



KAMUYU AYDINLATMA PLATFORMU

DENİZBANK 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 Veri Depolama Kuruluşu

Independent 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 DenizBank Anonim Şirketi Yönetim Kurulu'na

Giriş

DenizBank Anonim Şirketi'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 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 ("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

güvenliğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.h.3 numaralı dipnotta belirtildiği üzere, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılan ve tamamı geçmiş yıllarda gider yazılan toplam 8.700.000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, DenizBank 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 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide olmayan finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 28 Ocak 2025 tarihli bağımsız denetim raporunda yer alan konsolide olmayan finansal tabloların, Banka yönetimi tarafından, 2.000.000 bin TL'si 31 Aralık 2024 tarihinde sona eren dönemde gider yazılan toplam 8.700.000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle sınırlı olumlu görüş ve 31 Ekim 2024 tarihli sınırlı denetim raporunda yer alan konsolide olmayan finansal tabloların, Banka yönetimi tarafından, geçmiş yıllarda gider yazılan toplam 6.700.000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle ise şartlı sonuç bildirilmiştir.

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

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

24 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)		246.569.872	265.728.839	512.298.711	230.396.631	206.300.931	436.697.562
Cash and cash equivalents		180.781.618	170.525.289	351.306.907	184.975.864	126.236.860	311.212.724
Cash and Cash Balances at Central Bank	(5.1.a)	179.970.442	143.479.850	323.450.292	107.912.395	106.155.021	214.067.416
Banks	(5.1.a)	811.581	27.046.059	27.857.640	495.878	20.082.249	20.578.127
Receivables From Money Markets		0	0	0	76.567.876	0	76.567.876
Allowance for Expected Losses (-)		-405	-620	-1.025	-285	-410	-695
Financial assets at fair value through profit or loss	(5.1.b)	600.092	4.121.394	4.721.486	1.669.499	2.745.352	4.414.851
Public Debt Securities		148.404	1.848.950	1.997.354	85.483	1.184.309	1.269.792
Equity instruments		0	1.865.585	1.865.585	0	1.400.570	1.400.570
Other Financial Assets		451.688	406.859	858.547	1.584.016	160.473	1.744.489
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.c)	64.347.291	81.494.100	145.841.391	41.935.636	67.254.489	109.190.125
Public Debt Securities		64.346.306	75.647.975	139.994.281	41.934.676	62.116.276	104.050.952
Equity instruments		985	0	985	960	0	960
Other Financial Assets		0	5.846.125	5.846.125	0	5.138.213	5.138.213
Derivative financial assets		840.871	9.588.056	10.428.927	1.815.632	10.064.230	11.879.862
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.b)	840.871	9.588.056	10.428.927	1.815.632	10.064.230	11.879.862
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.j)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		631.366.671	326.467.130	957.833.801	492.232.714	273.537.530	765.770.244
Loans	(5.1.d)	605.811.059	334.398.542	940.209.601	460.622.843	275.595.438	736.218.281
Receivables From Leasing Transactions	(5.1.i)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.1.e)	68.055.786	0	68.055.786	57.719.773	7.875.618	65.595.391
Public Debt Securities		68.055.786	0	68.055.786	57.719.773	7.875.618	65.595.391
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-42.500.174	-7.931.412	-50.431.586	-26.109.902	-9.933.526	-36.043.428
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.m)	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		47.368.140	73.504.918	120.873.058	37.737.988	51.006.444	88.744.432
Investments in Associates (Net)	(5.1.f)	24.968	0	24.968	24.968	0	24.968

