KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

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

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. kısım 8.5 ve IV. kısım 6 numaralı dipnotlarda belirtildiği üzere, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 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 XXVIII 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 finansal tablolar üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Grup'un 31 Aralık 2024 ve 30 Eylül 2024 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide 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 finansal tabloların, Grup 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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst &Young Global Limited

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	Consolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		343.424.235	195.193.562	538.617.797	281.794.039	161.433.428	443.227.467
Cash and cash equivalents		204.060.979	150.413.920	354.474.899	149.349.721	124.999.896	274.349.617
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)	5.760.614	16.295.805	22.056.419	5.244.686	15.438.679	20.683.365
Receivables From Money Markets	(4)	2.328.791	0	2.328.791	601.134	0	601.134
Allowance for Expected Losses (-)		-20.024	-18.108	-38.132	-16.015	-19.652	-35.667
Financial assets at fair value through profit or loss	(2)	8.772.289	3.607.239	12.379.528	12.128.450	2.882.927	15.011.377
Public Debt Securities		3.799.883	1.887.877	5.687.760	9.039.624	1.564.852	10.604.476
Equity instruments		1.560.680	588.534	2.149.214	1.252.208	428.232	1.680.440
Other Financial Assets		3.411.726	1.130.828	4.542.554	1.836.618	889.843	2.726.461
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	120.581.825	31.985.763	152.567.588	116.118.623	26.716.472	142.835.095
Public Debt Securities		120.579.106	31.782.363	152.361.469	116.092.058	26.376.159	142.468.217
Equity instruments		2.719	22.699	25.418	1.518	17.104	18.622
Other Financial Assets		0	180.701	180.701	25.047	323.209	348.256
Derivative financial assets	(2,13)	10.009.142	9.186.640	19.195.782	4.197.245	6.834.133	11.031.378
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.003.549	7.341.320	12.344.869	3.284.813	4.372.699	7.657.512
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		5.005.593	1.845.320	6.850.913	912.432	2.461.434	3.373.866
FINANCIAL ASSETS AT AMORTISED COST (Net)		767.585.245	417.967.614	1.185.552.859	717.067.048	323.409.240	1.040.476.288
Loans	(6)	688.024.154	350.481.178	1.038.505.332	627.543.725	270.752.339	898.296.064
Receivables From Leasing Transactions	(12)	9.656.574	31.403.794	41.060.368	8.472.440	18.903.277	27.375.717
Factoring Receivables	(7)	22.354.719	6.970.179	29.324.898	22.947.170	4.171.131	27.118.301
Other Financial Assets Measured at Amortised Cost	(8)	89.982.084	38.649.613	128.631.697	92.822.031	36.471.527	129.293.558
Public Debt Securities		89.982.084	38.649.613	128.631.697	92.822.031	36.326.963	129.148.994
Other Financial Assets		0	0	0	0	144.564	144.564
Allowance for Expected Credit Losses (-)		-42.432.286	-9.537.150	-51.969.436	-34.718.318	-6.889.034	-41.607.352
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	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		567.377	0	567.377	566.487	0	566.487
Investments in Associates (Net)	(9)	58.531	0	58.531	57.641	0	57.641

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		58.531	0	58.531	57.641	0	57.641
Investments in Subsidiaries (Net)	(10)	506.046	0	506.046	506.046	0	506.046
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		506.046	0	506.046	506.046	0	506.046
Jointly Controlled Partnerships (JointVentures) (Net)	(11)	2.800	0	2.800	2.800	0	2.800
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		22.225.994	747	22.226.741	21.488.183	609	21.488.792
INTANGIBLE ASSETS AND GOODWILL (Net)		7.413.700	0	7.413.700	6.489.778	0	6.489.778
Goodwill		0	0	0	0	0	0
Other		7.413.700	0	7.413.700	6.489.778	0	6.489.778
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS	(15)	492.679	0	492.679	0	0	0
DEFERRED TAX ASSET	(15)	952.824	0	952.824	5.492.011	0	5.492.011
OTHER ASSETS (Net)	(17)	41.897.969	6.863.122	48.761.091	33.121.695	4.230.009	37.351.704
TOTAL ASSETS		**1.184.560.023**	**620.025.045**	**1.804.585.068**	**1.066.019.241**	**489.073.286**	**1.555.092.527**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	580.951.836	317.478.147	898.429.983	604.971.435	273.463.290	878.434.725
LOANS RECEIVED	(3)	16.220.204	259.852.663	276.072.867	13.491.062	172.903.637	186.394.699
MONEY MARKET FUNDS	(4)	114.070.804	34.223.471	148.294.275	101.297.673	48.467.653	149.765.326
