

KAMUYU AYDINLATMA PLATFORMU

QNB 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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

QNB Bank A.Ş.'nin ("Banka") 30 Eylül 2025 tarihli ilişikteki 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 şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüsü bildirmemekteviz

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. kısım 8.4 ve IV. kısım 6 numaralı dipnotlarda 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 4.700.000 Bin TL'si geçmiş yıllarda, 2.800.000 Bin TL'si ise cari dönemde ayrılan ve 2.500.000 Bin TL'si ise Üçüncü Bölüm XXVI numaralı dipnotta belirtildiği üzere bölünme süreci kapsamında Enpara Bank A.Ş'ye transfer edilen toplam 5.000.000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Bu hususun, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar 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 ve 30 Eylül 2024 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide olmayan finansal tabloları başka bir bağımsız denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firması, 30 Ocak 2025 ve 24 Ekim 2024 tarihli bağımsız denetim raporlarında, 31 Aralık 2024 ve 30 Eylül 2024 tarihleri itibarıyla hazırlanan konsolide olmayan finansal tabloların, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında 6.800.000 Bin TL tutarındaki kısmı geçmiş yıllar içerisinde ayrılan, 2.100.000 Bin TL tutarındaki kısmı ise cari yılda iptal edilen toplam 4.700.000 Bin TL tutarında serbest karşılık içermesi sebebiyle sırasıyla şartlı görüş ve 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
Emre Çelik, SMMM
EITHE ÇEHK, SIMINIM
Sorumlu Denetçi
07.51.
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	
	roothote Reference	TC	FC	Total	ТС	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		331.429.625	188.022.792	519.452.417	273.713.221	158.184.304	431.897.52
Cash and cash equivalents		195.980.273	148.631.681	344.611.954	143.664.945	124.877.417	268.542.36
Cash and Cash Balances at Central Bank	(1)	195.991.598	134.136.223	330.127.821	143.519.916	109.580.869	253.100.78
Banks	(3)	7.733	14.513.362	14.521.095	9.785	15.316.083	15.325.86
Receivables From Money Markets	(4)	0	0	0	150.531	0	150.53
Allowance for Expected Losses (-)		-19.058	-17.904	-36.962	-15.287	-19.535	-34.82
Financial assets at fair value through profit or loss	(2)	4.399.689	3.014.516	7.414.205	9.746.310	2.454.695	12.201.00
Public Debt Securities		3.182.130	1.883.688	5.065.818	8.806.321	1.564.852	10.371.17
Equity instruments		391.730	0	391.730	408.321	0	408.32
Other Financial Assets		825.829	1.130.828	1.956.657	531.668	889.843	1.421.51
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	120.511.231	27.082.397	147.593.628	116.058.981	24.151.851	140.210.83
Public Debt Securities		120.511.231	26.878.997	147.390.228	116.033.934	23.811.538	139.845.47
Equity instruments		0	22.699	22.699	0	17.104	17.10
Other Financial Assets		0	180.701	180.701	25.047	323.209	348.25
Derivative financial assets	(2,12)	10.538.432	9.294.198	19.832.630	4.242.985	6.700.341	10.943.32
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.532.839	7.451.095	12.983.934	3.330.553	4.248.519	7.579.07
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		5.005.593	1.843.103	6.848.696	912.432	2.451.822	3.364.25
FINANCIAL ASSETS AT AMORTISED COST (Net)		736.817.060	391.111.264	1.127.928.324	690.876.123	308.678.460	999.554.58
Loans	(6)	688.818.417	361.208.650	1.050.027.067	632.318.353	278.680.341	910.998.69
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)	89.852.172	38.525.326	128.377.498	92.712.302	36.471.527	129.183.82
Public Debt Securities		89.852.172	38.525.326	128.377.498	92.712.302	36.326.963	129.039.26
Other Financial Assets		0	0	0		144.564	144.56
Allowance for Expected Credit Losses (-)		-41.853.529	-8.622.712	-50.476.241	-34.154.532	-6.473.408	-40.627.94
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(15)	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		26.319.738	0	26.319.738	19.587.542	0	19.587.54
Investments in Associates (Net)	(8)	53.722	0	53.722	53.737	0	53.73

