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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SINAİ KALKINMA BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2025 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Sınai Kalkınma Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun 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 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7.c.1 ve IV. kısım 5' te belirtildiği üzere, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal tablolarda, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 2.050.000 bin TL tutarında tamamı geçmiş yıllar içerisinde ayrılan, 750.000 bin TL tutarındaki kısmı cari dönemde iptal edilen toplam 1.300.000 bin TL tutarında diğer karşılıklar altında sınıflandırılan serbest karşılık ayrılmıştır. Söz konusu serbest karşılık ayrılmamış olsaydı, 30 Eylül 2025 tarihi itibarıyla, diğer karşılıklar 1.300.000 bin TL daha az, net kar ve özkaynaklar sırasıyla 750.000 bin TL daha az ve 1.300.000 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 30 Eylül 2025 tarihi itibarıyla ara dönem 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.

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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 27 Ekim 2025

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)		33.843.354	19.610.305	53.453.659	16.462.594	18.808.018	35.270.612
Cash and cash equivalents		12.243.660	11.187.820	23.431.480	1.927.260	10.549.148	12.476.408
Cash and Cash Balances at Central Bank	(1)	955	5.581.939	5.582.894	772	2.879.653	2.880.425
Banks	(3)	16.484	5.612.012	5.628.496	3.006	7.672.856	7.675.862
Receivables From Money Markets		12.226.642	0	12.226.642	1.923.891	0	1.923.891
Allowance for Expected Losses (-)		-421	-6.131	-6.552	-409	-3.361	-3.770
Financial assets at fair value through profit or loss	(2)	1.590.479	0	1.590.479	1.383.876	0	1.383.876
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		1.590.479	0	1.590.479	1.383.876	0	1.383.876
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	19.138.934	7.461.469	26.600.403	12.455.502	5.897.387	18.352.889
Public Debt Securities		18.620.580	6.274.360	24.894.940	11.611.019	5.005.611	16.616.630
Equity instruments		205.991	1.187.109	1.393.100	198.090	891.776	1.089.866
Other Financial Assets		312.363	0	312.363	646.393	0	646.393
Derivative financial assets	(2)	870.281	961.016	1.831.297	695.956	2.361.483	3.057.439
Derivative Financial Assets At Fair Value Through Profit Or Loss		870.281	961.016	1.831.297	695.956	2.361.483	3.057.439
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		20.476.916	215.440.031	235.916.947	20.799.277	161.790.627	182.589.904
Loans	(5)	13.240.412	203.574.877	216.815.289	14.383.721	151.616.350	166.000.071
Receivables From Leasing Transactions	(10)	0	1.069.288	1.069.288	0	417.553	417.553
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	9.115.180	16.815.535	25.930.715	9.949.963	14.269.752	24.219.715
Public Debt Securities		9.115.180	16.815.535	25.930.715	9.949.963	14.269.752	24.219.715
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.878.676	-6.019.669	-7.898.345	-3.534.407	-4.513.028	-8.047.435
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		11.734.753	0	11.734.753	9.420.766	0	9.420.766
Investments in Associates (Net)	(7)	5.192.002	0	5.192.002	4.201.492	0	4.201.492

