

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 bağımsız denetim ve serbest muhasebeci mali müşavirlik 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)

	Footnote Reference		Current Period 30.09.2025			Previous Period 31.12.2024	
	roothote Reference	тс	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	35.270.61
Cash and cash equivalents		12.243.660	11.187.820	23.431.480	1.927.260	10.549.148	12.476.40
Cash and Cash Balances at Central Bank	(1)	955	5.581.939	5.582.894	772	2.879.653	2.880.42
Banks	(3)	16.484	5.612.012	5.628.496	3.006	7.672.856	7.675.86
Receivables From Money Markets		12.226.642	0	12.226.642	1.923.891	0	1.923.89
Allowance for Expected Losses (-)		-421	-6.131	-6.552	-409	-3.361	-3.77
Financial assets at fair value through profit or loss	(2)	1.590.479	0	1.590.479	1.383.876	0	1.383.87
Public Debt Securities		0	0	0	0	0	
Equity instruments		0	0	0	0	0	
Other Financial Assets		1.590.479	0	1.590.479	1.383.876	0	1.383.87
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	18.352.88
Public Debt Securities		18.620.580	6.274.360	24.894.940	11.611.019	5.005.611	16.616.63
Equity instruments		205.991	1.187.109	1.393.100	198.090	891.776	1.089.86
Other Financial Assets		312.363	0	312.363	646.393	0	646.39
Derivative financial assets	(2)	870.281	961.016	1.831.297	695.956	2.361.483	3.057.43
Derivative Financial Assets At Fair Value Through Profit Or Loss		870.281	961.016	1.831.297	695.956	2.361.483	3.057.43
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		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	182.589.90
Loans	(5)	13.240.412	203.574.877	216.815.289	14.383.721	151.616.350	166.000.07
Receivables From Leasing Transactions	(10)	0	1.069.288	1.069.288	0	417.553	417.55
Factoring Receivables		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	24.219.71
Public Debt Securities		9.115.180	16.815.535	25.930.715	9.949.963	14.269.752	24.219.71
Other Financial Assets		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	-8.047.43
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	0	0	0	0	0	
Held for Sale		0	0	0	0	0	
Non-Current Assets From Discontinued Operations		0	0	0	0	0	
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		11.734.753	0	11.734.753	9.420.766	0	9.420.76
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	4.201.49
Unconsolidated Associates		0	0	0	0	0	
Investments in Subsidiaries (Net)	(8)	6.542.751	0	6.542.751	5.219.274	0	5.219.2
Unconsolidated Financial Subsidiaries		6.387.399	0	6.387.399	5.085.830	0	5.085.8
Unconsolidated Non-Financial Subsidiaries		155.352	0	155.352	133.444	0	133.4
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	
TANGIBLE ASSETS (Net)	(12)	612.316	0	612.316	572.644	0	572.6
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	18.498	0	18.498	5.985	0	5.9
Goodwill		0	0	0	0	0	
Other		18.498	0	18.498	5.985	0	5.9
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	
CURRENT TAX ASSETS		0	0	0	0	0	
DEFERRED TAX ASSET	(15)	904.701	0	904.701	265.107	0	265.1
OTHER ASSETS (Net)	(17)	2.686.345	152.357	2.838.702	3.009.859	125.480	3.135.3
TOTAL ASSETS		70.276.883	235.202.693	305.479.576	50.536.232	180.724.125	231.260.
ABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	
LOANS RECEIVED	(3)	2.516.948	165.626.296	168.143.244	19.000	123.981.589	124.000.
MONEY MARKET FUNDS		10.805.075	4.918.525	15.723.600	1.961.247	1.319.277	3.280.
MARKETABLE SECURITIES (Net)	(3)	0	58.824.568	58.824.568	0	51.561.928	51.561.
Bills		0	0	0	0	0	
Asset-backed Securities		0	0	0	0	0	
Bonds		0	58.824.568	58.824.568	0	51.561.928	51.561.
FUNDS		124.375	539.472	663.847	30.945	652.954	683.
Borrower funds		124.375	539.472	663.847	30.945	652.954	683.
Other		0	0	0	0	0	
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	
DERIVATIVE FINANCIAL LIABILITIES	(2)	215.584	1.419.347	1.634.931	160.787	1.137.479	1.298.
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.
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	
FACTORING PAYABLES		0	0	0	0	0	
LEASE PAYABLES (Net)	(5)	209.113	0	209.113	247.755	0	247.
PROVISIONS	(7)	1.830.113	163.662	1.993.775	2.285.225	84.762	2.369.
Provision for Restructuring		0	0	0	0	0	
Reserves for Employee Benefits		149.291	0	149.291	102.417	0	102.
Insurance Technical Reserves (Net)		0	0	0	0	0	
Other provisions		1.680.822	163.662	1.844.484	2.182.808	84.762	2.267.
CURRENT TAX LIABILITIES	(8)	784.728	0	784.728	368.765	0	368.
DEFERRED TAX LIABILITY	(8)	0	0	0	0	0	
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	
Held For Sale		0	0	0	0	0	
Related to Discontinued Operations		0	0	0	0	0	
SUBORDINATED DEBT	(10)	0	12.428.661	12.428.661	0	10.800.864	10.800.8
SOBORDINATED DEDI							

