

#### KAMUYU AYDINLATMA PLATFORMU

# ENPARA BANK A.Ş. Bank Financial Report Unconsolidated 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 OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Enpara Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

Enpara Bank A.S.'nin ("Banka") 30 Eylül 2025 tarihli ilisikteki konsolide olmayan bilançosu ile aynı tarihte sona eren dokuz aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu 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 sirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf

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

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV. Kısım 5 numaralı dipnotta belirtildiği üzere, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan kar veya zarar tablosu, bölünme süreci kapsamında QNB Bank A.Ş'den aktarılan 2.500.000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılık iptalinden kaynaklanan geliri içermektedir. Bu hususun, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan kar veya zarar tablosunda yer alan "Diğer Faaliyet Gelirleri" ve "Dönem Net Karı/Zararı" hesapları üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

#### Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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 tarihinde sonra eren hesap dönemine ait konsolide olmayan finansal tablolarının tam kapsamlı denetimi başka bir denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 30 Ocak 2025 tarihli tam kapsamlı denetim raporunda olumlu görüş bildirmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Court denotiminiz conucunda, ilicitta vadinci hälümda var varilan ara döna

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
27 Ekim 2025
İstanbul, Türkiye



#### Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

	Footnote Reference		Current Period 30.09.2025			Previous Period 31.12.2024		
	i dottiote Reference	тс	FC	Total	TC	FC	Total	
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)								
ASSETS								
FINANCIAL ASSETS (Net)		57.133.712	16.261.374	73.395.086	6.852.927	1.070.822	7.923.74	
Cash and cash equivalents		44.762.244	16.252.728	61.014.972	6.852.927	1.070.822	7.923.74	
Cash and Cash Balances at Central Bank	(1)	44.768.120	13.940.744	58.708.864	0	0		
Banks	(4)	128	2.314.178	2.314.306	6.853.852	1.070.967	7.924.81	
Receivables From Money Markets		0	0	0	0	0		
Allowance for Expected Losses ( - )		-6.004	-2.194	-8.198	-925	-145	-1.07	
Financial assets at fair value through profit or loss	(2)	0	0	0	0	0		
Public Debt Securities		0	0	0	0	0		
Equity instruments		0	0	0	0	0		
Other Financial Assets		0	0	0	0	0		
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	11.979.562	5.074	11.984.636	0	0		
Public Debt Securities		11.979.562	5.074	11.984.636	0	0		
Equity instruments		0	0	0	0	0		
Other Financial Assets		0	0	0	0	0		
Derivative financial assets	(3),(12)	391.906	3.572	395.478	0	0		
Derivative Financial Assets At Fair Value Through Profit Or Loss		391.906	3.572	395.478	0	0		
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0		
FINANCIAL ASSETS AT AMORTISED COST (Net)		133.340.809	8.087.831	141.428.640	0	0		
Loans	(6)	134.130.650	7.809.217	141.939.867	0	0		
Receivables From Leasing Transactions	(11)	0	0	0	0	0		
Factoring Receivables		0	0	0	0	0		
Other Financial Assets Measured at Amortised Cost	(7)	8.041.940	295.346	8.337.286	0	0		
Public Debt Securities		8.041.940	295.346	8.337.286	0	0		
Other Financial Assets		0	0	0	0	0		
Allowance for Expected Credit Losses (-)		-8.831.781	-16.732	-8.848.513	0	0	(	
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(17)	0	0	0	0	0		
Held for Sale		0	0	0	0	0		
Non-Current Assets From Discontinued Operations		0	0	0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0		
Investments in Associates (Net)	(8)	0	0	0	0	0	(	