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		24.968	0	24.968	24.968	0	24.968
Investments in Subsidiaries (Net)	(5.I.g)	47,340.372	73,504.918	120,845.290	37,710.220	51,006.444	88,716.664
Unconsolidated Financial Subsidiaries		34,991.372	73,504.918	108,496.290	25,361.220	51,006.444	76,367.664
Unconsolidated Non-Financial Subsidiaries		12,349.000	0	12,349.000	12,349.000	0	12,349.000
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.h)	2.800	0	2.800	2.800	0	2.800
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		18,802.955	1.846	18,804.801	18,347.221	103	18,347.324
INTANGIBLE ASSETS AND GOODWILL (Net)		6,127.163	0	6,127.163	4,865.774	0	4,865.774
Goodwill		0	0	0	0	0	0
Other		6,127.163	0	6,127.163	4,865.774	0	4,865.774
INVESTMENT PROPERTY (Net)	(5.I.k)	0	0	0	0	0	0
CURRENT TAX ASSETS		1,622.362	0	1,622.362	0	0	0
DEFERRED TAX ASSET	(5.I.l)	4,484.956	0	4,484.956	4,756.787	0	4,756.787
OTHER ASSETS (Net)	(5.I.n)	57,862.138	14,750.795	72,612.933	43,110.946	8,327.963	51,438.909
TOTAL ASSETS		1,014,204.257	680,453.528	1,694,657.785	831,448.061	539,172.971	1,370,621.032
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.a)	661,713.420	313,881.324	975,594.744	561,093.144	201,348.672	762,441.816
LOANS RECEIVED	(5.II.c)	697,909	273,307.894	274,005.803	817.837	229,543.737	230,361.574
MONEY MARKET FUNDS		1,001.102	42,099.431	43,100.533	2,003	34,815.575	34,817.578
MARKETABLE SECURITIES (Net)	(5.II.d)	0	44,230.091	44,230.091	0	54,160.925	54,160.925
Bills		0	0	0	0	10,018.359	10,018.359
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	44,230.091	44,230.091	0	44,142.566	44,142.566
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		24.158	4,443.268	4,467.426	313	5,115.168	5,115.481
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.II.b)	24.158	4,443.268	4,467.426	313	5,115.168	5,115.481
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.g)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.f)	1,518.364	357.648	1,876.012	1,250.961	368.931	1,619.892
PROVISIONS	(5.II.h)	17,520.281	3,416.361	20,936.642	17,807.104	4,156.300	21,963.404
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2,975.911	0	2,975.911	2,845.995	0	2,845.995
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		14,544.370	3,416.361	17,960.731	14,961.109	4,156.300	19,117.409
CURRENT TAX LIABILITIES	(5.II.i)	7,309.945	272.025	7,581.970	5,359.358	92	5,359.450
DEFERRED TAX LIABILITY	(5.II.i)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.j)	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	14,914.447	14,914.447	0	12,137.102	12,137.102
Loans		0	14,914.447	14,914.447	0	12,137.102	12,137.102

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.e)	77.747.870	31.032.837	108.780.707	59.534.708	32.408.384	91.943.092
EQUITY	(5.II.k)	197.445.576	1.723.834	199.169.410	151.074.270	-373.552	150.700.718
Issued capital		19.638.600	0	19.638.600	19.638.600	0	19.638.600
Capital Reserves		24.629	0	24.629	24.604	0	24.604
Equity Share Premiums		15	0	15	15	0	15
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.614	0	24.614	24.589	0	24.589
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.480.489	0	12.480.489	12.371.023	0	12.371.023
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		17.622.390	1.723.834	19.346.224	11.098.282	-373.552	10.724.730
Profit Reserves		105.946.489	0	105.946.489	61.726.992	0	61.726.992
Legal Reserves		3.387.695	0	3.387.695	1.139.220	0	1.139.220
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		102.558.794	0	102.558.794	60.587.772	0	60.587.772
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		41.732.979	0	41.732.979	46.214.769	0	46.214.769
Prior Years' Profit or Loss		1.245.272	0	1.245.272	1.245.272	0	1.245.272
Current Period Net Profit Or Loss		40.487.707	0	40.487.707	44.969.497	0	44.969.497
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		964.978.625	729.679.160	1.694.657.785	796.939.698	573.681.334	1.370.621.032

