Date and time of publication on KAP: 24.10.2025 19:47:08
https://www.kap.org.tr/en/Bildirim/1508052

KAMUYU AYDINLATMA PLATFORMU

DENİZBANK A.Ş.
Bank Financial Report
Consolidated
2025 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
DenizBank Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

DenizBank Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu (" BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS'') 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.h.3 numaralı dipnotta belirtildiği üzere, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Grup'un 31 Aralık 2024 ve 30 Eylül 2024 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide 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 finansal tabloların, Grup 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 finansal tabloların, Grup yönetimi tarafından, geçmiş yıllarda gider yazılan toplam 6.700.000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle ise şartlı sonuç bildirilmiştir.

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 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	Consolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		255.784.167	493.435.987	749.220.154	236.525.419	373.067.451	609.592.870
Cash and cash equivalents		180.950.536	360.177.701	541.128.237	185.162.666	271.682.310	456.844.976
Cash and Cash Balances at Central Bank	(5.I.a)	179.985.669	206.783.376	386.769.045	107.931.743	169.262.608	277.194.351
Banks	(5.I.a)	960.459	153.511.372	154.471.831	656.549	102.480.150	103.136.699
Receivables From Money Markets		4.813	0	4.813	76.574.657	0	76.574.657
Allowance for Expected Losses (-)		-405	-117.047	-117.452	-283	-60.448	-60.731
Financial assets at fair value through profit or loss	(5.I.b)	9.525.861	4.193.971	13.719.832	8.218.773	3.110.065	11.328.838
Public Debt Securities		148.404	1.848.950	1.997.354	85.483	1.184.309	1.269.792
Equity instruments		0	1.866.046	1.866.046	0	1.400.572	1.400.572
Other Financial Assets		9.377.457	478.975	9.856.432	8.133.290	525.184	8.658.474
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.c)	64.347.291	117.776.528	182.123.819	41.935.636	88.209.096	130.144.732
Public Debt Securities		64.346.306	97.309.592	161.655.898	41.934.676	72.724.003	114.658.679
Equity instruments		985	1.664	2.649	960	1.254	2.214
Other Financial Assets		0	20.465.272	20.465.272	0	15.483.839	15.483.839
Derivative financial assets		960.479	11.287.787	12.248.266	1.208.344	10.065.980	11.274.324
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.I.b)	960.479	11.287.787	12.248.266	1.208.344	10.065.980	11.274.324
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.I.j)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		658.246.988	432.480.086	1.090.727.074	519.860.170	341.927.938	861.788.108
Loans	(5.I.d)	618.776.407	417.789.398	1.036.565.805	469.235.782	323.057.372	792.293.154
Receivables From Leasing Transactions	(5.I.i)	4.635.916	21.081.285	25.717.201	4.834.861	19.787.261	24.622.122
Factoring Receivables		10.131.301	3.780.200	13.911.501	14.930.257	3.566.931	18.497.188
Other Financial Assets Measured at Amortised Cost	(5.I.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 (-)		-43.352.422	-10.170.797	-53.523.219	-26.860.503	-12.359.244	-39.219.747
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.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		12.410.027	2.729	12.412.756	12.410.027	2.057	12.412.084
Investments in Associates (Net)	(5.I.f)	26.463	0	26.463	26.463	0	26.463

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		26.463	0	26.463	26.463	0	26.463
Investments in Subsidiaries (Net)	(5.I.g)	12.380.764	2.729	12.383.493	12.380.764	2.057	12.382.821
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		12.380.764	2.729	12.383.493	12.380.764	2.057	12.382.821
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)		28.315.810	1.452.695	29.768.505	25.924.914	1.151.733	27.076.647
INTANGIBLE ASSETS AND GOODWILL (Net)		6.418.582	478.037	6.896.619	5.107.551	354.660	5.462.211
Goodwill		0	0	0	0	0	0
Other		6.418.582	478.037	6.896.619	5.107.551	354.660	5.462.211
