.000	860.000	0	860.000
Capital Reserves		-587	0	-587	-587	0	-587
Equity Share Premiums		-587	0	-587	-587	0	-587
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		77.675	0	77.675	77.675	0	77.675
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2	151.096	151.094	-350	284.261	283.911
Profit Reserves		3.146.472	0	3.146.472	3.146.472	0	3.146.472
Legal Reserves		158.521	0	158.521	158.521	0	158.521
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.929.888	0	2.929.888	2.929.888	0	2.929.888
Other Profit Reserves		58.063	0	58.063	58.063	0	58.063
Profit or Loss		-1.197.654	0	-1.197.654	-248.464	0	-248.464
Prior Years' Profit or Loss		-248.464	0	-248.464	52.554	0	52.554
Current Period Net Profit Or Loss		-949.190	0	-949.190	-301.018	0	-301.018
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**20.554.873**	**70.343.699**	**90.898.572**	**23.743.973**	**75.568.758**	**99.312.731**

Off-Balance Sheet Items (TFRS 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 (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		5.473.459	51.598.219	57.071.678	8.006.519	48.888.226	56.894.745
GUARANTIES AND WARRANTIES		2.272.696	43.854.908	46.127.604	3.529.049	24.719.070	28.248.119
Letters of Guarantee		2.272.696	5.215.390	7.488.086	3.529.049	6.453.711	9.982.760
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		2.272.696	5.215.390	7.488.086	3.529.049	6.453.711	9.982.760
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	1.545.623	1.545.623	0	2.390.190	2.390.190
Documentary Letters of Credit		0	315.353	315.353	0	669.264	669.264
Other Letters of Credit		0	1.230.270	1.230.270	0	1.720.926	1.720.926
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	37.093.895	37.093.895	0	15.875.169	15.875.169
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		536.316	224.465	760.781	789.743	2.179.848	2.969.591
Irrevocable Commitments		536.316	224.465	760.781	789.743	2.179.848	2.969.591
Forward Asset Purchase Commitments		169.254	224.465	393.719	548.115	2.179.848	2.727.963
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		31.148	0	31.148	31.182	0	31.182
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		6.452	0	6.452	8.760	0	8.760
Tax and Fund Liabilities Arised from Export Commitments		3	0	3	3	0	3
Commitments for Credit Card Limits		328.964	0	328.964	201.212	0	201.212
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		495	0	495	471	0	471
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		2.664.447	7.518.846	10.183.293	3.687.727	21.989.308	25.677.035
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		2.664.447	7.518.846	10.183.293	3.687.727	21.989.308	25.677.035
Forward Foreign Currency Buy or Sell Transactions		755.574	915.099	1.670.673	3.115.867	2.819.815	5.935.682
Forward Foreign Currency Buying Transactions		291.570	540.273	831.843	1.565.835	1.404.268	2.970.103
Forward Foreign Currency Sale Transactions		464.004	374.826	838.830	1.550.032	1.415.547	2.965.579
Currency and Interest Rate Swaps		1.807.281	6.506.245	8.313.526	571.860	19.169.493	19.741.353
Currency Swap Buy Transactions		157.043	3.975.899	4.132.942	0	9.868.764	9.868.764
Currency Swap Sell Transactions		1.650.238	2.530.346	4.180.584	571.860	9.300.729	9.872.589
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		101.592	97.502	199.094	0	0	0
Currency Options Buy Transactions		50.796	48.751	99.547	0	0	0
Currency Options Sell Transactions		50.796	48.751	99.547	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		104.199.202	536.990.114	641.189.316	100.114.240	447.758.922	547.873.162
ITEMS HELD IN CUSTODY		6.294.065	290.208.526	296.502.591	3.522.206	244.048.542	247.570.748
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		31.060	1.353.853	1.384.913	5.407	1.384.724	1.390.131
Cheques Received for Collection		311.452	88.602	400.054	482.458	94.951	577.409
Commercial Notes Received for Collection		4.668	40.100	44.768	3.989	30.281	34.270
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		5.946.766	288.725.971	294.672.737	3.030.183	242.538.586	245.568.769
Custodians		119	0	119	169	0	169
PLEDGED ITEMS		97.905.137	246.781.588	344.686.725	96.592.034	203.710.380	300.302.414
Securities		4	0	4	3	0	3
Guarantee Notes		921	415	1.336	921	353	1.274
Commodity		12.979	2.540	15.519	18.137	2.159	20.296
Warrant		0	0	0	0	0	0
Real Estate		958.705	159.845.607	160.804.312	1.076.963	131.162.163	132.239.126
Other Pledged Items		96.932.528	86.933.026	183.865.554	95.496.010	72.545.705	168.041.715

