



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş. Bank Financial Report Consolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasası - Merkezi
Saklama ve Veri Depolama Kuruluşu

Independent 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap 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 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 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 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin,

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 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.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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 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	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)		34.757.270	19.771.874	54.529.144	16.804.161	18.939.663	35.743.824
Cash and cash equivalents		12.404.886	11.349.020	23.753.906	2.050.475	10.680.524	12.730.999
Cash and Cash Balances at Central Bank	(1)	955	5.581.939	5.582.894	772	2.879.653	2.880.425
Banks	(3)	149.093	5.774.932	5.924.025	98.215	7.805.658	7.903.873
Receivables From Money Markets		12.256.612	0	12.256.612	1.952.629	0	1.952.629
Allowance for Expected Losses (-)		-1.774	-7.851	-9.625	-1.141	-4.787	-5.928
Financial assets at fair value through profit or loss	(2)	2.006.658	0	2.006.658	1.650.591	0	1.650.591
Public Debt Securities		0	0	0	0	0	0
Equity instruments		92	0	92	146	0	146
Other Financial Assets		2.006.566	0	2.006.566	1.650.445	0	1.650.445
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	19.475.445	7.461.469	26.936.914	12.407.139	5.897.387	18.304.526
Public Debt Securities		18.620.580	6.274.360	24.894.940	11.611.019	5.005.611	16.616.630
Equity instruments		542.502	1.187.109	1.729.611	245.704	891.776	1.137.480
Other Financial Assets		312.363	0	312.363	550.416	0	550.416
Derivative financial assets	(2)	870.281	961.385	1.831.666	695.956	2.361.752	3.057.708
Derivative Financial Assets At Fair Value Through Profit Or Loss		870.281	961.385	1.831.666	695.956	2.361.752	3.057.708
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		23.777.129	215.440.031	239.217.160	23.629.643	161.790.627	185.420.270
Loans	(5)	16.587.758	203.574.877	220.162.635	17.250.232	151.616.350	168.866.582
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 (-)		-1.925.809	-6.019.669	-7.945.478	-3.570.552	-4.513.028	-8.083.580
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		5.385.726	0	5.385.726	4.361.542	0	4.361.542
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)	155.352	0	155.352	133.444	0	133.444
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		155.352	0	155.352	133.444	0	133.444
Jointly Controlled Partnerships (JointVentures) (Net)		38.372	0	38.372	26.606	0	26.606
Jointly Controlled Partnerships Accounted for Using Equity Method		38.372	0	38.372	26.606	0	26.606
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	3.818.020	0	3.818.020	3.156.735	0	3.156.735
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	24.607	0	24.607	8.223	0	8.223
Goodwill		1.005	0	1.005	1.005	0	1.005
Other		23.602	0	23.602	7.218	0	7.218
INVESTMENT PROPERTY (Net)	(14)	2.800.798	0	2.800.798	2.403.800	0	2.403.800
CURRENT TAX ASSETS		4.063	0	4.063	2.679	0	2.679
DEFERRED TAX ASSET	(15)	952.121	0	952.121	312.481	0	312.481
OTHER ASSETS (Net)	(17)	3.269.914	152.357	3.422.271	5.974.711	144.717	6.119.428
TOTAL ASSETS		74.789.648	235.364.262	310.153.910	56.653.975	180.875.007	237.528.982
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	2.516.948	165.626.296	168.143.244	20.916	123.981.589	124.002.505
MONEY MARKET FUNDS		13.913.482	4.918.525	18.832.007	4.814.176	1.319.277	6.133.453
MARKETABLE SECURITIES (Net)	(3)	0	58.824.568	58.824.568	1.950.424	51.561.928	53.512.352
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	1.950.424	0	1.950.424
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	1.419.716	1.635.300	160.787	1.137.748	1.298.535
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		215.584	1.419.716	1.635.300	160.787	1.137.748	1.298.535
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)	77.847	0	77.847	41.552	0	41.552
PROVISIONS	(7)	1.875.889	163.662	2.039.551	2.320.251	84.762	2.405.013
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		179.974	0	179.974	125.428	0	125.428
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.695.915	163.662	1.859.577	2.194.823	84.762	2.279.585
CURRENT TAX LIABILITIES	(8)	923.184	0	923.184	457.912	0	457.912
DEFERRED TAX LIABILITY	(8)	348.439	0	348.439	334.512	0	334.512
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		952.348	1.788.613	2.740.961	820.001	3.885.684	4.705.685
EQUITY		43.050.751	445.550	43.496.301	32.955.567	197.133	33.152.700
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		25.546	0	25.546	15.631	0	15.631
Equity Share Premiums		1.007	0	1.007	1.007	0	1.007
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.539	0	24.539	14.624	0	14.624
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.705.662	339.206	5.044.868	4.159.403	230.008	4.389.411
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		508.117	106.344	614.461	381.975	-32.875	349.100
Profit Reserves		24.925.893	0	24.925.893	14.793.249	0	14.793.249
Legal Reserves		661.745	0	661.745	664.389	0	664.389
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		24.185.588	0	24.185.588	14.050.300	0	14.050.300
Other Profit Reserves		2.919	0	2.919	2.919	0	2.919
Profit or Loss		9.385.610	0	9.385.610	10.228.073	0	10.228.073
Prior Years' Profit or Loss		85.514	0	85.514	6.091	0	6.091
Current Period Net Profit Or Loss		9.300.096	0	9.300.096	10.221.982	0	10.221.982
Non-controlling Interests		699.923	0	699.923	577.236	0	577.236
Total equity and liabilities		63.998.847	246.155.063	310.153.910	43.907.043	193.621.939	237.528.982