INVESTMENT PROPERTY (Net)	(5.I.k)	3.061.549	0	3.061.549	3.048.380	0	3.048.380
CURRENT TAX ASSETS		1.622.362	63.858	1.686.220	0	28.744	28.744
DEFERRED TAX ASSET	(5.I.l)	4.562.281	76.963	4.639.244	5.044.414	0	5.044.414
OTHER ASSETS (Net)	(5.I.n)	60.436.099	16.561.495	76.997.594	44.275.124	9.810.086	54.085.210
TOTAL ASSETS		**1.030.857.865**	**944.551.850**	**1.975.409.715**	**852.195.999**	**726.342.669**	**1.578.538.668**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.a)	661.083.123	573.778.562	1.234.861.685	560.864.309	393.857.809	954.722.118
LOANS RECEIVED	(5.II.c)	4.943.524	244.916.652	249.860.176	4.792.787	192.550.829	197.343.616
MONEY MARKET FUNDS		4.098.300	42.099.431	46.197.731	718.862	34.815.575	35.534.437
MARKETABLE SECURITIES (Net)	(5.II.d)	2.030.382	75.160.700	77.191.082	7.634.432	84.765.200	92.399.632
Bills		2.030.382	3.516.803	5.547.185	7.634.432	12.638.002	20.272.434
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	71.643.897	71.643.897	0	72.127.198	72.127.198
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		111.472	4.413.059	4.524.531	12.548	6.335.430	6.347.978
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.II.b)	111.472	4.413.059	4.524.531	12.548	6.335.430	6.347.978
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)	1.500.091	60.349	1.560.440	1.177.482	62.716	1.240.198
PROVISIONS	(5.II.h)	17.809.892	3.752.497	21.562.389	18.121.931	4.463.067	22.584.998
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.179.530	324.702	3.504.232	3.036.321	286.222	3.322.543
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		14.630.362	3.427.795	18.058.157	15.085.610	4.176.845	19.262.455
CURRENT TAX LIABILITIES	(5.II.i)	8.527.662	702.227	9.229.889	6.157.934	1.090.969	7.248.903
DEFERRED TAX LIABILITY	(5.II.i)	1.036.081	372.707	1.408.788	737.103	233.728	970.831
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)	78.552.780	35.401.663	113.954.443	60.948.333	35.468.507	96.416.840
EQUITY	(5.II.k)	135.722.017	64.422.097	200.144.114	106.722.621	44.869.394	151.592.015
Issued capital		19.638.600	0	19.638.600	19.638.600	0	19.638.600
Capital Reserves		24.630	0	24.630	15.112	0	15.112
Equity Share Premiums		15	0	15	15	0	15
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.615	0	24.615	15.097	0	15.097
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.001.495	520.599	12.522.094	12.020.288	392.644	12.412.932
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-36.883.559	56.187.723	19.304.164	-25.871.977	36.528.748	10.656.771
Profit Reserves		102.947.086	1.562.572	104.509.658	58.727.588	1.562.572	60.290.160
Legal Reserves		3.388.701	5.019	3.393.720	1.140.226	5.019	1.145.245
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		99.558.385	1.557.553	101.115.938	57.587.362	1.557.553	59.144.915
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		37.028.070	6.149.749	43.177.819	41.281.881	6.384.289	47.666.170
Prior Years' Profit or Loss		1.372.479	1.314.700	2.687.179	1.476.065	1.308.307	2.784.372
Current Period Net Profit Or Loss		35.655.591	4.835.049	40.490.640	39.805.816	5.075.982	44.881.798
Non-controlling Interests		965.695	1.454	967.149	911.129	1.141	912.270
Total equity and liabilities		**915.415.324**	**1.059.994.391**	**1.975.409.715**	**767.888.342**	**810.650.326**	**1.578.538.668**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.055.970.766	1.330.902.156	2.386.872.922	682.598.563	866.614.790	1.549.213.353
GUARANTIES AND WARRANTIES	(5.III.a)	150.428.539	132.947.585	283.376.124	102.770.698	103.831.551	206.602.249
Letters of Guarantee		133.896.082	81.692.192	215.588.274	87.838.715	70.661.798	158.500.513
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		133.817.061	81.122.844	214.939.905	87.759.694	70.131.742	157.891.436
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	46.245.668	46.245.668	26.444	29.711.887	29.738.331
Documentary Letters of Credit		0	37.532.927	37.532.927	0	22.167.517	22.167.517
Other Letters of Credit		0	8.712.741	8.712.741	26.444	7.544.370	7.570.814
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		16.513.350	3.984.467	20.497.817	14.901.904	2.681.311	17.583.215