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**109.672.661**	**588.588.333**	**698.260.994**	**108.120.759**	**496.647.148**	**604.767.907**

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		6.833.793	7.747.660	2.037.035	2.547.229
Interest Income on Loans		3.365.089	3.912.428	1.078.906	1.280.096
Interest Income on Reserve Deposits		173.094	100.482	59.954	79.532
Interest Income on Banks		199.244	261.922	49.436	92.240
Interest Income on Money Market Placements		60.608	16.360	0	2.256
Interest Income on Marketable Securities Portfolio		3.035.504	3.456.374	848.738	1.093.103
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		25.818	52.839	6.015	26.273
Financial Assets Measured at Amortised Cost		3.009.686	3.403.535	842.723	1.066.830
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		254	94	1	2
INTEREST EXPENSES (-)		-6.362.428	-7.105.138	-1.643.534	-2.542.708
Interest Expenses on Deposits		-2.076.281	-3.512.775	-467.702	-1.313.016
Interest Expenses on Funds Borrowed		-2.630.565	-2.233.950	-758.894	-744.519
Interest Expenses on Money Market Funds		-1.605.371	-1.314.256	-398.639	-469.430
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-49.773	-44.082	-18.298	-16.000
Other Interest Expense		-438	-75	-1	257
NET INTEREST INCOME OR EXPENSE		471.365	642.522	393.501	4.521
NET FEE AND COMMISSION INCOME OR EXPENSES		455.585	130.475	249.223	39.208
Fees and Commissions Received		516.557	180.045	270.147	57.885
From Noncash Loans		126.131	102.531	31.517	35.319
Other		390.426	77.514	238.630	22.566
Fees and Commissions Paid (-)		-60.972	-49.570	-20.924	-18.677
Paid for Noncash Loans		-208	-69	-52	-29
Other		-60.764	-49.501	-20.872	-18.648
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)		-368.012	-413.372	-165.973	-146.527
Gains (Losses) Arising from Capital Markets Transactions		-3.618	13.245	-3.728	1.129
Gains (Losses) Arising From Derivative Financial Transactions		-1.240.507	-617.899	-493.544	-815.116
Foreign Exchange Gains or Losses		876.113	191.282	331.299	667.460
OTHER OPERATING INCOME		176.317	308.959	82.613	-63.425
GROSS PROFIT FROM OPERATING ACTIVITIES		735.255	668.584	559.364	-166.223
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)		-137.112	584.646	-104.308	173.657
OTHER ALLOWANCE EXPENSES (-)		-9.372	-22.065	-2.668	-14.600
PERSONNEL EXPENSES (-)		-1.277.861	-1.097.512	-430.573	-331.474
OTHER OPERATING EXPENSES (-)		-665.512	-556.747	-215.476	-106.349
NET OPERATING INCOME (LOSS)		-1.354.602	-423.094	-193.661	-444.989
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		-1.354.602	-423.094	-193.661	-444.989
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		405.412	186.130	56.617	147.151
Current Tax Provision		0	0	0	132.632
Expense Effect of Deferred Tax		-304.146	-312.799	-60.537	-241.831
Income Effect of Deferred Tax		709.558	498.929	117.154	256.350
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		-949.190	-236.964	-137.044	-297.838
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		-949.190	-236.964	-137.044	-297.838
Profit (Loss) Attributable to Group		-949.190	-236.964	-137.044	-297.838
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