Associates Accounted for Using Equity Method		0	0	0	0	0	(
Unconsolidated Associates	(0)	0	0	0	0	0	
Investments in Subsidiaries (Net)	(9)	0	0	0	0	0	
Unconsolidated Financial Subsidiaries		0	0	0	0	0	
Unconsolidated Non-Financial Subsidiaries	(10)	0	0	0	0	0	
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	0	0	0	0	U	
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	
TANGIBLE ASSETS (Net)	(13)	1.372.636	0	1.372.636	1.429.055	0	1.429.05
INTANGIBLE ASSETS AND GOODWILL (Net)	(14)	783.606	0	783.606	107.159	0	107.15
Goodwill		0	0	0	0	0	
Other		783.606	0	783.606	107.159	0	107.15
INVESTMENT PROPERTY (Net)	(15)	0	0	0	0	0	
CURRENT TAX ASSETS	(16)	323.309	0	323.309	2.574	0	2.57
DEFERRED TAX ASSET	(16)	330.281	0	330.281	0	0	
OTHER ASSETS (Net)	(18)	2.589.708	175.101	2.764.809	231.676	0	231.67
TOTAL ASSETS		195.874.061	24.524.306	220.398.367	8.623.391	1.070.822	9.694.21
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	150.062.742	46.752.722	196.815.464	0	0	
LOANS RECEIVED	(3)	0	0	0	0	0	
MONEY MARKET FUNDS	(4)	0	0	0	0	0	
MARKETABLE SECURITIES (Net)		0	0	0	0	0	
Bills		0	0	0	0	0	
Asset-backed Securities		0	0	0	0	0	
Bonds		0	0	0	0	0	
FUNDS		0	0	0	0	0	
Borrower funds		0	0	0	0	0	
Other		0	0	0	0	0	
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	
DERIVATIVE FINANCIAL LIABILITIES		39	0	39	0	0	
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	39	0	39	0	0	
Derivative Financial Liabilities At Fair Value Through	(6)	0	0	0	0	0	
Other Comprehensive Income							
FACTORING PAYABLES	(5)	0	0	0	0	0	
LEASE PAYABLES (Net)	(5)	59.891	528	60.419	3.114	0	3.11
PROVISIONS	(7)	526.967	0	526.967	13.799	0	13.79
Provision for Restructuring		0	0	0	0	0	
Reserves for Employee Benefits		294.661	0	294.661	13.799	0	13.79
Insurance Technical Reserves (Net)		0	0	0	0	0	
Other provisions		232.306	0	232.306	0	0	
CURRENT TAX LIABILITIES	(8)	0	0	0	0	0	
DEFERRED TAX LIABILITY		0	0	0	37.759	0	37.75
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(9)	0	0	0	0	0	
Held For Sale		0	0	0	0	0	
Related to Discontinued Operations		0	0	0	0	0	
	(10)	0	0	0	0	0	
SUBORDINATED DEBT	(10)	U	O	•		•	

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		5.698.929	393.321	6.092.250	77.787	362.069	439.856
EQUITY	(11)	16.607.913	295.315	16.903.228	9.199.685	0	9.199.685
Issued capital		12.475.290	0	12.475.290	8.684.430	0	8.684.430
Capital Reserves		0	295.283	295.283	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	295.283	295.283	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-103	0	-103	-103	0	-103
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-310.881	32	-310.849	0	0	0
Profit Reserves		33.423	0	33.423	0	0	0
Legal Reserves		33.423	0	33.423	0	0	0
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		0	0	0	0	0	0
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		4.410.184	0	4.410.184	515.358	0	515.358
Prior Years' Profit or Loss		481.935	0	481.935	-153.097	0	-153.097
Current Period Net Profit Or Loss		3.928.249	0	3.928.249	668.455	0	668.455
Total equity and liabilities		172.956.481	47.441.886	220.398.367	9.332.144	362.069	9.694.213