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	727.164.268	59.754.363	786.918.631	486.848.240	45.189.349	532.037.589
Irrevocable Commitments		724.134.437	59.554.011	783.688.448	476.981.280	45.164.647	522.145.927
Forward Asset Purchase Commitments		14.462.125	36.886.617	51.348.742	1.423.530	25.331.097	26.754.627
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	22.667.394	25.125.778	1.543.256	19.833.550	21.376.806
Revocable Commitments		3.029.831	200.352	3.230.183	9.866.960	24.702	9.891.662
Revocable Loan Granting Commitments		3.029.272	200.352	3.229.624	9.866.401	24.702	9.891.103
Other Revocable Commitments		559	0	559	559	0	559
DERIVATIVE FINANCIAL INSTRUMENTS		178.377.959	1.138.200.208	1.316.578.167	92.979.625	717.593.890	810.573.515
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		178.377.959	1.138.200.208	1.316.578.167	92.979.625	717.593.890	810.573.515
Forward Foreign Currency Buy or Sell Transactions		33.168.564	51.176.121	84.344.685	22.679.548	92.555.225	115.234.773
Forward Foreign Currency Buying Transactions		2.876.096	39.381.865	42.257.961	1.571.009	55.527.787	57.098.796
Forward Foreign Currency Sale Transactions		30.292.468	11.794.256	42.086.724	21.108.539	37.027.438	58.135.977
Currency and Interest Rate Swaps		48.172.495	869.283.100	917.455.595	26.614.488	532.354.778	558.969.266
Currency Swap Buy Transactions		3.947.175	296.915.569	300.862.744	4.538.363	179.938.486	184.476.849
Currency Swap Sell Transactions		39.615.320	307.944.515	347.559.835	17.466.125	185.536.608	203.002.733
Interest Rate Swap Buy Transactions		2.305.000	132.211.508	134.516.508	2.305.000	83.439.842	85.744.842
Interest Rate Swap Sell Transactions		2.305.000	132.211.508	134.516.508	2.305.000	83.439.842	85.744.842
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		6.297.756.088	3.369.474.194	9.667.230.282	5.148.592.763	2.574.645.340	7.723.238.103
ITEMS HELD IN CUSTODY		359.655.860	573.916.614	933.572.474	494.574.564	412.900.068	907.474.632
Customer Fund and Portfolio Balances		3.494	0	3.494	3.494	0	3.494
Securities Held in Custody		344.013.724	546.350.429	890.364.153	481.789.629	398.667.571	880.457.200
Cheques Received for Collection		10.787.334	6.466.621	17.253.955	8.901.980	4.478.542	13.380.522
Commercial Notes Received for Collection		4.850.060	1.639.910	6.489.970	3.878.213	1.269.995	5.148.208
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		1.248	19.459.654	19.460.902	1.248	8.483.960	8.485.208
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.923.209.003	2.791.194.894	8.714.403.897	4.644.385.203	2.158.741.530	6.803.126.733
Securities		34.919.416	6.957.144	41.876.560	23.740.259	10.424.687	34.164.946
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		1.011.876.997	1.184.639.894	2.196.516.891	850.123.857	958.629.621	1.808.753.478
Other Pledged Items		187.453.241	697.622.078	885.075.319	191.352.583	479.868.894	671.221.477

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		**7.353.726.854**	**4.700.376.350**	**12.054.103.204**	**5.831.191.326**	**3.441.260.130**	**9.272.451.456**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(5.IV.a)	266.903.156	202.355.051	96.467.145	76.481.009
Interest Income on Loans		186.726.892	130.910.084	67.407.618	50.249.742
Interest Income on Reserve Deposits		23.597.199	11.101.219	8.647.932	5.656.643
Interest Income on Banks		17.083.300	13.404.134	6.446.555	5.818.349
Interest Income on Money Market Placements		2.700.607	15.415.412	450.036	3.192.064
Interest Income on Marketable Securities Portfolio		29.702.889	26.192.841	11.021.882	9.574.887
Financial Assets At Fair Value Through Profit Loss		260.812	481.081	90.256	105.083
Financial Assets At Fair Value Through Other Comprehensive Income		18.236.828	14.314.082	6.870.748	5.334.281
Financial Assets Measured at Amortised Cost		11.205.249	11.397.678	4.060.878	4.135.523
Finance Leasing Interest Income		2.754.265	2.909.221	861.760	987.690
Other Interest Income		4.338.004	2.422.140	1.631.362	1.001.634
INTEREST EXPENSES (-)	(5.IV.b)	-199.512.939	-162.023.014	-71.699.333	-58.913.327