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		1.056.193.802	1.210.064.872	2.266.258.674	689.549.383	813.171.343	1.502.720.726
GUARANTIES AND WARRANTIES	(5.III.a)	150.660.575	130.092.713	280.753.288	102.965.174	101.127.907	204.093.081
Letters of Guarantee		134.128.110	80.174.974	214.303.084	88.033.183	68.062.114	156.095.297
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		79.021	569.348	648.369	79.021	530.056	609.077
Other Letters of Guarantee		134.049.089	79.605.626	213.654.715	87.954.162	67.532.058	155.486.220
Bank Acceptances		19.107	1.025.258	1.044.365	3.635	776.555	780.190
Import Letter of Acceptance		19.107	1.025.258	1.044.365	3.635	776.555	780.190
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	44.908.014	44.908.014	26.444	29.607.927	29.634.371
Documentary Letters of Credit		0	37.701.831	37.701.831	0	22.263.850	22.263.850
Other Letters of Credit		0	7.206.183	7.206.183	26.444	7.344.077	7.370.521
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		16.513.358	3.984.467	20.497.825	14.901.912	2.681.311	17.583.223
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	727.164.268	57.040.208	784.204.476	486.848.240	46.728.891	533.577.131
Irrevocable Commitments		724.134.437	57.040.208	781.174.645	476.981.280	46.728.891	523.710.171
Forward Asset Purchase Commitments		14.462.125	32.480.689	46.942.814	1.423.530	25.220.811	26.644.341
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		99.533.667	0	99.533.667	71.214.681	0	71.214.681
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		23.713.050	0	23.713.050	18.889.839	0	18.889.839
Tax and Fund Liabilities Arised from Export Commitments		1.843	0	1.843	1.757	0	1.757
Commitments for Credit Card Limits		583.931.341	0	583.931.341	383.878.523	0	383.878.523
Commitments for Credit Cards and Banking Services Promotions		34.027	0	34.027	29.694	0	29.694
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		2.458.384	24.559.519	27.017.903	1.543.256	21.508.080	23.051.336
Revocable Commitments		3.029.831	0	3.029.831	9.866.960	0	9.866.960
Revocable Loan Granting Commitments		3.029.272	0	3.029.272	9.866.401	0	9.866.401
Other Revocable Commitments		559	0	559	559	0	559
DERIVATIVE FINANCIAL INSTRUMENTS		178.368.959	1.022.931.951	1.201.300.910	99.735.969	665.314.545	765.050.514
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		178.368.959	1.022.931.951	1.201.300.910	99.735.969	665.314.545	765.050.514
Forward Foreign Currency Buy or Sell Transactions		33.159.564	51.167.121	84.326.685	22.362.538	92.238.215	114.600.753