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

	Footpote Before	Current Period 30.09.2025			Previous Period 31.12.2024		
	Footnote Reference –	TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		185.886.679	32.687.837	218.574.516	0	0	
GUARANTIES AND WARRANTIES		0	0	0	0	0	
Letters of Guarantee		0	0	0	0	0	
Guarantees Subject to State Tender Law		0	0	0	0	0	
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	
Other Letters of Guarantee		0	0	0	0	0	
Bank Acceptances		0	0	0	0	0	
Import Letter of Acceptance		0	0	0	0	0	
Other Bank Acceptances		0	0	0	0	0	
Letters of Credit		0	0	0	0	0	
Documentary Letters of Credit		0	0	0	0	0	
Other Letters of Credit		0	0	0	0	0	
Prefinancing Given as Guarantee		0	0	0	0	0	
Endorsements		0	0	0	0	0	
Endorsements to the Central Bank of Turkey		0	0	0	0	0	
Other Endorsements		0	0	0	0	0	
Purchase Guarantees for Securities Issued		0	0	0	0	0	
Factoring Guarantees		0	0	0	0	0	
Other Guarantees		0	0	0	0	0	
Other Collaterals		0	0	0	0	0	
COMMITMENTS	(1)	157.770.420	359.602	158.130.022	0	0	
Irrevocable Commitments		157.770.420	359.602	158.130.022	0	0	
Forward Asset Purchase Commitments		0	359.602	359.602	0	0	
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	
Loan Granting Commitments		38.727.095	0	38.727.095	0	0	
Securities Issue Brokerage Commitments		0	0	0	0	0	
Commitments for Reserve Requirements		0	0	0	0	0	
Commitments for Cheque Payments		0	0	0	0	0	
Tax and Fund Liabilities Arised from Export Commitments		57	0	57	0	0	
Commitments for Credit Card Limits		119.039.801	0	119.039.801	0	0	
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	

Payables for Short Sale Commitments of Marketable Securities			0			3	J
Other Irrevocable Commitments		3.467	0	3.467	0	0	0
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),(3)	28.116.259	32.328.235	60.444.494	0	0	0
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		28.116.259	32.328.235	60.444.494	0	0	0
Forward Foreign Currency Buy or Sell Transactions		25.720.141	25.821.536	51.541.677	0	0	0
Forward Foreign Currency Buying Transactions		0	25.821.536	25.821.536	0	0	0
Forward Foreign Currency Sale Transactions		25.720.141	0	25.720.141	0	0	0
Currency and Interest Rate Swaps		2.396.118	6.506.699	8.902.817	0	0	0
Currency Swap Buy Transactions		2.396.118	2.061.023	4.457.141	0	0	0
Currency Swap Sell Transactions		0	4.445.676	4.445.676	0	0	0
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		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	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
STODY AND PLEDGES RECEIVED		0	0	0	0	0	0
TEMS HELD IN CUSTODY		0	0	0	0	0	0
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
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	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		0	0	0	0	0	0
Securities		0	0	0	0	0	0
Guarantee Notes		0	0	0	0	0	0
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		0	0	0	0	0	0
Other Pledged Items		0	0	0	0	0	0

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	185.886.679	32.687.837	218.574.516	0	0	0