Interest Expenses on Deposits		-177.507.646	-137.728.471	-64.787.106	-50.528.276
Interest Expenses on Funds Borrowed		-14.294.819	-14.776.443	-5.069.886	-5.057.170
Interest Expenses on Money Market Funds		-2.967.952	-3.626.584	-654.695	-1.212.311
Interest Expenses on Securities Issued		-3.956.036	-5.096.464	-1.024.570	-1.980.435
Lease Interest Expenses		-380.400	-276.346	-144.186	-100.971
Other Interest Expense		-406.086	-518.706	-18.890	-34.164
NET INTEREST INCOME OR EXPENSE		67.390.217	40.332.037	24.767.812	17.567.682
NET FEE AND COMMISSION INCOME OR EXPENSES		29.811.310	22.974.866	11.081.595	7.864.423
Fees and Commissions Received		52.341.905	39.390.378	19.671.727	14.358.476
From Noncash Loans		1.438.969	1.205.416	518.049	432.691
Other		50.902.936	38.184.962	19.153.678	13.925.785
Fees and Commissions Paid (-)		-22.530.595	-16.415.512	-8.590.132	-6.494.053
Paid for Noncash Loans		-49.217	-83.810	-14.470	-27.376
Other		-22.481.378	-16.331.702	-8.575.662	-6.466.677
DIVIDEND INCOME		329.202	8.884	319.157	5.199
TRADING INCOME OR LOSS (Net)	(5.IV.c)	-1.414.207	2.520.477	-388.322	1.719.206
Gains (Losses) Arising from Capital Markets Transactions		3.774.750	5.663.982	1.196.779	2.478.065
Gains (Losses) Arising From Derivative Financial Transactions		-838.363	-174.806	6.423.845	-2.861.660
Foreign Exchange Gains or Losses		-4.350.594	-2.968.699	-8.008.946	2.102.801
OTHER OPERATING INCOME	(5.IV.d)	13.084.488	4.954.889	2.488.866	1.323.611
GROSS PROFIT FROM OPERATING ACTIVITIES		109.201.010	70.791.153	38.269.108	28.480.121
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-16.334.014	-956.797	-6.201.362	-4.177.319
OTHER ALLOWANCE EXPENSES (-)		357.961	-1.642.690	-133.208	-732.846
PERSONNEL EXPENSES (-)	(5.IV.f)	-19.960.146	-13.944.622	-7.171.353	-5.037.895
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-22.705.186	-15.825.884	-7.864.108	-5.391.324
NET OPERATING INCOME (LOSS)		50.559.625	38.421.160	16.899.077	13.140.737
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	(5.IV.g)	50.559.625	38.421.160	16.899.077	13.140.737
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-10.014.106	-4.611.077	-3.434.224	-3.058.011
Current Tax Provision		-5.228.155	-8.448.153	-400.799	552.215
Expense Effect of Deferred Tax		-22.625.940	-9.863.750	-7.549.503	-7.954.177
Income Effect of Deferred Tax		17.839.989	13.700.826	4.516.078	4.343.951
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		40.545.519	33.810.083	13.464.853	10.082.726
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)	40.545.519	33.810.083	13.464.853	10.082.726
Profit (Loss) Attributable to Group		40.490.640	33.741.320	13.431.330	10.044.953
Profit (loss), attributable to non-controlling interests		54.879	68.763	33.523	37.773
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse başına K/Z		2,06000000	1,72000000	0,69000000	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	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		40.545.519	33.810.083		
OTHER COMPREHENSIVE INCOME		8.756.555	196.738		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		109.162	43.658		
Gains (Losses) on Revaluation of Property, Plant and Equipment		139.326	57.527		
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		-30.164	-13.869		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		8.647.393	153.080		
Exchange Differences on Translation		17.630.458	1.117.403		
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	-588.443		
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		3.854.840	444.853		
TOTAL COMPREHENSIVE INCOME (LOSS)		49.302.074	34.006.821		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		32.980.211	45.743.265
Interest Received		232.315.350	161.453.144
Interest Paid		-206.107.527	-137.918.500
Dividends received		329.202	8.884
Fees and Commissions Received		52.341.905	39.390.378
Other Gains		11.989.023	20.571.226
Collections from Previously Written Off Loans and Other Receivables		22.382.860	12.352.772
Cash Payments to Personnel and Service Suppliers		-19.778.456	-13.717.836
Taxes Paid		-12.386.802	-10.124.549
Other		-48.105.344	-26.272.254