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)

	Footnote Reference		Current Period 30.09.2025			Previous Period 31.12.2024	
	roothote Reference	TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		26.360.112	292.208.506	318.568.618	23.449.505	195.016.999	218.466.50
GUARANTIES AND WARRANTIES	(1)	3.501.886	30.505.789	34.007.675	3.350.423	18.244.917	21.595.34
Letters of Guarantee		2.522.435	13.240.595	15.763.030	2.818.372	5.808.518	8.626.89
Guarantees Subject to State Tender Law		0	0	0	0	0	
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	
Other Letters of Guarantee		2.522.435	13.240.595	15.763.030	2.818.372	5.808.518	8.626.89
Bank Acceptances		0	530.838	530.838	0	131.339	131.33
Import Letter of Acceptance		0	530.838	530.838	0	131.339	131.33
Other Bank Acceptances		0	0	0	0	0	
Letters of Credit		979.451	16.734.356	17.713.807	532.051	12.305.060	12.837.11
Documentary Letters of Credit		979.451	16.734.356	17.713.807	532.051	12.305.060	12.837.11
Other Letters of Credit		0	0	0	0	0	
Prefinancing Given as Guarantee		0	0	0	0	0	
Endorsements		0	0	0	0	0	
Endorsements to the Central Bank of Turkey		0	0	0	0	0	
Other Endorsements		0	0	0	0	0	
Purchase Guarantees for Securities Issued		0	0	0	0	0	
Factoring Guarantees		0	0	0	0	0	
Other Guarantees		0	0	0	0	0	
Other Collaterals		0	0	0	0	0	
COMMITMENTS	(1)	3.526.485	20.371.693	23.898.178	2.806.010	8.648.292	11.454.30
Irrevocable Commitments		1.235.813	2.707.895	3.943.708	1.218.654	640.755	1.859.40
Forward Asset Purchase Commitments		464.987	2.498.081	2.963.068	389.727	458.574	848.30
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	
Share Capital Commitments to Associates and Subsidiaries		200.000	156.112	356.112	0	142.284	142.28
Loan Granting Commitments		0	0	0	0	0	
Securities Issue Brokerage Commitments		0	0	0	0	0	
Commitments for Reserve Requirements		0	0	0	0	0	
Commitments for Cheque Payments		0	0	0	0	0	
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	
Commitments for Credit Card Limits		0	0	0	0	0	
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	
Other Irrevocable Commitments		570.826	53.702	624.528	828.927	39.897	868
Revocable Commitments		2.290.672	17.663.798	19.954.470	1.587.356	8.007.537	9.594
Revocable Loan Granting Commitments		2.290.672	17.663.798	19.954.470	1.587.356	8.007.537	9.59
Other Revocable Commitments		0	0	0	0	0	
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	19.331.741	241.331.024	260.662.765	17.293.072	168.123.790	185.41
Derivative Financial Instruments Held For Hedging		0	86.716.045	86.716.045	0	69.298.701	69.29