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		53.722	O .	53.722	53.737	0	53.737
Investments in Subsidiaries (Net)	(9)	26.263.216	0	26.263.216	19.531.005	0	19.531.005
Unconsolidated Financial Subsidiaries	(3)	25.757.170	0	25.757.170	19.024.959	0	19.024.959
Unconsolidated Non-Financial Subsidiaries		506.046	0	506.046	506.046	0	506.046
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	2.800	0	2.800	2.800	0	2.800
Jointly Controlled Partnerships Accounted for Using Equity Method	(10)	0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800		2.800
TANGIBLE ASSETS (Net)		21.878.214	747	21.878.961	21.280.694	609	21.281.303
INTANGIBLE ASSETS AND GOODWILL (Net)		5.784.500	0	5.784.500	4.407.812	0	4.407.812
Goodwill		0.104.500	0	3.164.300	0	0	4.407.012
Other		5.784.500	0	5.784.500	4.407.812	0	4.407.812
INVESTMENT PROPERTY (Net)	(13)	0.104.500	0	0	0	0	4.407.012
CURRENT TAX ASSETS	(14)	463.819	0	463.819	0	0	0
DEFERRED TAX ASSET	(14)	533.191	0	533.191	5.365.515	0	5.365.515
OTHER ASSETS (Net)	(16)	35.287.573	2.659.169	37.946.742	27.834.693	1.940.795	29.775.488
TOTAL ASSETS	(10)	1.158.513.720	581.793.972	1.740.307.692	1.043.065.600	468.804.168	1.511.869.768
		1.136.313.720	361.133.312	1.140.301.032	1.045.005.000	400.004.100	1.511.603.706
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	581.528.171	318.217.101	899.745.272	605.589.925	274.633.404	880.223.329
LOANS RECEIVED	(3)	1.861.920	229.824.247	231.686.167	639.909	155.679.038	156.318.947
MONEY MARKET FUNDS	(4)	113.248.125	34.223.471	147.471.596	100.995.673	48.467.653	149.463.326
MARKETABLE SECURITIES (Net)	(5)	20.070.295	111.480.002	131.550.297	2.736.294	64.445.776	67.182.070
Bills		20.070.295	1.037.670	21.107.965	2.736.294	18.425.962	21.162.256
Asset-backed Securities		0	0	0	0		0
Bonds		0	110.442.332	110.442.332	0	46.019.814	46.019.814
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	(2)	5.630.884	4.504.056	10.134.940	6.604.530	4.744.276	11.348.806
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.842.247	3.791.976	8.634.223	4.611.548	3.701.955	8.313.503
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		788.637	712.080	1.500.717	1.992.982	1.042.321	3.035.303
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	2.226.561	25.693	2.252.254	1.678.670	131	1.678.801
PROVISIONS	(8)	11.121.468	259.106	11.380.574	10.633.204	136.995	10.770.199
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.910.943	44.565	3.955.508	3.753.455	38.387	3.791.842
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		7.210.525	214.541	7.425.066	6.879.749	98.608	6.978.357
CURRENT TAX LIABILITIES	(9)	2.643.981	0	2.643.981	3.194.270	0	3.194.270
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	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	(11)	0	35.364.731	35.364.731	0	32.298.839	32.298.839
Loans		0	22.409.880	22.409.880	0	21.568.852	21.568.852