Associates Accounted for Using Equity Method		5.192.002	0	5.192.002	4.201.492	0	4.201.492
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(8)	6.542.751	0	6.542.751	5.219.274	0	5.219.274
Unconsolidated Financial Subsidiaries		6.387.399	0	6.387.399	5.085.830	0	5.085.830
Unconsolidated Non-Financial Subsidiaries		155.352	0	155.352	133.444	0	133.444
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	612.316	0	612.316	572.644	0	572.644
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	18.498	0	18.498	5.985	0	5.985
Goodwill		0	0	0	0	0	0
Other		18.498	0	18.498	5.985	0	5.985
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	904.701	0	904.701	265.107	0	265.107
OTHER ASSETS (Net)	(17)	2.686.345	152.357	2.838.702	3.009.859	125.480	3.135.339
TOTAL ASSETS		**70.276.883**	**235.202.693**	**305.479.576**	**50.536.232**	**180.724.125**	**231.260.357**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	2.516.948	165.626.296	168.143.244	19.000	123.981.589	124.000.589
MONEY MARKET FUNDS		10.805.075	4.918.525	15.723.600	1.961.247	1.319.277	3.280.524
MARKETABLE SECURITIES (Net)	(3)	0	58.824.568	58.824.568	0	51.561.928	51.561.928
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	58.824.568	58.824.568	0	51.561.928	51.561.928
FUNDS		124.375	539.472	663.847	30.945	652.954	683.899
Borrower funds		124.375	539.472	663.847	30.945	652.954	683.899
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)	215.584	1.419.347	1.634.931	160.787	1.137.479	1.298.266
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		215.584	1.419.347	1.634.931	160.787	1.137.479	1.298.266
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	209.113	0	209.113	247.755	0	247.755
PROVISIONS	(7)	1.830.113	163.662	1.993.775	2.285.225	84.762	2.369.987
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		149.291	0	149.291	102.417	0	102.417
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.680.822	163.662	1.844.484	2.182.808	84.762	2.267.570
CURRENT TAX LIABILITIES	(8)	784.728	0	784.728	368.765	0	368.765
DEFERRED TAX LIABILITY	(8)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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	(10)	0	12.428.661	12.428.661	0	10.800.864	10.800.864
Loans		0	0	0	0	0	0

Other Debt Instruments		0	12.428.661	12.428.661	0	10.800.864	10.800.864
OTHER LIABILITIES		680.867	1.686.775	2.367.642	573.985	3.595.006	4.168.991
EQUITY		42.259.917	445.550	42.705.467	32.281.656	197.133	32.478.789
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		24.573	0	24.573	14.658	0	14.658
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.573	0	24.573	14.658	0	14.658
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.463.351	339.206	4.802.557	3.896.451	230.008	4.126.459
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		508.115	106.344	614.459	381.972	-32.875	349.097
Profit Reserves		25.178.660	0	25.178.660	15.053.976	0	15.053.976
Legal Reserves		645.497	0	645.497	645.497	0	645.497
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		24.454.602	0	24.454.602	14.329.918	0	14.329.918
Other Profit Reserves		2.920	0	2.920	2.920	0	2.920
Profit or Loss		9.285.218	0	9.285.218	10.134.599	0	10.134.599
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		9.285.218	0	9.285.218	10.134.599	0	10.134.599
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**59.426.720**	**246.052.856**	**305.479.576**	**37.929.365**	**193.330.992**	**231.260.357**