Forward Foreign Currency Buying Transactions		2.867.096	39.381.865	42.248.961	1.253.999	55.527.787	56.781.786
Forward Foreign Currency Sale Transactions		30.292.468	11.785.256	42.077.724	21.108.539	36.710.428	57.818.967
Currency and Interest Rate Swaps		48.172.495	754.023.843	802.196.338	33.687.842	480.392.443	514.080.285
Currency Swap Buy Transactions		3.947.175	236.950.772	240.897.947	11.611.717	150.309.262	161.920.979
Currency Swap Sell Transactions		39.615.320	249.223.389	288.838.709	17.466.125	160.459.713	177.925.838
Interest Rate Swap Buy Transactions		2.305.000	133.924.841	136.229.841	2.305.000	84.811.734	87.116.734
Interest Rate Swap Sell Transactions		2.305.000	133.924.841	136.229.841	2.305.000	84.811.734	87.116.734
Currency, Interest Rate and Securities Options		97.036.900	153.480.515	250.517.415	43.685.589	62.545.928	106.231.517
Currency Options Buy Transactions		47.122.576	73.542.315	120.664.891	22.938.119	28.026.518	50.964.637
Currency Options Sell Transactions		49.914.324	72.774.764	122.689.088	20.747.470	28.961.318	49.708.788
Interest Rate Options Buy Transactions		0	3.581.718	3.581.718	0	2.779.046	2.779.046
Interest Rate Options Sell Transactions		0	3.581.718	3.581.718	0	2.779.046	2.779.046
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	64.260.472	64.260.472	0	30.137.959	30.137.959
CUSTODY AND PLEDGES RECEIVED		6.224.853.125	2.943.960.858	9.168.813.983	4.935.685.964	2.271.731.141	7.207.417.105
ITEMS HELD IN CUSTODY		332.423.781	572.339.781	904.763.562	323.373.244	411.462.896	734.836.140
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		329.114.357	546.350.429	875.464.786	320.375.504	398.667.571	719.043.075
Cheques Received for Collection		336.765	5.360.563	5.697.328	287.897	3.281.102	3.568.999
Commercial Notes Received for Collection		2.972.659	1.177.368	4.150.027	2.709.843	1.037.168	3.747.011
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	19.451.421	19.451.421	0	8.477.055	8.477.055
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.877.538.119	2.367.258.391	8.244.796.510	4.602.679.724	1.857.264.503	6.459.944.227
Securities		34.825.165	6.655.057	41.480.222	18.425.544	6.732.715	25.158.259
Guarantee Notes		4.594.335.995	815.328.492	5.409.664.487	3.492.388.879	626.775.085	4.119.163.964
Commodity		94.623.354	86.647.286	181.270.640	86.779.625	83.043.243	169.822.868
Warrant		0	0	0	0	0	0
Real Estate		1.003.535.655	1.130.537.890	2.134.073.545	843.846.264	913.497.516	1.757.343.780
Other Pledged Items		150.217.950	328.089.666	478.307.616	161.239.412	227.215.944	388.455.356