Other Debt Instruments		0	12.954.851	12.954.851	0	10.729.987	10.729.987
OTHER LIABILITIES		94.979.115	19.584.869	114.563.984	71.594.293	8.795.577	80.389.87
QUITY		152.474.667	1.039.229	153.513.896	118.339.829	661.482	119.001.31
Issued capital	(12)	3.350.000	0	3.350.000	3.350.000	0	3.350.000
Capital Reserves		714	0	714	714	0	714
Equity Share Premiums	(13)	714	0	714	714	0	71
Share Cancellation Profits		0	0	0	0	0	(
Other Capital Reserves		0	0	0	0	0	(
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		10.591.476	0	10.591.476	10.598.225	0	10.598.225
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2.985.983	1.039.229	-1.946.754	-3.160.475	661.482	-2.498.993
Profit Reserves		107.551.365	0	107.551.365	71.377.024	0	71.377.02
Legal Reserves		771.684	0	771.684	771.684	0	771.68
Statutory Reserves		0	0	0	0	0	(
Extraordinary Reserves		106.779.681	0	106.779.681	70.605.340	0	70.605.340
Other Profit Reserves		0	0	0	0	0	(
Profit or Loss		33.967.095	0	33.967.095	36.174.341	0	36.174.34
Prior Years' Profit or Loss		0	0	0	0	0	(
Current Period Net Profit Or Loss		33.967.095	0	33.967.095	36.174.341	0	36.174.34
Non-controlling Interests		0	0	0	0	0	
Total equity and liabilities		985.785.187	754.522.505	1.740.307.692	922.006.597	589.863.171	1.511.869.768



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

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
	roothote Reference	TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.905.447.723	1.593.677.575	3.499.125.298	1.372.749.112	1.080.692.152	2.453.441.2
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	105.699.021	107.521.347	213.220.368	68.928.481	73.407.316	142.335.7
Letters of Guarantee		94.758.785	67.642.660	162.401.445	62.237.163	46.099.481	108.336.6
Guarantees Subject to State Tender Law		1.742.797	493.347	2.236.144	1.188.060	360.738	1.548.
Guarantees Given for Foreign Trade Operations		45.065.100	67.149.313	112.214.413	27.854.087	45.738.743	73.592.
Other Letters of Guarantee		47.950.888	0	47.950.888	33.195.016	0	33.195.
Bank Acceptances		10.883.805	22.539.783	33.423.588	6.659.144	11.921.949	18.581.
Import Letter of Acceptance		10.883.805	22.539.783	33.423.588	6.659.144	11.921.949	18.581.
Other Bank Acceptances		0	0	0	0	0	
Letters of Credit		56.431	17.338.904	17.395.335	32.174	15.385.886	15.418
Documentary Letters of Credit		56.431	13.345.359	13.401.790	32.174	12.115.017	12.147
Other Letters of Credit		0	3.993.545	3.993.545	0	3.270.869	3.270
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		1.377.092.496	88.529.463	1.465.621.959	1.014.118.120	54.165.765	1.068.283
Irrevocable Commitments	(1)	1.282.154.053	88.529.463	1.370.683.516	905.586.551	49.048.177	954.634
Forward Asset Purchase Commitments		39.787.937	72.247.719	112.035.656	15.532.200	42.268.303	57.800
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		257.068.185	4.151	257.072.336	170.600.580	3.528	170.604
Securities Issue Brokerage Commitments		0	0	0	0	0	
Commitments for Reserve Requirements		0	0	0	0	0	
Commitments for Cheque Payments		13.480.133	0	13.480.133	9.978.545	0	9.978
Tax and Fund Liabilities Arised from Export Commitments		932.764	0	932.764	638.126	0	638
Commitments for Credit Card Limits		959.004.293	0	959.004.293	701.154.935	0	701.154
Commitments for Credit Cards and Banking Services Promotions		281.244	0	281.244	266.571	0	266
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	