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		26.360.112	292.208.506	318.568.618	23.449.505	195.016.999	218.466.504
GUARANTIES AND WARRANTIES	(1)	3.501.886	30.505.789	34.007.675	3.350.423	18.244.917	21.595.340
Letters of Guarantee		2.522.435	13.240.595	15.763.030	2.818.372	5.808.518	8.626.890
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		2.522.435	13.240.595	15.763.030	2.818.372	5.808.518	8.626.890
Bank Acceptances		0	530.838	530.838	0	131.339	131.339
Import Letter of Acceptance		0	530.838	530.838	0	131.339	131.339
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		979.451	16.734.356	17.713.807	532.051	12.305.060	12.837.111
Documentary Letters of Credit		979.451	16.734.356	17.713.807	532.051	12.305.060	12.837.111
Other Letters of Credit		0	0	0	0	0	0
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)	3.526.485	20.371.693	23.898.178	2.806.010	8.648.292	11.454.302
Irrevocable Commitments		1.235.813	2.707.895	3.943.708	1.218.654	640.755	1.859.409
Forward Asset Purchase Commitments		464.987	2.498.081	2.963.068	389.727	458.574	848.301
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		200.000	156.112	356.112	0	142.284	142.284
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		570.826	53.702	624.528	828.927	39.897	868.824
Revocable Commitments		2.290.672	17.663.798	19.954.470	1.587.356	8.007.537	9.594.893
Revocable Loan Granting Commitments		2.290.672	17.663.798	19.954.470	1.587.356	8.007.537	9.594.893
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	19.331.741	241.331.024	260.662.765	17.293.072	168.123.790	185.416.862
Derivative Financial Instruments Held For Hedging		0	86.716.045	86.716.045	0	69.298.701	69.298.701
Fair Value Hedges		0	86.716.045	86.716.045	0	69.298.701	69.298.701
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		19.331.741	154.614.979	173.946.720	17.293.072	98.825.089	116.118.161
Forward Foreign Currency Buy or Sell Transactions		4.352.953	16.588.850	20.941.803	386.659	524.487	911.146
Forward Foreign Currency Buying Transactions		2.188.257	8.296.813	10.485.070	268.295	183.357	451.652
Forward Foreign Currency Sale Transactions		2.164.696	8.292.037	10.456.733	118.364	341.130	459.494
Currency and Interest Rate Swaps		13.542.891	136.167.102	149.709.993	16.906.413	98.261.432	115.167.845
Currency Swap Buy Transactions		989	48.725.463	48.726.452	853.917	28.963.582	29.817.499
Currency Swap Sell Transactions		9.382.302	39.058.491	48.440.793	11.767.384	17.124.992	28.892.376
Interest Rate Swap Buy Transactions		2.079.800	24.191.574	26.271.374	2.142.556	26.086.429	28.228.985
Interest Rate Swap Sell Transactions		2.079.800	24.191.574	26.271.374	2.142.556	26.086.429	28.228.985
Currency, Interest Rate and Securities Options		1.435.897	1.859.027	3.294.924	0	39.170	39.170
Currency Options Buy Transactions		1.072.311	598.860	1.671.171	0	19.585	19.585
Currency Options Sell Transactions		363.586	1.260.167	1.623.753	0	19.585	19.585
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		552.427.267	3.769.593.278	4.322.020.545	445.422.551	2.800.962.189	3.246.384.740
ITEMS HELD IN CUSTODY		6.491.704	6.416.495	12.908.199	720.297	2.736.125	3.456.422
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		10.064	6.416.495	6.426.559	36.048	2.736.125	2.772.173
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		6.481.640	0	6.481.640	684.249	0	684.249
PLEDGED ITEMS		529.144.006	3.030.944.411	3.560.088.417	429.581.976	2.269.143.066	2.698.725.042
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		15.547	2.542.706	2.558.253	194.627	2.370.696	2.565.323
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		119.886.760	797.173.298	917.060.058	118.446.897	631.496.822	749.943.719
Other Pledged Items		408.785.450	2.231.228.407	2.640.013.857	310.484.203	1.635.275.548	1.945.759.751

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		16.791.557	732.232.372	749.023.929	15.120.278	529.082.998	544.203.276
TOTAL OFF-BALANCE SHEET ACCOUNTS		**578.787.379**	**4.061.801.784**	**4.640.589.163**	**468.872.056**	**2.995.979.188**	**3.464.851.244**