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		33.555.084	292.491.529	326.046.613	32.059.900	195.193.970	227.253.870
GUARANTIES AND WARRANTIES	(1)	3.501.884	30.505.789	34.007.673	3.350.421	18.244.917	21.595.338
Letters of Guarantee		2.522.433	13.240.595	15.763.028	2.818.370	5.808.518	8.626.888
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		2.522.433	13.240.595	15.763.028	2.818.370	5.808.518	8.626.888
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)	10.650.979	20.371.693	31.022.672	11.372.107	8.648.292	20.020.399
Irrevocable Commitments		8.360.307	2.707.895	11.068.202	9.784.751	640.755	10.425.506
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		7.695.320	53.702	7.749.022	9.395.024	39.897	9.434.921
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)	19.402.221	241.614.047	261.016.268	17.337.372	168.300.761	185.638.133
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		19.402.221	154.898.002	174.300.223	17.337.372	99.002.060	116.339.432
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		1.506.377	2.142.050	3.648.427	44.300	216.141	260.441
Currency Options Buy Transactions		1.107.551	740.429	1.847.980	22.150	108.083	130.233
Currency Options Sell Transactions		398.826	1.401.621	1.800.447	22.150	108.058	130.208
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		572.036.839	3.769.617.358	4.341.654.197	452.026.447	2.800.994.225	3.253.020.672
ITEMS HELD IN CUSTODY		26.086.035	6.438.755	32.524.790	7.314.087	2.766.786	10.080.873
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		19.604.395	6.438.755	26.043.150	6.629.838	2.766.786	9.396.624
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		529.159.247	3.030.946.231	3.560.105.478	429.592.082	2.269.144.441	2.698.736.523
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		16.396	2.544.526	2.560.922	195.268	2.372.071	2.567.339
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		408.799.842	2.231.228.407	2.640.028.249	310.493.668	1.635.275.548	1.945.769.216

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		605.591.923	4.062.108.887	4.667.700.810	484.086.347	2.996.188.195	3.480.274.542