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

	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
atement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	8.957.834	200.857	7.212.600	89.65
Interest Income on Loans		4.447.673	0	4.447.668	
Interest Income on Reserve Deposits		882.627	0	882.627	
Interest Income on Banks		1.352.344	85.266	1.027.407	12.15
Interest Income on Money Market Placements		1.671.159	115.591	263.185	77.50
Interest Income on Marketable Securities Portfolio		604.031	0	591.713	
Financial Assets At Fair Value Through Profit Loss		0	0	0	
Financial Assets At Fair Value Through Other		425.506	0	416.851	
Comprehensive Income			0		
Financial Assets Measured at Amortised Cost		178.525	0	174.862	
Finance Leasing Interest Income		0	0	0	
Other Interest Income	(2)	4 627 216	3,000	0	-
INTEREST EXPENSES (-) Interest Expenses on Deposits	(2)	-4.627.216 -4.608.337	-3.900 0	-4.611.683 -4.607.787	-7
Interest Expenses on Funds Borrowed		-4.608.337	-3	-4.607.787	
Interest Expenses on Money Market Funds		-362	-5	-362	
Interest Expenses on Securities Issued		-4	0	-4	
Lease Interest Expenses		-5.454	-372	-1.681	-7
Other Interest Expense		-12.859	-3.525	-1.649	-1
NET INTEREST INCOME OR EXPENSE		4.330.618	196.957	2.600.917	89.57
NET FEE AND COMMISSION INCOME OR EXPENSES		1.115.568	0	1.117.094	03.31
Fees and Commissions Received		1.459.666	0	1.459.590	
From Noncash Loans		0	0	0	
Other		1.459.666	0	1.459.590	
Fees and Commissions Paid (-)		-344.098	0	-342.496	
Paid for Noncash Loans		0	0	0	
Other		-344.098	0	-342.496	
DIVIDEND INCOME	(3)	0	0	0	
TRADING INCOME OR LOSS (Net)	(4)	-636.078	1.131.705	-727.201	302.10
Gains (Losses) Arising from Capital Markets Transactions		675	0	675	
Gains (Losses) Arising From Derivative Financial Transactions		-448.863	0	-448.863	
Foreign Exchange Gains or Losses		-187.890	1.131.705	-279.013	302.10
OTHER OPERATING INCOME	(5)	2.629.700	60	2.628.939	
GROSS PROFIT FROM OPERATING ACTIVITIES		7.439.808	1.328.722	5.619.749	391.68
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(6)	-865.212	0	-864.933	
OTHER ALLOWANCE EXPENSES ( - )	(6)	-2.298	-5	-2.285	
PERSONNEL EXPENSES (-)		-386.316	-41.031	-286.466	-21.93
OTHER OPERATING EXPENSES (-)	(7)	-1.759.264	-562.172	-1.053.259	-201.75
NET OPERATING INCOME (LOSS)		4.426.718	725.514	3.412.806	167.98
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING		0	0	0	
EQUITY METHOD		Ů	Ů	Ů	
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE	(8)	4.426.718	725.514	3.412.806	167.98
TAX	(0)	409.460	164 022	240 722	EE 30
TAX PROVISION FOR CONTINUING OPERATIONS (+/-) Current Tax Provision	(9)	-498.469 -6.250	-164.932 -77.746	-249.733 286.877	-55.39 -58.33
Expense Effect of Deferred Tax		-492.219	-87.186	-536.610	-50.55
Income Effect of Deferred Tax		-492.219	-07.100	-530.010	2.93
NET PERIOD PROFIT (LOSS) FROM CONTINUING		O .	· ·	U	2.93
OPERATIONS	(10)	3.928.249	560.582	3.163.073	112.58
INCOME ON DISCONTINUED OPERATIONS		0	0	0	
Income on Assets Held for Sale		0	0	0	
Gain on Sale of Associates, Subsidiaries and Jointly		_		_	
Controlled Entities (Joint Ventures)		0	0	0	
,			0	0	
Other Income on Discontinued Operations		0	U	U	
		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	(11)	3.928.249	560.582	3.163.073	112.589
Profit (Loss) Attributable to Group		3.928.249	560.582	3.163.073	112.589
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)		0,31490000	0,06460000	0,25350000	0,01300000



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

	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)		3.928.249	560.582		
OTHER COMPREHENSIVE INCOME		-310.849	0		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
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	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		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-310.849	0		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-444.070	0		
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		133.221	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.617.400	560.582		