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)	25.529.935	21.269.805	9.179.803	7.437.641
Interest Income on Loans		15.463.989	12.486.767	5.099.296	4.507.941
Interest Income on Reserve Deposits		258	689	139	359
Interest Income on Banks		66.481	48.460	28.663	15.338
Interest Income on Money Market Placements		1.927.901	2.815.036	1.173.649	534.820
Interest Income on Marketable Securities Portfolio		7.838.288	5.784.416	2.761.527	2.315.363
Financial Assets At Fair Value Through Profit Loss		2	4.333	2	1.364
Financial Assets At Fair Value Through Other Comprehensive Income		4.779.351	2.177.204	1.784.236	961.430
Financial Assets Measured at Amortised Cost		3.058.935	3.602.879	977.289	1.352.569
Finance Leasing Interest Income		30.642	39.903	15.206	15.563
Other Interest Income		202.376	94.534	101.323	48.257
INTEREST EXPENSES (-)	(2)	-13.564.970	-10.173.008	-4.690.035	-3.839.409
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-6.827.842	-6.036.788	-2.363.219	-2.131.570
Interest Expenses on Money Market Funds		-3.029.965	-1.469.909	-875.677	-723.862
Interest Expenses on Securities Issued		-3.619.002	-2.540.061	-1.421.772	-948.846
Lease Interest Expenses		-44.511	-49.202	-13.898	-11.271
Other Interest Expense		-43.650	-77.048	-15.469	-23.860
NET INTEREST INCOME OR EXPENSE		11.964.965	11.096.797	4.489.768	3.598.232
NET FEE AND COMMISSION INCOME OR EXPENSES		301.975	412.602	140.005	118.473
Fees and Commissions Received		358.642	453.637	160.754	135.415
From Noncash Loans		198.526	144.075	87.580	49.791
Other		160.116	309.562	73.174	85.624
Fees and Commissions Paid (-)		-56.667	-41.035	-20.749	-16.942
Paid for Noncash Loans		-4.157	-5.169	-1.387	-1.727
Other		-52.510	-35.866	-19.362	-15.215
DIVIDEND INCOME	(3)	9.647	6.863	0	5.269
TRADING INCOME OR LOSS (Net)	(4)	-387.443	-1.720.815	-513.590	-218.911
Gains (Losses) Arising from Capital Markets Transactions		249.525	67.523	13.285	19.208
Gains (Losses) Arising From Derivative Financial Transactions		-8.543.332	-1.919.858	-2.636.102	-1.983.517
Foreign Exchange Gains or Losses		7.906.364	131.520	2.109.227	1.745.398
OTHER OPERATING INCOME	(5)	2.568.681	544.231	386.266	371.220
GROSS PROFIT FROM OPERATING ACTIVITIES		14.457.825	10.339.678	4.502.449	3.874.283
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-1.761.674	-645.660	-565.985	52.088
OTHER ALLOWANCE EXPENSES (-)	(6)	-70.000	0	0	0
PERSONNEL EXPENSES (-)		-1.795.937	-1.051.746	-608.673	-378.630
OTHER OPERATING EXPENSES (-)	(7)	-593.849	-463.292	-199.258	-162.578
NET OPERATING INCOME (LOSS)		10.236.365	8.178.980	3.128.533	3.385.163
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.841.522	1.262.948	512.557	226.375
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		12.077.887	9.441.928	3.641.090	3.611.538
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-2.792.669	-2.406.414	-830.899	-978.976
Current Tax Provision		-3.448.424	-2.088.605	-709.274	-885.238
Expense Effect of Deferred Tax		-1.716.815	-1.370.160	-531.899	-398.183
Income Effect of Deferred Tax		2.372.570	1.052.351	410.274	304.445
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	9.285.218	7.035.514	2.810.191	2.632.562
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	(10)	9.285.218	7.035.514	2.810.191	2.632.562
Profit (Loss) Attributable to Group		9.285.218	7.035.514	2.810.191	2.632.562
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)		3,31600000	2,51300000	1,00400000	0,94000000

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)		9.285.218	7.035.514		
OTHER COMPREHENSIVE INCOME		941.460	769.501		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		676.098	586.346		
Gains (Losses) on Revaluation of Property, Plant and Equipment		38.862	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-3.505	-53.293		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		642.142	618.375		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.401	21.264		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		265.362	183.155		
Exchange Differences on Translation		230.925	99.016		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		49.197	122.651		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-14.760	-38.512		
TOTAL COMPREHENSIVE INCOME (LOSS)		10.226.678	7.805.015		

