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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 görüşü bildirmemekteyiz.

denetim görüşü bildirmemekteyiz.

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.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst &Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

27 Ekim 2025

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		331.429.625	188.022.792	519.452.417	273.713.221	158.184.304	431.897.525
Cash and cash equivalents		195.980.273	148.631.681	344.611.954	143.664.945	124.877.417	268.542.362
Cash and Cash Balances at Central Bank	(1)	195.991.598	134.136.223	330.127.821	143.519.916	109.580.869	253.100.785
Banks	(3)	7.733	14.513.362	14.521.095	9.785	15.316.083	15.325.868
Receivables From Money Markets	(4)	0	0	0	150.531	0	150.531
Allowance for Expected Losses (-)		-19.058	-17.904	-36.962	-15.287	-19.535	-34.822
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	12.201.005
Public Debt Securities		3.182.130	1.883.688	5.065.818	8.806.321	1.564.852	10.371.173
Equity instruments		391.730	0	391.730	408.321	0	408.321
Other Financial Assets		825.829	1.130.828	1.956.657	531.668	889.843	1.421.511
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	140.210.832
Public Debt Securities		120.511.231	26.878.997	147.390.228	116.033.934	23.811.538	139.845.472
Equity instruments		0	22.699	22.699	0	17.104	17.104
Other Financial Assets		0	180.701	180.701	25.047	323.209	348.256
Derivative financial assets	(2,12)	10.538.432	9.294.198	19.832.630	4.242.985	6.700.341	10.943.326
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	7.579.072
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		5.005.593	1.843.103	6.848.696	912.432	2.451.822	3.364.254
FINANCIAL ASSETS AT AMORTISED COST (Net)		736.817.060	391.111.264	1.127.928.324	690.876.123	308.678.460	999.554.583
Loans	(6)	688.818.417	361.208.650	1.050.027.067	632.318.353	278.680.341	910.998.694
Receivables From Leasing Transactions	(11)	0	0	0	0	0	0
Factoring Receivables		0	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	129.183.829
Public Debt Securities		89.852.172	38.525.326	128.377.498	92.712.302	36.326.963	129.039.265
Other Financial Assets		0	0	0		144.564	144.564
Allowance for Expected Credit Losses (-)		-41.853.529	-8.622.712	-50.476.241	-34.154.532	-6.473.408	-40.627.940
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(15)	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		26.319.738	0	26.319.738	19.587.542	0	19.587.542
Investments in Associates (Net)	(8)	53.722	0	53.722	53.737	0	53.737