## Statement of Cash Flow (TFRS 9 Impairment Model Applied)

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
tatement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		1.322.422	-131.
Interest Received		5.631.462	227.
Interest Paid		-3.542.282	-3.
Dividends received		0	
Fees and Commissions Received		1.459.666	
Other Gains		11.691	
Collections from Previously Written Off Loans and Other Receivables		0	
Cash Payments to Personnel and Service Suppliers		-801.733	-342
Taxes Paid		-424.532	-6
Other		-1.011.850	-6
Changes in Operating Assets and Liabilities Subject to Banking Operations		54.216.839	-441
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	
Net (Increase) Decrease in Due From Banks		-16.379.167	
Net (Increase) Decrease in Loans		-127.529.438	
Net (Increase) Decrease in Other Assets		-3.669.240	-67
Net Increase (Decrease) in Bank Deposits		0	
Net Increase (Decrease) in Other Deposits		193.801.040	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		0	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		7.993.644	-374
Net Cash Provided From Banking Operations		55.539.261	-573
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-20.132.479	-81
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-926.698	-81
Cash Obtained from Tangible and Intangible Asset Sales		28	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-12.153.686	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		734.314	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-7.786.437	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.063.063	
Cash Obtained from Loans and Securities Issued		0	
Cash Outflow Arised From Loans and Securities Issued		0	
Equity Instruments Issued		4.086.143	
Dividends paid		0	
Payments of lease liabilities Other		-23.080 0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		205.941	1.145
Net Increase (Decrease) in Cash and Cash Equivalents		39.675.786	489
Cash and Cash Equivalents at Beginning of the Period		7.915.610	7.506
Cash and Cash Equivalents at End of the Period		47.591.396	7.996



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

resentation Currency

1.000 TL

						Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			it	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss						
		Footnote Reference	Issued Shar Capital Premi	Cancellati	Other ion Capital Reserve	l and	Accumulated Gains / Losses of Remeasurement of Defined Benefit Plans	Other (Other Comprehensive Income of Associate and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Lo and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassifie to Profit or Loss)	Exchang Difference on	ces reclassification of financial assets measured at fair value		Profit Reserves	I Profits I MAT	od Except from	om Non-control olling Interests	
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		8.684.430	0	0	0	0	0	0	0		0 0	- L53.097	0	0	0 8.531.333
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0		0 0	0	0	0	0 0
	Adjusted Beginning Balance		8.684.430	0	0	0	0	0	0	0		0 0	- 153.097	0	0	0 8.531.333
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0		0 0	0 560	582	0	0 560.582
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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
	Profit Distributions Dividends Paid		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
	Other		0	0	0	0	0	0	0	0		0 0	0	0	0	0 0
	Equity at end of period		8.684.430	0	0	0	0	0	0	0		0 0	560.	.582	0	0 9.091.915
												-	153.097			
	Statement of changes in equity (TFRS 9 Impairment Model Applied)															
	CHANGES IN EQUITY ITEMS					_		_	-					_	_	
	Equity at beginning of period		8.684.430	0	0	0	0 -10		0	0		0 0:	515.358	0	0	0 9.199.685
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0		0 0	0	0	0	0 0
Current Period 01.01.2025 - 30.09.2025	Effect Of Corrections  Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0		0	0	0	0	0 0
			8.684.430	0	0	0	0 -10		0	0		0 0	515.358	0	0	0 9.199.685
	Adjusted Beginning Balance Total Comprehensive Income (Loss)		0.004.430	0	0	0		0	0	0 -310.84		0:	0 3.928	2/19	0	0 9.199.685
	Capital Increase in Cash		3.790.860	0	0 295.28	3	0	0	0	0 -310.84		0	0 3.928	0	0	0 4.086.143
	Capital Increase III Casii  Capital Increase Through Internal Reserves		0.130.000	0	0 233.20	0	0	0	0	0	)	0 0	0	0	0	0000.145
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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
	Profit Distributions		0	0	0	0	0	0	0	0		33.423	-33.423	0	0	0 0
	Dividends Paid		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		33.423	-33.423	0	0	0 0
	Other		0	0	0	0	0	0	0	0		0 0	0	0	0	0 0
	Equity at end of period		12.475.290	0	0 295.28	3	0 -10	3	0	0 -310.84	)	33.423	181.935 3.928	249	0	0 16.903.228