Payables for Short Sale Commitments of Marketable Securities			J	ŭ	Ĭ		
Other Irrevocable Commitments		11.599.497	16.277.593	27.877.090	7.415.594	6.776.346	14.19
Revocable Commitments		94.938.443	0	94.938.443	108.531.569	5.117.588	113.6
Revocable Loan Granting Commitments		94.938.443	0	94.938.443	108.531.569	5.117.588	113.6
Other Revocable Commitments		0	0	0	0	0	
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	422.656.206	1.397.626.765	1.820.282.971	289.702.511	953.119.071	1.242.8
Derivative Financial Instruments Held For Hedging		86.391.601	293.744.101	380.135.702	66.760.432	247.975.909	314.7
Fair Value Hedges		22.736.289	87.849.840	110.586.129	15.312.045	69.293.755	84.6
Cash Flow Hedges		63.655.312	205.894.261	269.549.573	51.448.387	178.682.154	230.1
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	
Derivative Financial Instruments Held For Trading		336.264.605	1.103.882.664	1.440.147.269	222.942.079	705.143.162	928.0
Forward Foreign Currency Buy or Sell Transactions		85.465.942	123.817.493	209.283.435	33.959.665	47.955.670	81.9
Forward Foreign Currency Buying Transactions		30.193.177	71.264.969	101.458.146	4.654.510	33.839.247	38.4
Forward Foreign Currency Sale Transactions		55.272.765	52.552.524	107.825.289	29.305.155	14.116.423	43.4
Currency and Interest Rate Swaps		206.198.407	881.406.854	1.087.605.261	168.251.470	601.062.765	769.3
Currency Swap Buy Transactions		5.171.755	310.294.768	315.466.523	77.930	187.558.832	187.6
Currency Swap Sell Transactions		50.019.454	266.628.854	316.648.308	38.405.742	156.217.217	194.6
Interest Rate Swap Buy Transactions		75.503.599	152.241.616	227.745.215	64.883.899	128.643.358	193.
Interest Rate Swap Sell Transactions		75.503.599	152.241.616	227.745.215	64.883.899	128.643.358	193.
Currency, Interest Rate and Securities Options		31.098.626	85.858.782	116.957.408	20.388.544	55.846.295	76.2
Currency Options Buy Transactions		11.117.087	46.946.741	58.063.828	4.386.608	32.716.538	37.
Currency Options Sell Transactions		19.981.539	38.912.041	58.893.580	16.001.936	23.129.757	39.3
Interest Rate Options Buy Transactions		0	30.312.011	0	0	0	33
Interest Rate Options Sell Transactions		0		0	0	0	
Securities Options Buy Transactions		0		0	0	0	
Securities Options Sell Transactions		0		0	0	0	
Currency Futures		13.501.630	12.799.535	26.301.165	342.400	278.432	(
Currency Futures Buy Transactions		0	12.799.535	12.799.535	278.663	53.802	
Currency Futures Sell Transactions		13.501.630	12.133.333	13.501.630	63.737	224.630	
Interest Rate Futures Buy and Sell Transactions		0	0	13.301.030	05.151	0	•
Interest Rate Futures Buy Transactions		0	U	0	0	0	
Interest Rate Futures Sell Transactions		0		Ü	0	-	
		0		0	0	0	
Other		0	2 261 546 021	7 002 000 717	4 002 254 502	1 557 535 713	F C10
CUSTODY AND PLEDGES RECEIVED		5.621.342.786	2.261.546.931	7.882.889.717	4.062.254.583	1.557.535.712	5.619.
ITEMS HELD IN CUSTODY		289.234.813	295.720.280	584.955.093	186.707.542	163.867.632	350.
Customer Fund and Portfolio Balances		179.913.910	233.019.671	412.933.581	124.042.975	123.705.730	247.
Securities Held in Custody		29.464.628	51.350.433	80.815.061	7.197.478	31.289.577	38.4
Cheques Received for Collection		71.871.974	5.660.074	77.532.048	47.554.597	3.587.290	51.
Commercial Notes Received for Collection		7.984.301	2.429.455	10.413.756	7.912.492	2.649.524	10.
Other Assets Received for Collection		0		0	0	0	
Securities that will be Intermediated to Issue		0		0	0	0	
Other Items Under Custody		0	3.260.647	3.260.647	0	2.635.511	2.6
Custodians		0		0	0	0	
PLEDGED ITEMS		2.993.060.992	1.071.029.776	4.064.090.768	2.199.855.869	730.804.542	2.930.6
Securities		48.148.691	79.680.808	127.829.499	11.029.178	35.956.788	46.9
Guarantee Notes		1.787.246	876.466	2.663.712	1.942.813	575.537	2.
Commodity		1.861.571		1.861.571	1.878.689	0	1.8
Warrant		0	0	0	0	0	
Real Estate		722.167.633	501.460.332	1.223.627.965	553.311.156	330.679.284	883.9
Other Pledged Items		2.219.095.851	489.012.170	2.708.108.021	1.631.694.033	363.592.933	1.995.2