MARKETABLE SECURITIES (Net)	(5)	26.002.398	111.480.002	137.482.400	8.167.480	64.445.776	72.613.256
Bills		24.174.251	1.037.670	25.211.921	6.459.663	18.425.962	24.885.625
Asset-backed Securities		1.828.147	0	1.828.147	1.707.817	0	1.707.817
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	4.646.974	10.277.858	6.604.530	4.729.488	11.334.018
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.842.247	3.885.534	8.727.781	4.611.548	3.671.515	8.283.063
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		788.637	761.440	1.550.077	1.992.982	1.057.973	3.050.955
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	2.379.633	0	2.379.633	1.736.455	131	1.736.586
PROVISIONS	(8)	16.559.571	4.915.486	21.475.057	14.528.719	2.754.014	17.282.733
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.435.767	44.565	4.480.332	4.215.161	38.387	4.253.548
Insurance Technical Reserves (Net)		4.675.338	4.656.190	9.331.528	3.273.050	2.616.807	5.889.857
Other provisions		7.448.466	214.731	7.663.197	7.040.508	98.820	7.139.328
CURRENT TAX LIABILITIES	(9)	3.784.526	0	3.784.526	3.915.992	0	3.915.992
DEFERRED TAX LIABILITY		116.369	0	116.369	38.236	0	38.236
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		95.315.217	22.041.046	117.356.263	72.159.559	10.087.912	82.247.471
EQUITY		152.511.877	1.039.229	153.551.106	118.369.164	661.482	119.030.646
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		107.550.631	0	107.550.631	71.376.333	0	71.376.333
Legal Reserves		1.015.487	0	1.015.487	836.127	0	836.127
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		106.535.144	0	106.535.144	70.540.206	0	70.540.206
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		33.967.042	0	33.967.042	36.174.298	0	36.174.298
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		33.967.042	0	33.967.042	36.174.298	0	36.174.298
Non-controlling Interests		37.997	0	37.997	30.069	0	30.069
Total equity and liabilities		**1.013.543.319**	**791.041.749**	**1.804.585.068**	**945.280.305**	**609.812.222**	**1.555.092.527**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.906.949.541	1.608.006.244	3.514.955.785	1.374.176.112	1.089.593.429	2.463.769.541
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	105.614.632	107.024.182	212.638.814	68.860.694	72.997.791	141.858.485
Letters of Guarantee		94.674.396	67.218.037	161.892.433	62.169.376	45.739.458	107.908.834
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		45.064.344	66.724.690	111.789.034	27.853.300	45.378.720	73.232.020
Other Letters of Guarantee		47.867.255	0	47.867.255	33.128.016	0	33.128.016
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	17.266.362	17.322.793	32.174	15.336.384	15.368.558
Documentary Letters of Credit		56.431	13.272.817	13.329.248	32.174	12.065.515	12.097.689
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		1.378.285.903	99.121.361	1.477.407.264	1.015.194.147	58.887.412	1.074.081.559
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		96.131.850	10.591.898	106.723.748	109.607.596	9.839.235	119.446.831
Revocable Loan Granting Commitments		94.938.443	0	94.938.443	108.531.569	5.117.588	113.649.157
Other Revocable Commitments		1.193.407	10.591.898	11.785.305	1.076.027	4.721.647	5.797.674
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	423.049.006	1.401.860.701	1.824.909.707	290.121.271	957.708.226	1.247.829.497
Derivative Financial Instruments Held For Hedging		86.391.601	295.900.752	382.292.353	66.760.432	249.215.870	315.976.302
Fair Value Hedges		22.736.289	87.849.840	110.586.129	15.312.045	69.175.034	84.487.079
Cash Flow Hedges		63.655.312	208.050.912	271.706.224	51.448.387	180.040.836	231.489.223
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		336.657.405	1.105.959.949	1.442.617.354	223.360.839	708.492.356	931.853.195
Forward Foreign Currency Buy or Sell Transactions		85.465.942	120.340.519	205.806.461	33.959.665	42.851.520	76.811.185
Forward Foreign Currency Buying Transactions		30.193.177	69.448.267	99.641.444	4.654.510	31.345.839	36.000.349
Forward Foreign Currency Sale Transactions		55.272.765	50.892.252	106.165.017	29.305.155	11.505.681	40.810.836
Currency and Interest Rate Swaps		206.591.207	886.961.113	1.093.552.320	168.670.230	609.516.109	778.186.339
Currency Swap Buy Transactions		5.564.555	313.200.244	318.764.799	496.690	192.061.484	192.558.174
Currency Swap Sell Transactions		50.019.454	269.277.637	319.297.091	38.405.742	160.167.909	198.573.651
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	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		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	0	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	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		7.444.749.726	2.283.324.952	9.728.074.678	5.381.729.952	1.573.132.054	6.954.862.006