Fair Value Hedges		0	86.716.045	86.716.045	0	69.298.701	69.29
Cash Flow Hedges		0	0	0	0	0	
Hedges of Net Investment in Foreign Operations		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	116.11
Forward Foreign Currency Buy or Sell Transactions		4.352.953	16.588.850	20.941.803	386.659	524.487	91
Forward Foreign Currency Buying Transactions		2.188.257	8.296.813	10.485.070	268.295	183.357	45
Forward Foreign Currency Sale Transactions		2.164.696	8.292.037	10.456.733	118.364	341.130	45
Currency and Interest Rate Swaps		13.542.891	136.167.102	149.709.993	16.906.413	98.261.432	115.16
Currency Swap Buy Transactions		989	48.725.463	48.726.452	853.917	28.963.582	29.81
Currency Swap Sell Transactions		9.382.302	39.058.491	48.440.793	11.767.384	17.124.992	28.89
Interest Rate Swap Buy Transactions		2.079.800	24.191.574	26.271.374	2.142.556	26.086.429	28.22
Interest Rate Swap Sell Transactions		2.079.800	24.191.574	26.271.374	2.142.556	26.086.429	28.22
Currency, Interest Rate and Securities Options		1.435.897	1.859.027	3.294.924	0	39.170	20.22
Currency Options Buy Transactions		1.072.311	598.860	1.671.171	0	19.585	
Currency Options Sell Transactions		363.586	1.260.167	1.623.753	0	19.585	-
Interest Rate Options Buy Transactions		0	0	1.023.733	0	19.565	-
Interest Rate Options Sell Transactions		0	-	-	0	-	
Securities Options Buy Transactions		0	0	0	0	0	
•		-	-		-		
Securities Options Sell Transactions		0	0	0	0	0	
Currency Futures		0	0	0	0	0	
Currency Futures Buy Transactions		0	0	0	0	0	
Currency Futures Sell Transactions		o o	0	0	Ü	0	
Interest Rate Futures Buy and Sell Transactions		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	
USTODY AND PLEDGES RECEIVED		552.427.267	3.769.593.278	4.322.020.545	445.422.551	2.800.962.189	3.246.3
ITEMS HELD IN CUSTODY		6.491.704	6.416.495	12.908.199	720.297	2.736.125	3.4
Customer Fund and Portfolio Balances		0	0	0	0	0	
Securities Held in Custody		10.064	6.416.495	6.426.559	36.048	2.736.125	2.7
Cheques Received for Collection		0	0	0	0	0	
Commercial Notes Received for Collection		0	0	0	0	0	
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	0	0	0	0	
Custodians		6.481.640	0	6.481.640	684.249	0	68
PLEDGED ITEMS		529.144.006	3.030.944.411	3.560.088.417	429.581.976	2.269.143.066	2.698.72
Securities		456.249	0	456.249	456.249	0	4.
Guarantee Notes		15.547	2.542.706	2.558.253	194.627	2.370.696	2.5
Commodity		0	0	0	0	0	
Warrant		0	0	0	0	0	
Real Estate		119.886.760	797.173.298	917.060.058	118.446.897	631.496.822	749.94

Depositories Receiving Pledged Items 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)