Depositories Receiving Pledged Items	0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES	2.339.046.981	894.796.875	3.233.843.856	1.675.691.172	662.863.538	2.338.554.710
TOTAL OFF-BALANCE SHEET ACCOUNTS	7.526.790.509	3.855.224.506	11.382.015.015	5.435.003.695	2.638.227.864	8.073.231.559



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
tatement of Profit or Loss (TFRS 9 Impairment Model Applied)				30.03.2023	30.03.2024
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	314.888.044	210.387.627	111.069.067	83.708.6
Interest Income on Loans	(±)	216.947.962	150.773.434	74.885.568	58.124.9
Interest Income on Reserve Deposits		28.288.568	11.497.590	9.278.643	6.315.0
Interest Income on Banks		10.681.329	2.032.446	5.027.942	1.074.
Interest Income on Money Market Placements		19.383	607.658	3.542	21.3
Interest Income on Marketable Securities Portfolio		58.383.228	45.030.529	21.716.031	18.027.
Financial Assets At Fair Value Through Profit Loss		1.718.203	1.111.037	489.241	622.
Financial Assets At Fair Value Through Other					
Comprehensive Income		37.156.267	23.397.615	14.243.872	9.392.
Financial Assets Measured at Amortised Cost		19.508.758	20.521.877	6.982.918	8.012.
Finance Leasing Interest Income		0	0	0	
Other Interest Income		567.574	445.970	157.341	145.
INTEREST EXPENSES (-)	(2)	-243.395.580	-162.090.857	-83.527.498	-66.708.
Interest Expenses on Deposits		-185.081.407	-135.854.100	-61.777.270	-54.956.
Interest Expenses on Funds Borrowed		-12.072.077	-9.328.723	-4.299.614	-3.310.
Interest Expenses on Money Market Funds		-36.748.256	-10.528.676	-13.635.069	-6.166
Interest Expenses on Securities Issued		-8.789.529	-5.259.915	-3.549.427	-2.150
Lease Interest Expenses		-481.460	-225.559	-201.289	-85
Other Interest Expense		-222.851	-893.884	-64.829	-39
NET INTEREST INCOME OR EXPENSE		71.492.464	48.296.770	27.541.569	16.999
NET FEE AND COMMISSION INCOME OR EXPENSES		53.337.471	34.737.735	19.520.294	13.589
Fees and Commissions Received		66.800.230	43.149.696	24.591.327	16.895
From Noncash Loans		1.319.005	990.550	476.887	359
Other		65.481.225	42.159.146	24.114.440	16.535
Fees and Commissions Paid (-)		-13.462.759	-8.411.961	-5.071.033	-3.306
Paid for Noncash Loans		-1.333	-1.358	-533	
Other		-13.461.426	-8.410.603	-5.070.500	-3.305
DIVIDEND INCOME	(3)	12.372	16.915	1.591	3.
TRADING INCOME OR LOSS (Net)	(4)	-23.631.630	-22.794.010	-9.874.155	-6.378
Gains (Losses) Arising from Capital Markets Transactions		3.678.537	705.464	1.507.984	188
Gains (Losses) Arising From Derivative Financial Transactions		-18.177.417	-31.915.478	-9.725.137	-7.232
Foreign Exchange Gains or Losses		-9.132.750	8.416.004	-1.657.002	665
OTHER OPERATING INCOME	(5)	1.703.505	944.846	378.265	724.
GROSS PROFIT FROM OPERATING ACTIVITIES		102.914.182	61.202.256	37.567.564	24.937
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-25.498.589	-11.078.014	-9.075.703	-4.780
OTHER ALLOWANCE EXPENSES (-)	(6)	-3.626.119	2.315.475	-1.858.980	-15
PERSONNEL EXPENSES (-)		-17.040.796	-11.949.335	-5.933.792	-4.318
OTHER OPERATING EXPENSES (-)	(7)	-20.271.180	-12.611.431	-7.390.020	-4.869
NET OPERATING INCOME (LOSS)		36.477.498	27.878.951	13.309.069	10.953
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		8.046.091	4.526.108	2.922.023	1.768
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	44.523.589	32.405.059	16.231.092	12.721
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-10.556.494	-5.173.885	-4.186.167	-2.948
Current Tax Provision		-6.579.404	-2.247.237	-770.848	2.551
Expense Effect of Deferred Tax		-4.437.008	-4.355.175	-3.577.492	-3.123
Income Effect of Deferred Tax		459.918	1.428.527	162.173	-2.377
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	33.967.095	27.231.174	12.044.925	9.772
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	
Other Income on Discontinued Operations		0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	
Expense on Assets Held for Sale		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)	33.967.095	27.231.174	12.044.925	9.772.607
Profit (Loss) Attributable to Group		33.967.095	27.231.174	12.044.925	9.772.607
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)		1,01390000	0,81290000	0,35960000	0,29170000