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.891.225	4.362.686	19.253.911	9.632.996	3.003.742	12.636.738
TOTAL OFF-BALANCE SHEET ACCOUNTS		7.281.046.927	4.154.025.730	11.435.072.657	5.625.235.347	3.084.902.484	8.710.137.831

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	(5.IV.a)	246.521.097	182.809.690	89.230.189	69.741.529
Interest Income on Loans		175.405.589	118.841.263	63.432.164	46.177.097
Interest Income on Reserve Deposits		23.597.199	11.101.219	8.647.932	5.656.643
Interest Income on Banks		13.562.739	11.225.346	5.077.537	5.018.614
Interest Income on Money Market Placements		1.883.079	14.624.404	143.422	2.894.560
Interest Income on Marketable Securities Portfolio		28.991.049	25.545.529	10.755.243	9.349.809
Financial Assets At Fair Value Through Profit Loss		260.686	480.756	90.212	105.044
Financial Assets At Fair Value Through Other Comprehensive Income		17.525.114	13.667.095	6.604.153	5.109.242
Financial Assets Measured at Amortised Cost		11.205.249	11.397.678	4.060.878	4.135.523
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		3.081.442	1.471.929	1.173.891	644.806
INTEREST EXPENSES (-)	(5.IV.b)	-193.088.654	-153.271.315	-69.393.563	-56.044.624
Interest Expenses on Deposits		-173.974.551	-134.803.574	-63.510.332	-49.491.869
Interest Expenses on Funds Borrowed		-13.434.786	-12.532.029	-4.557.830	-4.506.516
Interest Expenses on Money Market Funds		-2.762.564	-2.772.017	-548.351	-913.540
Interest Expenses on Securities Issued		-2.100.219	-2.346.341	-603.649	-985.429
Lease Interest Expenses		-410.581	-298.648	-154.586	-113.106
Other Interest Expense		-405.953	-518.706	-18.815	-34.164
NET INTEREST INCOME OR EXPENSE		53.432.443	29.538.375	19.836.626	13.696.905
NET FEE AND COMMISSION INCOME OR EXPENSES		27.282.651	21.237.628	10.052.466	7.286.382
Fees and Commissions Received		49.273.156	37.226.602	18.469.910	13.602.765
From Noncash Loans		1.411.498	1.194.995	509.006	428.517
Other		47.861.658	36.031.607	17.960.904	13.174.248
Fees and Commissions Paid (-)		-21.990.505	-15.988.974	-8.417.444	-6.316.383
Paid for Noncash Loans		-4.557	-2.943	-1.661	-1.169
Other		-21.985.948	-15.986.031	-8.415.783	-6.315.214
DIVIDEND INCOME		319.285	4.148	319.158	4.096
TRADING INCOME OR LOSS (Net)	(5.IV.c)	-4.153.240	1.802.756	-1.570.947	1.256.554
Gains (Losses) Arising from Capital Markets Transactions		1.251.820	4.173.911	299.369	1.831.337
Gains (Losses) Arising From Derivative Financial Transactions		-1.594.800	276.744	6.203.602	-2.776.028
Foreign Exchange Gains or Losses		-3.810.260	-2.647.899	-8.073.918	2.201.245
OTHER OPERATING INCOME	(5.IV.d)	10.436.204	2.088.437	1.471.607	402.728
GROSS PROFIT FROM OPERATING ACTIVITIES		87.317.343	54.671.344	30.108.910	22.646.665
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-16.726.098	-625.313	-5.970.231	-3.368.385
OTHER ALLOWANCE EXPENSES (-)		351.621	-1.641.800	-132.528	-731.544
PERSONNEL EXPENSES (-)	(5.IV.f)	-17.554.878	-12.109.390	-6.326.108	-4.383.225
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-21.493.069	-14.696.505	-7.389.892	-5.102.749
NET OPERATING INCOME (LOSS)		31.894.919	25.598.336	10.290.151	9.060.762
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		14.316.702	11.054.737	5.109.662	3.198.321
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.g)	46.211.621	36.653.073	15.399.813	12.259.083
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-5.723.914	-2.799.291	-1.965.694	-2.178.127
Current Tax Provision		-1.577.420	-5.205.035	979.145	1.865.794
Expense Effect of Deferred Tax		-22.201.057	-10.563.433	-7.481.247	-8.337.730
Income Effect of Deferred Tax		18.054.563	12.969.177	4.536.408	4.293.809
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		40.487.707	33.853.782	13.434.119	10.080.956
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	(5.IV.i)	40.487.707	33.853.782	13.434.119	10.080.956
Profit (Loss) Attributable to Group		40.487.707	33.853.782	13.434.119	10.080.956
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
hisse başına kar/zarar		2,06000000	1,72000000	0,68000000	0,51000000

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)		40.487.707	33.853.782		
OTHER COMPREHENSIVE INCOME		8.730.960	178.876		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		109.466	43.275		
Gains (Losses) on Revaluation of Property, Plant and Equipment		139.158	56.769		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-29.692	-13.494		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		8.621.494	135.601		
Exchange Differences on Translation		17.604.561	1.099.935		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		2.598.810	-820.733		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-15.436.715	-588.460		
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		3.854.838	444.859		
TOTAL COMPREHENSIVE INCOME (LOSS)		49.218.667	34.032.658		