ITEMS HELD IN CUSTODY		2.112.641.753	317.498.301	2.430.140.054	1.506.182.911	179.463.974	1.685.646.885
Customer Fund and Portfolio Balances		207.491.592	233.062.130	440.553.722	138.061.161	123.741.202	261.802.363
Securities Held in Custody		1.451.983.908	51.350.433	1.503.334.341	1.045.553.753	31.289.577	1.076.843.330
Cheques Received for Collection		84.363.309	6.640.484	91.003.793	56.757.474	4.486.208	61.243.682
Commercial Notes Received for Collection		8.254.268	3.147.071	11.401.339	8.400.994	3.168.618	11.569.612
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		360.548.676	23.298.183	383.846.859	257.409.529	16.778.369	274.187.898
Custodians		0	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	0	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		**9.351.699.267**	**3.891.331.196**	**13.243.030.463**	**6.755.906.064**	**2.662.725.483**	**9.418.631.547**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	330.981.561	221.738.995	116.844.789	87.846.044
Interest Income on Loans		216.072.191	149.995.897	74.603.906	57.836.745
Interest Income on Reserve Deposits		28.288.568	11.497.590	9.278.643	6.315.051
Interest Income on Banks		12.404.647	2.923.569	5.597.914	1.483.277
Interest Income on Money Market Placements		669.585	914.924	311.097	130.781
Interest Income on Marketable Securities Portfolio		58.852.505	45.265.230	21.900.509	18.112.837
Financial Assets At Fair Value Through Profit Loss		1.947.486	1.182.366	575.151	651.522
Financial Assets At Fair Value Through Other Comprehensive Income		37.361.737	23.523.946	14.328.631	9.437.274
Financial Assets Measured at Amortised Cost		19.543.282	20.558.918	6.996.727	8.024.041
Finance Leasing Interest Income		4.867.230	3.877.407	1.709.606	1.376.226
Other Interest Income		9.826.835	7.264.378	3.443.114	2.591.127
INTEREST EXPENSES (-)	(2)	-250.669.095	-168.154.217	-86.151.059	-68.674.243
Interest Expenses on Deposits		-184.923.599	-135.767.379	-61.726.712	-54.922.031
Interest Expenses on Funds Borrowed		-16.799.041	-13.324.091	-6.030.696	-4.793.821
Interest Expenses on Money Market Funds		-37.240.414	-11.341.067	-13.835.510	-6.302.268
Interest Expenses on Securities Issued		-10.828.905	-6.514.389	-4.238.396	-2.493.115
Lease Interest Expenses		-519.293	-231.948	-212.713	-87.624
Other Interest Expense		-357.843	-975.343	-107.032	-75.384
NET INTEREST INCOME OR EXPENSE		80.312.466	53.584.778	30.693.730	19.171.801
NET FEE AND COMMISSION INCOME OR EXPENSES		58.464.075	37.670.811	21.487.655	14.643.668
Fees and Commissions Received		78.289.236	49.756.835	28.807.646	19.397.785
From Noncash Loans		1.318.971	990.522	476.874	359.797
Other		76.970.265	48.766.313	28.330.772	19.037.988
Fees and Commissions Paid (-)		-19.825.161	-12.086.024	-7.319.991	-4.754.117
Paid for Noncash Loans		-11.882	-16.453	-5.112	-4.586
Other		-19.813.279	-12.069.571	-7.314.879	-4.749.531
DIVIDEND INCOME	(3)	22.347	22.197	1.701	3.160
TRADING INCOME OR LOSS (Net)	(4)	-20.897.529	-21.556.597	-9.077.160	-5.995.248
Gains (Losses) Arising from Capital Markets Transactions		4.933.310	1.478.481	1.913.933	448.022
Gains (Losses) Arising From Derivative Financial Transactions		-18.179.669	-31.895.245	-9.681.205	-7.231.895
Foreign Exchange Gains or Losses		-7.651.170	8.860.167	-1.309.888	788.625
OTHER OPERATING INCOME	(5)	1.686.862	986.163	368.247	751.985
GROSS PROFIT FROM OPERATING ACTIVITIES		119.588.221	70.707.352	43.474.173	28.575.366
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-26.012.982	-11.200.924	-9.269.296	-4.879.515
OTHER ALLOWANCE EXPENSES (-)	(6)	-3.626.419	2.315.285	-1.858.980	-15.840
PERSONNEL EXPENSES (-)		-19.910.327	-13.859.520	-6.969.374	-5.045.768
OTHER OPERATING EXPENSES (-)	(7)	-22.052.508	-13.611.508	-7.865.236	-5.186.262
NET OPERATING INCOME (LOSS)		47.985.985	34.350.685	17.511.287	13.447.981
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	47.985.985	34.350.685	17.511.287	13.447.981
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-14.011.015	-7.115.128	-5.463.624	-3.670.998
Current Tax Provision		-10.337.631	-4.223.571	-2.040.049	1.730.778
Expense Effect of Deferred Tax		-4.151.488	-4.343.105	-3.595.098	-3.031.198
Income Effect of Deferred Tax		478.104	1.451.548	171.523	-2.370.578
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	33.974.970	27.235.557	12.047.663	9.776.983
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)	33.974.970	27.235.557	12.047.663	9.776.983
Profit (Loss) Attributable to Group		33.967.042	27.231.142	12.044.890	9.774.913
Profit (loss), attributable to non-controlling interests		7.928	4.415	2.773	2.070