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)		33.967.095	27.231.174		
OTHER COMPREHENSIVE INCOME		545.490	-1.053.268		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-6.749	-22.115		
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		-9.641	-31.614		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	15		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		2.892	9.484		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		552.239	-1.031.153		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		933.456	-2.446.148		
Income (Loss) Related with Cash Flow Hedges		-494.986	847.086		
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		245.310	88.191		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-131.541	479.718		
TOTAL COMPREHENSIVE INCOME (LOSS)		34.512.585	26.177.906		



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
ratement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		35.198.332	38.525.4
Interest Received		287.769.736	182.204.93
Interest Paid		-233.169.141	-154.643.0
Dividends received		12.372	16.9
Fees and Commissions Received		66.900.141	43.216.8
Other Gains		386.106	944.7
Collections from Previously Written Off Loans and Other Receivables		10.155.200	4.709.6
Cash Payments to Personnel and Service Suppliers		-15.694.062	-10.742.1
Taxes Paid		-6.241.425	-7.850.9
Other		-74.920.595	-19.331.5
Changes in Operating Assets and Liabilities Subject to Banking Operations		-97.644.939	3.419.7
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		4.665.520	-6.990.2
Net (Increase) Decrease in Due From Banks		-19.885.959	-45.170.6
Net (Increase) Decrease in Loans		-75.938.279	-183.122.3
Net (Increase) Decrease in Other Assets		-22.236.261	-20.579.1
Net Increase (Decrease) in Bank Deposits		-15.550.080	16.008.0
Net Increase (Decrease) in Other Deposits		-3.954.525	132.317.1
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		501.345	966.0
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		34.753.300	109.990.8
Net Cash Provided From Banking Operations		-62.446.607	41.945.2
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		21.076.767	-48.842.8
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.097.800	-1.000.0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-5.040.706	-4.747.3
Cash Obtained from Tangible and Intangible Asset Sales		210.533	248.6
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-131.309.966	-134.312.6
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		137.681.652	84.126.6
Cash Paid for Purchase of Financial Assets At Amortised Cost		-26.339.688	-13.259.5
Cash Obtained from Sale of Financial Assets At Amortised Cost		46.972.742	20.101.2
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		95.666.996	19.715.1
Cash Obtained from Loans and Securities Issued		238.905.293	127.463.8
Cash Outflow Arised From Loans and Securities Issued		-142.059.443	-107.539.4
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-1.178.854	-209.2
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.581.177	1.530.1
Net Increase (Decrease) in Cash and Cash Equivalents		55.878.333	14.347.6
Cash and Cash Equivalents at Beginning of the Period		157.680.038	118.379.7
Cash and Cash Equivalents at End of the Period		213.558.371	132.727.38