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		53.722		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		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		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	0	0	0	0	0
Other		5.784.500	0	5.784.500	4.407.812	0	4.407.812
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
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		**1.158.513.720**	**581.793.972**	**1.740.307.692**	**1.043.065.600**	**468.804.168**	**1.511.869.768**
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	80.389.870
EQUITY		152.474.667	1.039.229	153.513.896	118.339.829	661.482	119.001.311
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	714
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		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	71.377.024
Legal Reserves		771.684	0	771.684	771.684	0	771.684
Statutory Reserves		0	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	0
Profit or Loss		33.967.095	0	33.967.095	36.174.341	0	36.174.341
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		33.967.095	0	33.967.095	36.174.341	0	36.174.341
Non-controlling Interests		0	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)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.905.447.723	1.593.677.575	3.499.125.298	1.372.749.112	1.080.692.152	2.453.441.264
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	105.699.021	107.521.347	213.220.368	68.928.481	73.407.316	142.335.797
Letters of Guarantee		94.758.785	67.642.660	162.401.445	62.237.163	46.099.481	108.336.644
Guarantees Subject to State Tender Law		1.742.797	493.347	2.236.144	1.188.060	360.738	1.548.798
Guarantees Given for Foreign Trade Operations		45.065.100	67.149.313	112.214.413	27.854.087	45.738.743	73.592.830
Other Letters of Guarantee		47.950.888	0	47.950.888	33.195.016	0	33.195.016
Bank Acceptances		10.883.805	22.539.783	33.423.588	6.659.144	11.921.949	18.581.093
Import Letter of Acceptance		10.883.805	22.539.783	33.423.588	6.659.144	11.921.949	18.581.093
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		56.431	17.338.904	17.395.335	32.174	15.385.886	15.418.060
Documentary Letters of Credit		56.431	13.345.359	13.401.790	32.174	12.115.017	12.147.191
Other Letters of Credit		0	3.993.545	3.993.545	0	3.270.869	3.270.869
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		1.377.092.496	88.529.463	1.465.621.959	1.014.118.120	54.165.765	1.068.283.885
Irrevocable Commitments	(1)	1.282.154.053	88.529.463	1.370.683.516	905.586.551	49.048.177	954.634.728
Forward Asset Purchase Commitments		39.787.937	72.247.719	112.035.656	15.532.200	42.268.303	57.800.503
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		257.068.185	4.151	257.072.336	170.600.580	3.528	170.604.108
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		13.480.133	0	13.480.133	9.978.545	0	9.978.545
Tax and Fund Liabilities Arised from Export Commitments		932.764	0	932.764	638.126	0	638.126
Commitments for Credit Card Limits		959.004.293	0	959.004.293	701.154.935	0	701.154.935
Commitments for Credit Cards and Banking Services Promotions		281.244	0	281.244	266.571	0	266.571
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		11.599.497	16.277.593	27.877.090	7.415.594	6.776.346	14.191.940
Revocable Commitments		94.938.443	0	94.938.443	108.531.569	5.117.588	113.649.157
Revocable Loan Granting Commitments		94.938.443	0	94.938.443	108.531.569	5.117.588	113.649.157
Other Revocable Commitments		0	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	1.242.821.582
Derivative Financial Instruments Held For Hedging		86.391.601	293.744.101	380.135.702	66.760.432	247.975.909	314.736.341
Fair Value Hedges		22.736.289	87.849.840	110.586.129	15.312.045	69.293.755	84.605.800
Cash Flow Hedges		63.655.312	205.894.261	269.549.573	51.448.387	178.682.154	230.130.541
Hedges of Net Investment in Foreign Operations		0	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	928.085.241
Forward Foreign Currency Buy or Sell Transactions		85.465.942	123.817.493	209.283.435	33.959.665	47.955.670	81.915.335
Forward Foreign Currency Buying Transactions		30.193.177	71.264.969	101.458.146	4.654.510	33.839.247	38.493.757
Forward Foreign Currency Sale Transactions		55.272.765	52.552.524	107.825.289	29.305.155	14.116.423	43.421.578
Currency and Interest Rate Swaps		206.198.407	881.406.854	1.087.605.261	168.251.470	601.062.765	769.314.235
Currency Swap Buy Transactions		5.171.755	310.294.768	315.466.523	77.930	187.558.832	187.636.762
Currency Swap Sell Transactions		50.019.454	266.628.854	316.648.308	38.405.742	156.217.217	194.622.959
Interest Rate Swap Buy Transactions		75.503.599	152.241.616	227.745.215	64.883.899	128.643.358	193.527.257
Interest Rate Swap Sell Transactions		75.503.599	152.241.616	227.745.215	64.883.899	128.643.358	193.527.257
Currency, Interest Rate and Securities Options		31.098.626	85.858.782	116.957.408	20.388.544	55.846.295	76.234.839
Currency Options Buy Transactions		11.117.087	46.946.741	58.063.828	4.386.608	32.716.538	37.103.146
Currency Options Sell Transactions		19.981.539	38.912.041	58.893.580	16.001.936	23.129.757	39.131.693
Interest Rate Options Buy Transactions		0		0	0	0	0
Interest Rate Options Sell Transactions		0		0	0	0	0
Securities Options Buy Transactions		0		0	0	0	0
Securities Options Sell Transactions		0		0	0	0	0
Currency Futures		13.501.630	12.799.535	26.301.165	342.400	278.432	620.832
Currency Futures Buy Transactions		0	12.799.535	12.799.535	278.663	53.802	332.465
Currency Futures Sell Transactions		13.501.630		13.501.630	63.737	224.630	288.367
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0		0	0	0	0
Interest Rate Futures Sell Transactions		0		0	0	0	0
Other		0		0	0	0	0
CUSTODY AND PLEDGES RECEIVED		5.621.342.786	2.261.546.931	7.882.889.717	4.062.254.583	1.557.535.712	5.619.790.295
ITEMS HELD IN CUSTODY		289.234.813	295.720.280	584.955.093	186.707.542	163.867.632	350.575.174
Customer Fund and Portfolio Balances		179.913.910	233.019.671	412.933.581	124.042.975	123.705.730	247.748.705
Securities Held in Custody		29.464.628	51.350.433	80.815.061	7.197.478	31.289.577	38.487.055
Cheques Received for Collection		71.871.974	5.660.074	77.532.048	47.554.597	3.587.290	51.141.887
Commercial Notes Received for Collection		7.984.301	2.429.455	10.413.756	7.912.492	2.649.524	10.562.016
Other Assets Received for Collection		0		0	0	0	0
Securities that will be Intermediated to Issue		0		0	0	0	0
Other Items Under Custody		0	3.260.647	3.260.647	0	2.635.511	2.635.511
Custodians		0		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	2.930.660.411
Securities		48.148.691	79.680.808	127.829.499	11.029.178	35.956.788	46.985.966
Guarantee Notes		1.787.246	876.466	2.663.712	1.942.813	575.537	2.518.350
Commodity		1.861.571		1.861.571	1.878.689	0	1.878.689
Warrant		0	0	0	0	0	0
Real Estate		722.167.633	501.460.332	1.223.627.965	553.311.156	330.679.284	883.990.440
Other Pledged Items		2.219.095.851	489.012.170	2.708.108.021	1.631.694.033	363.592.933	1.995.286.966