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

Presentation Currency	1.000 TL
Nature of Financial Statements	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)		-949.190	-236.964		
OTHER COMPREHENSIVE INCOME		-132.817	-209.171		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	4.585		
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	-11.190		
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	15.775		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-132.817	-213.756		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-189.732	-302.526		
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		56.915	88.770		
TOTAL COMPREHENSIVE INCOME (LOSS)		-1.082.007	-446.135		

Statement of Cash Flow (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
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		-1.796.471	-1.839.344
Interest Received		6.020.142	6.616.574
Interest Paid		-6.092.470	-6.786.024
Dividends received		0	0
Fees and Commissions Received		546.447	136.652
Other Gains		102.214	-622.442
Collections from Previously Written Off Loans and Other Receivables		1.624	5.501
Cash Payments to Personnel and Service Suppliers		-1.236.746	-1.404.231
Taxes Paid		-95.793	-71.390
Other		-1.041.889	286.016
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.579.967	-482.702
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		3.044.562	1.816.469
Net (Increase) Decrease in Loans		1.339.821	26.623
Net (Increase) Decrease in Other Assets		122.697	-755.804
Net Increase (Decrease) in Bank Deposits		3.793.662	-717.036
Net Increase (Decrease) in Other Deposits		-11.735.261	-10.440.861
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-3.255.263	6.005.647
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		109.815	3.582.260
Net Cash Provided From Banking Operations		-8.376.438	-2.322.046
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.188.128	812.923
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		-26.050	-13.234
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-146.153	-758.428
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		129.236	352.250
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.743.810	-1.059.564
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.987.153	2.688.897
Other		-12.248	-396.998
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.980.807	-57.929
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		4.057.690	0
Dividends paid		0	0
Payments of lease liabilities		-76.883	-57.929
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-161.113	202.818
Net Increase (Decrease) in Cash and Cash Equivalents		-2.368.616	-1.364.234
Cash and Cash Equivalents at Beginning of the Period		9.551.096	10.590.476
Cash and Cash Equivalents at End of the Period		7.182.480	9.226.242

Statement of changes in equity (TFRS 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 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		**860.000**	**-587**	**0**	**0**	**90.180**	**-29.250**	**0**	**0**	**649.698**	**0**	**1.823.277**	**1.375.749**	**0**	**4.769.067**	**0**	**4.769.067**
	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		860.000	-587	0	0	90.180	-29.250	0	0	649.698	0	1.823.277	1.375.749	0	4.769.067	0	4.769.067
	Total Comprehensive Income (Loss)		0	0	0	0	0	4.585	0	0	-213.756	0	0	0	-236.964	-446.135	0	-446.135
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	1.323.195	-1.323.195	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	1.323.195	-1.323.195	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		**860.000**	**-587**	**0**	**0**	**90.180**	**-24.665**	**0**	**0**	**435.942**	**0**	**3.146.472**	**52.554**	**-236.964**	**4.322.932**	**0**	**4.322.932**
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		**860.000**	**-587**	**0**	**0**	**132.842**	**-55.167**	**0**	**0**	**283.911**	**0**	**3.146.472**	**-248.464**	**0**	**4.119.007**	**0**	**4.119.007**
	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		860.000	-587	0	0	132.842	-55.167	0	0	283.911	0	3.146.472	-248.464	0	4.119.007	0	4.119.007
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-132.817	0	0	0	-949.190	-1.082.007	0	-1.082.007
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	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		**860.000**	**-587**	**0**	**0**	**132.842**	**-55.167**	**0**	**0**	**151.094**	**0**	**3.146.472**	**-248.464**	**-949.190**	**3.037.000**	**0**	**3.037.000**