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		1.803.247	4.718.873
Interest Received		20.563.533	17.303.253
Interest Paid		-11.163.215	-9.616.081
Dividends received		63.592	41.019
Fees and Commissions Received		358.642	453.637
Other Gains		1.159.849	249.626
Collections from Previously Written Off Loans and Other Receivables		1.787.885	274.791
Cash Payments to Personnel and Service Suppliers		-2.078.396	-1.131.346
Taxes Paid		-3.741.478	-1.493.666
Other		-5.147.165	-1.362.360
Changes in Operating Assets and Liabilities Subject to Banking Operations		11.142.334	-10.685.559
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		27.143	-64.500
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-9.662.725	-15.463.824
Net (Increase) Decrease in Other Assets		-2.527.261	-1.591.481
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		11.873.366	-788.603
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		11.431.811	7.222.849
Net Cash Provided From Banking Operations		12.945.581	-5.966.686
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.342.759	-7.778.668
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		-53.145	-7.334
Cash Obtained from Tangible and Intangible Asset Sales		13.977	569
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.818.492	-6.344.643
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		858.525	1.398.041
Cash Paid for Purchase of Financial Assets At Amortised Cost		-33.357	-3.149.976
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.709.071	324.675
Other		-19.338	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-932.322	5.791.984
Cash Obtained from Loans and Securities Issued		14.838.951	14.931.602
Cash Outflow Arised From Loans and Securities Issued		-15.602.998	-9.042.057
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-168.275	-97.561
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		458.551	155.826
Net Increase (Decrease) in Cash and Cash Equivalents		8.129.051	-7.797.544
Cash and Cash Equivalents at Beginning of the Period		9.551.313	12.104.573
Cash and Cash Equivalents at End of the Period		17.680.364	4.307.029

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		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		**2.800.000**	**0**	**0**	**14.658**	**250.566**	**3.720**	**3.031.209**	**0**	**385.534**	**-127.993**	**0**	**0**	**8.012.499**	**7.041.477**	**0**	**21.411.670**	**0**	**21.411.670**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.800.000	0	0	14.658	250.566	3.720	3.031.209	0	385.534	-127.993	0	0	8.012.499	7.041.477	0	21.411.670	0	21.411.670
	Total Comprehensive Income (Loss)		0	0	0	0	5.276	-37.305	618.375	0	99.016	84.139	0	0	0	0	7.035.514	7.805.015	0	7.805.015
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	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	0	0	7.041.477	-7.041.477	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	6.044.477	-6.044.477	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	997.000	-997.000	0	0	0	0
	Equity at end of period		**2.800.000**	**0**	**0**	**14.658**	**255.842**	**-33.585**	**3.649.584**	**0**	**484.550**	**-43.854**	**0**	**0**	**15.053.976**	**0**	**7.035.514**	**29.216.685**	**0**	**29.216.685**
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		**2.800.000**	**0**	**0**	**14.658**	**322.030**	**-29.959**	**3.834.388**	**0**	**458.207**	**-109.110**	**0**	**0**	**15.053.976**	**10.134.599**	**0**	**32.478.789**	**0**	**32.478.789**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.800.000	0	0	14.658	322.030	-29.959	3.834.388	0	458.207	-109.110	0	0	15.053.976	10.134.599	0	32.478.789	0	32.478.789
	Total Comprehensive Income (Loss)		0	0	0	0	36.409	-2.453	642.142	0	230.925	34.437	0	0	0	0	9.285.218	10.226.678	0	10.226.678
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	9.915	0	0	0	0	0	0	0	0	10.124.684	-10.134.599	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	8.824.684	-8.824.684	0	0	0	0
	Other		0	0	0	9.915	0	0	0	0	0	0	0	0	1.300.000	-1.309.915	0	0	0	0
	Equity at end of period		**2.800.000**	**0**	**0**	**24.573**	**358.439**	**-32.412**	**4.476.530**	**0**	**689.132**	**-74.673**	**0**	**0**	**25.178.660**		**9.285.218**	**42.705.467**	**0**	**42.705.467**