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)	27.187.204	22.477.464	9.675.441	7.897.546
Interest Income on Loans		16.971.500	13.466.922	5.547.244	4.919.798
Interest Income on Reserve Deposits		258	689	139	359
Interest Income on Banks		92.171	177.148	34.981	25.136
Interest Income on Money Market Placements		1.927.911	2.815.072	1.173.653	534.822
Interest Income on Marketable Securities Portfolio		7.842.138	5.790.855	2.761.644	2.317.271
Financial Assets At Fair Value Through Profit Loss		3.852	10.772	119	3.272
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		322.584	186.875	142.574	84.597
INTEREST EXPENSES (-)	(2)	-14.545.974	-10.853.028	-4.934.587	-4.118.807
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-6.841.522	-6.084.059	-2.272.690	-2.164.561
Interest Expenses on Money Market Funds		-3.989.172	-2.060.664	-1.218.807	-965.622
Interest Expenses on Securities Issued		-3.654.069	-2.623.263	-1.421.772	-961.768
Lease Interest Expenses		-17.179	-7.923	-5.677	-2.970
Other Interest Expense		-44.032	-77.119	-15.641	-23.886
NET INTEREST INCOME OR EXPENSE		12.641.230	11.624.436	4.740.854	3.778.739
NET FEE AND COMMISSION INCOME OR EXPENSES		588.984	638.474	282.345	186.562
Fees and Commissions Received		704.305	729.749	322.986	222.030
From Noncash Loans		198.526	144.075	87.580	49.791
Other		505.779	585.674	235.406	172.239
Fees and Commissions Paid (-)		-115.321	-91.275	-40.641	-35.468
Paid for Noncash Loans		-34.144	-32.189	-11.724	-12.300
Other		-81.177	-59.086	-28.917	-23.168
DIVIDEND INCOME	(3)	81.631	37.050	0	5.284
TRADING INCOME OR LOSS (Net)	(4)	-374.116	-1.718.503	-482.244	-228.405
Gains (Losses) Arising from Capital Markets Transactions		331.878	54.008	39.586	2.758
Gains (Losses) Arising From Derivative Financial Transactions		-8.612.253	-1.904.006	-2.631.068	-1.976.553
Foreign Exchange Gains or Losses		7.906.259	131.495	2.109.238	1.745.390
OTHER OPERATING INCOME	(5)	2.461.551	1.391.092	-475.867	488.261
GROSS PROFIT FROM OPERATING ACTIVITIES		15.399.280	11.972.549	4.065.088	4.230.441
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-1.776.009	-642.907	-568.974	52.543
OTHER ALLOWANCE EXPENSES (-)	(6)	-70.000	0	0	0
PERSONNEL EXPENSES (-)		-2.258.327	-1.344.128	-783.989	-479.764
OTHER OPERATING EXPENSES (-)	(7)	-316.833	-1.010.563	577.097	-339.541
NET OPERATING INCOME (LOSS)		10.978.111	8.974.951	3.289.222	3.463.679
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.185.258	628.299	348.798	174.322
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		12.163.369	9.603.250	3.638.020	3.638.001
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-2.797.131	-2.477.549	-794.863	-1.002.343
Current Tax Provision		-3.543.989	-2.171.994	-756.733	-911.905
Expense Effect of Deferred Tax		-1.615.701	-1.358.004	-433.892	-394.883
Income Effect of Deferred Tax		2.362.559	1.052.449	395.762	304.445
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	9.366.238	7.125.701	2.843.157	2.635.658
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)	9.366.238	7.125.701	2.843.157	2.635.658
Profit (Loss) Attributable to Group		9.300.096	7.064.224	2.828.013	2.694.600
Profit (loss), attributable to non-controlling interests		66.142	61.477	15.144	-58.942
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		3,32100000	2,52300000	1,01000000	0,96200000