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		28.140.520	45.165.350
Interest Received		213.292.005	143.188.120
Interest Paid		-200.182.341	-130.659.288
Dividends received		319.285	4.148
Fees and Commissions Received		49.273.156	37.226.602
Other Gains		6.829.528	27.915.343
Collections from Previously Written Off Loans and Other Receivables		18.744.421	11.667.182
Cash Payments to Personnel and Service Suppliers		-17.424.962	-11.899.440
Taxes Paid		-4.300.443	-7.156.584
Other		-38.410.129	-25.120.733
Changes in Operating Assets and Liabilities Subject to Banking Operations		-37.281.355	-87.152.389
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.427.843	1.529.420
Net (Increase) Decrease in Due From Banks		-717.534	-4.845.467
Net (Increase) Decrease in Loans		-147.016.667	-171.903.697
Net (Increase) Decrease in Other Assets		-59.520.245	-38.039.288
Net Increase (Decrease) in Bank Deposits		30.531.101	4.533.899
Net Increase (Decrease) in Other Deposits		134.705.198	68.047.617
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-23.030.088	13.053.071
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		29.194.723	40.472.056
Net Cash Provided From Banking Operations		-9.140.835	-41.987.039
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-16.064.168	-12.661.093
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-150.000	-1.613.446
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-803.702	-15.135.534
Cash Obtained from Tangible and Intangible Asset Sales		1.538.880	777.707
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-49.002.100	-34.171.424
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		23.272.862	28.317.692
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		9.079.892	1.739.252
Other		0	7.424.660
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		13.240.029	67.595.305
Cash Obtained from Loans and Securities Issued		160.338.281	115.775.203
Cash Outflow Arised From Loans and Securities Issued		-145.799.934	-61.132.055
Equity Instruments Issued		0	13.942.500
Dividends paid		0	0
Payments of lease liabilities		-1.298.318	-990.343
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		11.453.477	9.297.424
Net Increase (Decrease) in Cash and Cash Equivalents		-511.497	22.244.597
Cash and Cash Equivalents at Beginning of the Period		227.201.192	220.781.439
Cash and Cash Equivalents at End of the Period		226.689.695	243.026.036

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		5.696.100	15	0	2.910	708.408	-363.043	7.893.361	8.238.726	37.935.668	-1.340.192	-23.681.069	12.914.407	33.868.186	1.245.272	27.877.785	89.843.401	0	89.843.401
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		5.696.100	15	0	2.910	708.408	-363.043	7.893.361	8.238.726	37.935.668	-1.340.192	-23.681.069	12.914.407	33.868.186	1.245.272	27.877.785	89.843.401	0	89.843.401
	Total Comprehensive Income (Loss)		0	0	0	0	43.235	40	0	43.275	1.099.935	-552.412	-411.922	135.601	0	0	33.853.782	34.032.658	0	34.032.658
	Capital Increase in Cash		13.942.500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13.942.500	0	13.942.500
	Capital Increase Through Internal Reserves		0	0	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	0	0
	Convertible Bonds		0	0	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	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	18.979	0	0	0	0	0	0	0	0	27.858.806	0	-27.877.785	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	18.979	0	0	0	0	0	0	0	0	27.858.806	0	-27.877.785	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		19.638.600	15	0	21.889	751.643	-363.003	7.893.361	8.282.001	39.035.603	-1.892.604	-24.092.991	13.050.008	61.726.992	1.245.272	33.853.782	137.818.559	0	137.818.559
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		19.638.600	15	0	24.589	1.227.992	-822.139	11.965.170	12.371.023	37.108.830	-3.476.822	-22.907.278	10.724.730	61.726.992	1.245.272	44.969.497	150.700.718	0	150.700.718
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		19.638.600	15	0	24.589	1.227.992	-822.139	11.965.170	12.371.023	37.108.830	-3.476.822	-22.907.278	10.724.730	61.726.992	1.245.272	44.969.497	150.700.718	0	150.700.718
	Total Comprehensive Income (Loss)		0	0	0	0	109.031	435	0	109.466	17.604.561	1.822.635	-10.805.702	8.621.494	0	0	40.487.707	49.218.667	0	49.218.667
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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	25	0	0	0	0	0	0	0	0	0	0	0	25	0	25
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	44.219.497	0	-44.969.497	-750.000	0	-750.000
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-750.000	-750.000	0	-750.000
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	44.219.497	0	-44.219.497	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		19.638.600	15	0	24.614	1.337.023	-821.704	11.965.170	12.480.489	54.713.391	-1.654.187	-33.712.980	19.346.224	105.946.489	1.245.272	40.487.707	199.169.410	0	199.169.410