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)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	314.888.044	210.387.627	111.069.067	83.708.602
Interest Income on Loans		216.947.962	150.773.434	74.885.568	58.124.979
Interest Income on Reserve Deposits		28.288.568	11.497.590	9.278.643	6.315.051
Interest Income on Banks		10.681.329	2.032.446	5.027.942	1.074.117
Interest Income on Money Market Placements		19.383	607.658	3.542	21.319
Interest Income on Marketable Securities Portfolio		58.383.228	45.030.529	21.716.031	18.027.873
Financial Assets At Fair Value Through Profit Loss		1.718.203	1.111.037	489.241	622.748
Financial Assets At Fair Value Through Other Comprehensive Income		37.156.267	23.397.615	14.243.872	9.392.951
Financial Assets Measured at Amortised Cost		19.508.758	20.521.877	6.982.918	8.012.174
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		567.574	445.970	157.341	145.263
INTEREST EXPENSES (-)	(2)	-243.395.580	-162.090.857	-83.527.498	-66.708.931
Interest Expenses on Deposits		-185.081.407	-135.854.100	-61.777.270	-54.956.376
Interest Expenses on Funds Borrowed		-12.072.077	-9.328.723	-4.299.614	-3.310.919
Interest Expenses on Money Market Funds		-36.748.256	-10.528.676	-13.635.069	-6.166.650
Interest Expenses on Securities Issued		-8.789.529	-5.259.915	-3.549.427	-2.150.716
Lease Interest Expenses		-481.460	-225.559	-201.289	-85.098
Other Interest Expense		-222.851	-893.884	-64.829	-39.172
NET INTEREST INCOME OR EXPENSE		71.492.464	48.296.770	27.541.569	16.999.671
NET FEE AND COMMISSION INCOME OR EXPENSES		53.337.471	34.737.735	19.520.294	13.589.201
Fees and Commissions Received		66.800.230	43.149.696	24.591.327	16.895.451
From Noncash Loans		1.319.005	990.550	476.887	359.807
Other		65.481.225	42.159.146	24.114.440	16.535.644
Fees and Commissions Paid (-)		-13.462.759	-8.411.961	-5.071.033	-3.306.250
Paid for Noncash Loans		-1.333	-1.358	-533	-486
Other		-13.461.426	-8.410.603	-5.070.500	-3.305.764
DIVIDEND INCOME	(3)	12.372	16.915	1.591	3.063
TRADING INCOME OR LOSS (Net)	(4)	-23.631.630	-22.794.010	-9.874.155	-6.378.691
Gains (Losses) Arising from Capital Markets Transactions		3.678.537	705.464	1.507.984	188.876
Gains (Losses) Arising From Derivative Financial Transactions		-18.177.417	-31.915.478	-9.725.137	-7.232.876
Foreign Exchange Gains or Losses		-9.132.750	8.416.004	-1.657.002	665.309
OTHER OPERATING INCOME	(5)	1.703.505	944.846	378.265	724.538
GROSS PROFIT FROM OPERATING ACTIVITIES		102.914.182	61.202.256	37.567.564	24.937.782
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-25.498.589	-11.078.014	-9.075.703	-4.780.529
OTHER ALLOWANCE EXPENSES (-)	(6)	-3.626.119	2.315.475	-1.858.980	-15.840
PERSONNEL EXPENSES (-)		-17.040.796	-11.949.335	-5.933.792	-4.318.528
OTHER OPERATING EXPENSES (-)	(7)	-20.271.180	-12.611.431	-7.390.020	-4.869.762
NET OPERATING INCOME (LOSS)		36.477.498	27.878.951	13.309.069	10.953.123
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		8.046.091	4.526.108	2.922.023	1.768.038
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	44.523.589	32.405.059	16.231.092	12.721.161
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-10.556.494	-5.173.885	-4.186.167	-2.948.554
Current Tax Provision		-6.579.404	-2.247.237	-770.848	2.551.863
Expense Effect of Deferred Tax		-4.437.008	-4.355.175	-3.577.492	-3.123.362
Income Effect of Deferred Tax		459.918	1.428.527	162.173	-2.377.055
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	33.967.095	27.231.174	12.044.925	9.772.607
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	(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)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		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)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		35.198.332	38.525.471
Interest Received		287.769.736	182.204.923
Interest Paid		-233.169.141	-154.643.010
Dividends received		12.372	16.915
Fees and Commissions Received		66.900.141	43.216.830
Other Gains		386.106	944.794
Collections from Previously Written Off Loans and Other Receivables		10.155.200	4.709.607
Cash Payments to Personnel and Service Suppliers		-15.694.062	-10.742.155
Taxes Paid		-6.241.425	-7.850.904
Other		-74.920.595	-19.331.529
Changes in Operating Assets and Liabilities Subject to Banking Operations		-97.644.939	3.419.732
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		4.665.520	-6.990.205
Net (Increase) Decrease in Due From Banks		-19.885.959	-45.170.681
Net (Increase) Decrease in Loans		-75.938.279	-183.122.396
Net (Increase) Decrease in Other Assets		-22.236.261	-20.579.102
Net Increase (Decrease) in Bank Deposits		-15.550.080	16.008.055
Net Increase (Decrease) in Other Deposits		-3.954.525	132.317.160
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		501.345	966.030
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		34.753.300	109.990.871
Net Cash Provided From Banking Operations		-62.446.607	41.945.203
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		21.076.767	-48.842.886
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.097.800	-1.000.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-5.040.706	-4.747.329
Cash Obtained from Tangible and Intangible Asset Sales		210.533	248.683
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-131.309.966	-134.312.629
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		137.681.652	84.126.690
Cash Paid for Purchase of Financial Assets At Amortised Cost		-26.339.688	-13.259.583
Cash Obtained from Sale of Financial Assets At Amortised Cost		46.972.742	20.101.282
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		95.666.996	19.715.173
Cash Obtained from Loans and Securities Issued		238.905.293	127.463.860
Cash Outflow Arised From Loans and Securities Issued		-142.059.443	-107.539.433
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.178.854	-209.254
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.581.177	1.530.131
Net Increase (Decrease) in Cash and Cash Equivalents		55.878.333	14.347.621
Cash and Cash Equivalents at Beginning of the Period		157.680.038	118.379.765
Cash and Cash Equivalents at End of the Period		213.558.371	132.727.386