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
atement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	25.529.935	21.269.805	9.179.803	7.437.64
Interest Income on Loans	, ,	15.463.989	12.486.767	5.099.296	4.507.94
Interest Income on Reserve Deposits		258	689	139	3!
Interest Income on Banks		66.481	48.460	28.663	15.3
Interest Income on Money Market Placements		1.927.901	2.815.036	1.173.649	534.8
Interest Income on Marketable Securities Portfolio		7.838.288	5.784.416	2.761.527	2.315.3
Financial Assets At Fair Value Through Profit Loss		2	4.333	2	1.3
Financial Assets At Fair Value Through Other		4.779.351	2.177.204	1.784.236	961.4
Comprehensive Income		4.113.331		1.704.230	
Financial Assets Measured at Amortised Cost		3.058.935	3.602.879	977.289	1.352.5
Finance Leasing Interest Income		30.642	39.903	15.206	15.5
Other Interest Income		202.376	94.534	101.323	48.2
INTEREST EXPENSES (-)	(2)	-13.564.970	-10.173.008	-4.690.035	-3.839.4
Interest Expenses on Deposits		0	0	0	
Interest Expenses on Funds Borrowed		-6.827.842	-6.036.788	-2.363.219	-2.131.5
Interest Expenses on Money Market Funds		-3.029.965	-1.469.909	-875.677	-723.8
Interest Expenses on Securities Issued		-3.619.002	-2.540.061	-1.421.772	-948.8
Lease Interest Expenses		-44.511	-49.202	-13.898	-11.2
Other Interest Expense		-43.650	-77.048	-15.469	-23.8
NET INTEREST INCOME OR EXPENSE		11.964.965	11.096.797	4.489.768	3.598.2
NET FEE AND COMMISSION INCOME OR EXPENSES		301.975	412.602	140.005	118.4
Fees and Commissions Received		358.642	453.637	160.754	135.4
From Noncash Loans		198.526	144.075	87.580	49.7
Other		160.116	309.562	73.174	85.6
Fees and Commissions Paid (-)		-56.667	-41.035	-20.749	-16.9
Paid for Noncash Loans		-4.157	-5.169	-1.387	-1.7
Other		-52.510	-35.866	-19.362	-15.2
DIVIDEND INCOME	(3)	9.647	6.863	0	5.2
TRADING INCOME OR LOSS (Net)	(4)	-387.443	-1.720.815	-513.590	-218.9
Gains (Losses) Arising from Capital Markets Transactions		249.525	67.523	13.285	19.2
Gains (Losses) Arising From Derivative Financial Transactions		-8.543.332	-1.919.858	-2.636.102	-1.983.5
Foreign Exchange Gains or Losses		7.906.364	131.520	2.109.227	1.745.3
OTHER OPERATING INCOME	(5)	2.568.681	544.231	386.266	371.2
GROSS PROFIT FROM OPERATING ACTIVITIES		14.457.825	10.339.678	4.502.449	3.874.2
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-1.761.674	-645.660	-565.985	52.0
OTHER ALLOWANCE EXPENSES (-)	(6)	-70.000	0	0	
PERSONNEL EXPENSES (-)		-1.795.937	-1.051.746	-608.673	-378.6
OTHER OPERATING EXPENSES (-)	(7)	-593.849	-463.292	-199.258	-162.5
NET OPERATING INCOME (LOSS)		10.236.365	8.178.980	3.128.533	3.385.1
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.841.522	1.262.948	512.557	226.3
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		12.077.887	9.441.928	3.641.090	3.611.5
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-2.792.669	-2.406.414	-830.899	-978.9
Current Tax Provision		-3.448.424	-2.088.605	-709.274	-885.2
Expense Effect of Deferred Tax		-1.716.815	-1.370.160	-531.899	-398.1
Income Effect of Deferred Tax		2.372.570	1.052.351	410.274	304.4
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	9.285.218	7.035.514	2.810.191	2.632.5
INCOME ON DISCONTINUED OPERATIONS		0	0	0	
Income on Assets Held for Sale		0	0	0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	
		0	0	0	
Other Income on Discontinued Operations EXPENSES ON DISCONTINUED OPERATIONS (-)		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)

	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)