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)		9.366.238	7.125.701		
OTHER COMPREHENSIVE INCOME		978.418	829.088		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		713.057	645.931		
Gains (Losses) on Revaluation of Property, Plant and Equipment		541.277	530.000		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-3.506	-53.293		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		281.671	147.960		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-106.385	21.264		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		265.361	183.157		
Exchange Differences on Translation		230.924	99.016		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		49.197	122.653		
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)		10.344.656	7.954.789		

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		2.500.006	5.071.935
Interest Received		22.259.438	18.477.787
Interest Paid		-12.250.886	-10.327.454
Dividends received		111.631	52.050
Fees and Commissions Received		704.305	729.749
Other Gains		1.342.106	409.997
Collections from Previously Written Off Loans and Other Receivables		1.788.661	274.791
Cash Payments to Personnel and Service Suppliers		-2.824.703	-1.645.055
Taxes Paid		-3.796.468	-1.541.774
Other		-4.834.078	-1.358.156
Changes in Operating Assets and Liabilities Subject to Banking Operations		10.836.023	-10.753.442
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-82.518	-240.658
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-10.119.514	-16.370.165
Net (Increase) Decrease in Other Assets		-2.203.381	-1.600.484
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		11.855.936	-644.293
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		11.385.500	8.102.158
Net Cash Provided From Banking Operations		13.336.029	-5.681.507
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.781.183	-7.911.414
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		-186.578	-130.433
Cash Obtained from Tangible and Intangible Asset Sales		14.001	916
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-7.107.390	-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		-35.455	-9.994
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-913.831	5.333.381
Cash Obtained from Loans and Securities Issued		15.310.584	15.400.072
Cash Outflow Arised From Loans and Securities Issued		-16.109.698	-10.007.057
Equity Instruments Issued		0	0
Dividends paid		-1.055	-844
Payments of lease liabilities		-113.662	-58.790
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		458.574	155.831
Net Increase (Decrease) in Cash and Cash Equivalents		8.099.589	-8.103.709
Cash and Cash Equivalents at Beginning of the Period		9.552.995	12.458.035
Cash and Cash Equivalents at End of the Period		17.652.584	4.354.326

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	2.800.000	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052	
	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	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052	
	Total Comprehensive Income (Loss)	0	0	0	0	275.637	-37.305	147.960 0	99.016	84.141	0 0	0	199.941	7.064.224	7.833.614	121.175	7.954.789	
	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	-112	-112	
	Profit Distributions	0	0	0	0	0	0	0 0	0	0	0 0	7.047.948	-7.047.948	0	0	-844	-844	
	Dividends Paid	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	-844	
	Transfers To Reserves	0	0	0	0	0	0	0 0	0	0	0 0	6.050.948	-6.050.948	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	1.007	0	14.658	2.347.114	-36.035	1.823.950 0	484.550	-43.851	0 0	14.793.256	6.091	7.064.224	29.254.964	523.921	29.778.885	
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	1.007	0	14.624	2.225.039	-33.151	2.197.523 0	458.207	-109.107	0 0	14.793.249	10.228.073	0	32.575.464	577.236	33.152.700	
	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	1.007	0	14.624	2.225.039	-33.151	2.197.523 0	458.207	-109.107	0 0	14.793.249	10.228.073	0	32.575.464	577.236	33.152.700	
	Total Comprehensive Income (Loss)	0	0	0	0	390.237	-2.454	267.674 0	230.924	34.437	0 0	0	9.300.096	10.220.914	123.742	10.344.656		
	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	10.132.644	-10.142.559	0	0	-1.055	-1.055	
	Dividends Paid	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	-1.055	-1.055	
	Transfers To Reserves	0	0	0	0	0	0	0 0	0	0	0 0	8.823.066	-8.823.066	0	0	0	0	
	Other	0	0	0	9.915	0	0	0 0	0	0	0 0	1.309.578	-1.319.493	0	0	0	0	
	Equity at end of period	2.800.000	1.007	0	24.539	2.615.276	-35.605	2.465.197 0	689.131	-74.670	0 0	24.925.893	85.514	9.300.096	42.796.378	699.923	43.496.301	