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	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: Tangible and Intangible Assets Revaluation Reserve	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: 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)	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Exchange Differences on Translation	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: 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)	Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
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**	**7.914.871**	**-554.429**	**-30.498**	**0**	**-1.493.790**	**1.054.494**	**38.204.582**	**33.172.442**	**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	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	7.914.871	-554.429	-30.498	0	-1.493.790	1.054.494	38.204.582	33.172.442	0	0	0	81.618.386
	Total Comprehensive Income (Loss)		0	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	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	33.172.442	-33.172.442	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	33.172.442	-33.172.442	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**3.350.000**	**714**	**0**	**0**	**7.914.871**	**-576.559**	**-30.483**	**0**	**-3.206.095**	**1.735.646**	**71.377.024**	**0**	**27.231.174**	**0**	**0**	**107.796.292**
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		**3.350.000**	**714**	**0**	**0**	**11.300.460**	**-670.473**	**-31.762**	**0**	**-4.231.315**	**1.732.322**	**71.377.024**	**36.174.341**	**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	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	11.300.460	-670.473	-31.762	0	-4.231.315	1.732.322	71.377.024	36.174.341	0	0	0	119.001.311
	Total Comprehensive Income (Loss)		0	0	0	0	0	-6.749	0	0	653.419	-101.180	0	0	33.967.095	0	0	34.512.585
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	36.174.341	-36.174.341	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	36.174.341	-36.174.341	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**3.350.000**	**714**	**0**	**0**	**11.300.460**	**-677.222**	**-31.762**	**0**	**-3.577.896**	**1.631.142**	**107.551.365**	**0**	**33.967.095**	**0**	**0**	**153.513.896**