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		1,01390000	0,81290000	0,35950000	0,29180000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		33.974.970	27.235.557		
OTHER COMPREHENSIVE INCOME		545.490	-1.053.268	0	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-6.749	-22.115	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		-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	0	
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		1.252.714	-2.308.899		
Income (Loss) Related with Cash Flow Hedges		-480.231	837.020		
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		-220.244	440.726		
TOTAL COMPREHENSIVE INCOME (LOSS)		34.520.460	26.182.289	0	

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		32.627.705	33.242.981
Interest Received		303.386.301	192.882.889
Interest Paid		-241.851.214	-164.856.308
Dividends received		22.347	22.197
Fees and Commissions Received		78.389.147	49.823.969
Other Gains		369.463	986.111
Collections from Previously Written Off Loans and Other Receivables		10.392.855	4.892.692
Cash Payments to Personnel and Service Suppliers		-19.437.367	-13.349.081
Taxes Paid		-13.723.912	-11.695.209
Other		-84.919.915	-25.464.279
Changes in Operating Assets and Liabilities Subject to Banking Operations		-92.246.705	10.297.067
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		2.256.007	-5.833.271
Net (Increase) Decrease in Due From Banks		-19.812.449	-45.332.295
Net (Increase) Decrease in Loans		-87.451.575	-185.078.854
Net (Increase) Decrease in Other Assets		-24.682.560	-22.789.775
Net Increase (Decrease) in Bank Deposits		-15.550.080	16.008.055
Net Increase (Decrease) in Other Deposits		-3.262.617	131.711.035
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		8.811.701	3.746.585
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		47.444.868	117.865.587
Net Cash Provided From Banking Operations		-59.619.000	43.540.048
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		20.146.358	-48.376.537
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-5.250.605	-5.299.079
Cash Obtained from Tangible and Intangible Asset Sales		224.949	266.778
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-132.986.104	-134.312.629
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		137.645.359	84.126.690
Cash Paid for Purchase of Financial Assets At Amortised Cost		-26.459.983	-13.259.579
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		97.822.385	21.387.543
Cash Obtained from Loans and Securities Issued		241.130.157	129.163.028
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		-1.248.329	-236.052
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.621.360	1.553.640
Net Increase (Decrease) in Cash and Cash Equivalents		59.971.103	18.104.694
Cash and Cash Equivalents at Beginning of the Period		163.342.431	119.377.778
Cash and Cash Equivalents at End of the Period		223.313.534	137.482.472

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2024 - 30.09.2024	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**3.350.000**	**714**	**0**	**0**	**7.914.871**	**-586.529**	**1.602**	**0**	**-1.493.790**	**1.054.494**	**38.203.368**	**33.172.965**	**0**	**81.617.695**	**16.785**	**81.634.480**
	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	-586.529	1.602	0	-1.493.790	1.054.494	38.203.368	33.172.965	0	81.617.695	16.785	81.634.480
	Total Comprehensive Income (Loss)		0	0	0	0	0	-22.130	15	0	-1.614.046	582.893	0	0	27.231.142	26.177.874	4.415	26.182.289
	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	33.172.965	-33.172.965	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	33.172.965	-33.172.965	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**	**-608.659**	**1.617**	**0**	**-3.107.836**	**1.637.387**	**71.376.333**	**0**	**27.231.142**	**107.795.569**	**21.200**	**107.816.769**
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**	**-703.852**	**1.617**	**0**	**-4.224.770**	**1.725.777**	**71.376.333**	**36.174.298**	**0**	**119.000.577**	**30.069**	**119.030.646**
	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	-703.852	1.617	0	-4.224.770	1.725.777	71.376.333	36.174.298	0	119.000.577	30.069	119.030.646
	Total Comprehensive Income (Loss)		0	0	0	0	0	-6.749	0	0	888.400	-336.161	0	0	33.967.042	34.512.532	7.928	34.520.460
	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	36.174.298	-36.174.298	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	36.174.298	-36.174.298	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**	**-710.601**	**1.617**	**0**	**-3.336.370**	**1.389.616**	**107.550.631**	**0**	**33.967.042**	**153.513.109**	**37.997**	**153.551.106**