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

resentation Currency Lature of Financial Statemen 1.000 TL

				Share		Other Accu	mulated Compreher	nprehensive Income That Will Not Be Reclassified In Profit		Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss					
					e Othe	r Tangible		and Loss Other (Other Comprehensive Income of	Accumulated gains (losses) Other (Accumu		Other (Accumulated Gains or Losses on Cash Flow	Prior		Total Equity	
		Footnote Reference	Issued S Capital Pr	Cancell	ition Capit	al and	Accumulated Gains / Losses on	Associates and Joint Ventures Accounted for	Exchange	due to revaluation and/or	Hedges, Other Comprehensive Income of Associates Profit	Years' Profits or	Period Net Profit (Except from Non-controlling Interest	
			Capital	Prof	t Reser	Intangible Assets	Remeasurements	Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts		reclassification of financial assets measured at fair value	and Joint Ventures Accounted for Using Equity Method Reserves that will be Reclassified to Profit or Loss and Other	Losses	Loss)	Interests	Equity
						Revaluation Reserve	of Defined Benefit Plans	of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Translation	through other comprehensive income	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		3.350.000	714	0	0 7.914.87	1 -554.429	-30.498	0	-1.493.790	1.054.494 38.204.58	2 33.172.44	2 0	0	0 81.618.386
	Adjustments Related to TMS 8		0	0	0	0	0 0	0	0	0	0	0	0 0	0	0 0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0 0	0	0 0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0 0	0	0 0
	Adjusted Beginning Balance		3.350.000	714	0	0 7.914.87	-554.429	-30.498	0	-1.493.790	1.054.494 38.204.58	2 33.172.44	2 0	0	0 81.618.386
	Total Comprehensive Income (Loss)		0	0	0	0	-22.130	15	0	-1.712.305	681.152	0	0 27.231.174	0	0 26.177.906
	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		0	0	0	0	0	0	0	0	0 33.172.44	2 33.172.44	- 2 0	0	0 0
	Dividends Paid		0	0	0	0	0 0	0	0	0	0	0	0 0	0	0 0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0 33.172.44	2 33.172.44	2 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		3.350.000	714	0	0 7.914.87	-576.559	-30.483	0	-3.206.095	1.735.646 71.377.02	4	0 27.231.174	0	0 107.796.292
	Statement of changes in equity (TFRS 9 Impairment Model Applied)														
	CHANGES IN EQUITY ITEMS														
	Equity at beginning of period		3.350.000	714	0	0 11.300.46	-670.473	-31.762	. 0	-4.231.315	1.732.322 71.377.02	4 36.174.34	1 0	0	0 119.001.311
	Adjustments Related to TMS 8		0	0	0	0	0 0	0	0	0	0	0	0 0	0	0 0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0 0	0	0 0
	Effect Of Changes In Accounting Policy		0	0	0	0	0 0	0	0	0	0	0	0 0	0	0 0
	Adjusted Beginning Balance		3.350.000	714	0	0 11.300.46	-670.473	-31.762	0	-4.231.315	1.732.322 71.377.02	4 36.174.34	1 0	0	0 119.001.311
	Total Comprehensive Income (Loss)		0	0	0	0	-6.749	0	0	653.419	-101.180	0	0 33.967.095	0	0 34.512.585
Current Period 01.01.2025 - 30.09.2025	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		0	0	0	0	0	0	0	0	0 36.174.34	¹ 36.174.34	- 1 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	0 36.174.34	1 36.174.34	_ 1 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		3.350.000	714	0	0 11.300.46	-677.222	-31.762	. 0	-3.577.896	1.631.142 107.551.36	5	0 33.967.095	0	0 153.513.896