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
tatement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		1.803.247	4.718.8
Interest Received		20.563.533	17.303.2
Interest Paid		-11.163.215	-9.616.0
Dividends received		63.592	41.0
Fees and Commissions Received		358.642	453.6
Other Gains		1.159.849	249.6
Collections from Previously Written Off Loans and Other Receivables		1.787.885	274.7
Cash Payments to Personnel and Service Suppliers		-2.078.396	-1.131.3
Taxes Paid		-3.741.478	-1.493.6
Other		-5.147.165	-1.362.3
Changes in Operating Assets and Liabilities Subject to Banking Operations		11.142.334	-10.685.5
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		27.143	-64.
Net (Increase) Decrease in Due From Banks		0	
Net (Increase) Decrease in Loans		-9.662.725	-15.463.
Net (Increase) Decrease in Other Assets		-2.527.261	-1.591.
Net Increase (Decrease) in Bank Deposits		0	
Net Increase (Decrease) in Other Deposits		0	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		11.873.366	-788.
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		11.431.811	7.222.
Net Cash Provided From Banking Operations		12.945.581	-5.966.
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.342.759	-7.778.
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-53.145	-7.
Cash Obtained from Tangible and Intangible Asset Sales		13.977	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.818.492	-6.344.
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		858.525	1.398.
Cash Paid for Purchase of Financial Assets At Amortised Cost		-33.357	-3.149.
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.709.071	324.
Other		-19.338	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-932.322	5.791.
Cash Obtained from Loans and Securities Issued		14.838.951	14.931.
Cash Outflow Arised From Loans and Securities Issued		-15.602.998	-9.042.
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-168.275	-97.
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		458.551	155.
Net Increase (Decrease) in Cash and Cash Equivalents		8.129.051	-7.797.
Cash and Cash Equivalents at Beginning of the Period		9.551.313	12.104.
Cash and Cash Equivalents at End of the Period		17.680.364	4.307.



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

resentation Currency ature of Financial Statement 1.000 TL

		Footnote Reference	Issued SI Capital Pre	hare Cancell Pro	ation Capita	Tangible and		Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other	Exchange Differences	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other	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)		Years'	Current Period Net Profit (Loss)		on-controlling Total Interests Equity	
	Statement of changes in equity (TFRS 9 Impairment Model Applied)					Reserve		Rectassified to Figure 01 Loss)		comprehensive income	that will be Reclassified to Front of Loss)						
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		2.800.000	0	0 14.6	58 250.566	3.720	3.031.209 0	385.534	-127.993	0	0 8.012.49	9 7.041.477	0	21.411.670	0 21.411.67	, 70
	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 14.6	58 250.566	3.720	3.031.209	385.534	-127.993	0	0 8.012.49	9 7.041.477	0	21.411.670	0 21.411.67	70
	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 7.805.01	15
Previous Period	Capital Increase in Cash		0	0	0	0 0	0	0 0	0	0	0	0	0 0	0	0	0	0
01.01.2024 - 30.09.2024	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 7.041.47	7 -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 6.044.47	7 -6.044.477	0	0	0	0
	Other		0	0	0	0 0	0	0 0	0	0	0	0 997.00	0 -997.000	0	0	0	0
	Equity at end of period		2.800.000	0	0 14.6	58 255.842	-33.585	3.649.584	484.550	-43.854	0	0 15.053.97	6 0	7.035.514	29.216.685	0 29.216.68	85
	Statement of changes in equity (TFRS 9 Impairment Model Applied)																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		2.800.000	0	0 14.6	58 322.030	-29.959		458.207	-109.110			6 10.134.599	0	32.478.789	0 32.478.78	89
	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		2.800.000	0	0 14.6			3.834.388 0					6 10.134.599		32.478.789	0 32.478.78	
	Total Comprehensive Income (Loss)		0	0	0	0 36.409		642.142 0				0	0 0	9.285.218		0 10.226.67	78
Current Period	Capital Increase in Cash		0	0	0	0 0	0	0 0		0		0	0 0	0	0	0	0
01.01.2025 - 30.09.2025	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	U	U	0	0	0 0	U	0		0	0	0	U	U	U
	Profit Distributions		0	0	0 9.9	15 0	0	0 0	0	0	0	0 10.124.68	4 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
	Transfers To Reserves		0	0	0	0 0	0	0 0		0			4 -8.824.684		0	0	0
	Other		0	0	0 9.9		0	0 0		0			0 -1.309.915		0	0	0
	Equity at end of period		2.800.000	0	0 24.5	73 358.439	-32.412	4.476.530	689.132	-74.673	0	0 25.178.66	0	9.285.218	42.705.467	0 42.705.46	67