Changes in Operating Assets and Liabilities Subject to Banking Operations		-5.260.845	-63.226.421
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.880.522	-1.085.644
Net (Increase) Decrease in Due From Banks		6.284.810	-21.490.630
Net (Increase) Decrease in Loans		-189.862.140	-169.295.312
Net (Increase) Decrease in Other Assets		-60.961.336	-40.372.174
Net Increase (Decrease) in Bank Deposits		13.448.631	-1.520.317
Net Increase (Decrease) in Other Deposits		219.264.985	128.498.439
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-24.388.489	-4.975.005
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		33.833.216	47.014.222
Net Cash Provided From Banking Operations		27.719.366	-17.483.156
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-29.671.505	-30.247.139
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		-3.520.002	-17.265.448
Cash Obtained from Tangible and Intangible Asset Sales		2.302.444	1.560.697
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-68.385.284	-53.644.131
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		30.851.445	37.362.491
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	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		17.516.022	74.010.952
Cash Obtained from Loans and Securities Issued		176.047.679	128.640.917
Cash Outflow Arised From Loans and Securities Issued		-157.325.870	-67.908.774
Equity Instruments Issued		0	13.942.500
Dividends paid		0	0
Payments of lease liabilities		-1.205.787	-663.691
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		32.466.284	19.919.898
Net Increase (Decrease) in Cash and Cash Equivalents		48.030.167	46.200.555
Cash and Cash Equivalents at Beginning of the Period		314.217.957	279.046.542
Cash and Cash Equivalents at End of the Period		362.248.124	325.247.097

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and 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**	**-6.582**	**722.311**	**-362.987**	**7.898.790**	**8.258.114**	**38.328.701**	**-1.340.194**	**-24.113.415**	**12.875.092**	**32.431.354**	**2.787.971**	**27.874.186**	**89.916.250**	**497.358**	**90.413.608**
	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	-6.582	722.311	-362.987	7.898.790	8.258.114	38.328.701	-1.340.194	-24.113.415	12.875.092	32.431.354	2.787.971	27.874.186	89.916.250	497.358	90.413.608
	Total Comprehensive Income (Loss)		0	0	0	0	43.877	-219	0	43.658	1.117.403	-552.412	-411.911	153.080	0	0	33.741.320	33.938.058	68.763	34.006.821
	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	-3.599	-27.874.186	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	-3.599	-27.874.186	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**	**12.397**	**766.188**	**-363.206**	**7.898.790**	**8.301.772**	**39.446.104**	**-1.892.606**	**-24.525.326**	**13.028.172**	**60.290.160**	**2.784.372**	**33.741.320**	**137.796.808**	**566.121**	**138.362.929**
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**	**15.097**	**1.242.514**	**-821.901**	**11.992.319**	**12.412.932**	**37.473.212**	**-3.476.824**	**-23.339.617**	**10.656.771**	**60.290.160**	**2.784.372**	**44.881.798**	**150.679.745**	**912.270**	**151.592.015**
	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	15.097	1.242.514	-821.901	11.992.319	12.412.932	37.473.212	-3.476.824	-23.339.617	10.656.771	60.290.160	2.784.372	44.881.798	150.679.745	912.270	151.592.015
	Total Comprehensive Income (Loss)		0	0	0	0	109.162	0	0	109.162	17.630.458	1.822.635	-10.805.700	8.647.393	0	0	40.490.640	49.247.195	54.879	49.302.074
	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	9.518	0	0	0	0	0	0	0	0	0	-9.493	0	25	0	25
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	44.219.498	-87.700	-44.881.798	-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	44.219.498	-87.700	-44.131.798	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**	**24.615**	**1.351.676**	**-821.901**	**11.992.319**	**12.522.094**	**55.103.670**	**-1.654.189**	**-34.145.317**	**19.304.164**	**104.509.658**	**2.687.179**	**40.490.640**	**199.176.965**	**967.149**	**200.144.114**