



KAMUYU AYDINLATMA PLATFORMU

YAPI VE KREDİ 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	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Yapı ve Kredi Bankası A.Ş. Yönetim Kurulu'na

Giriş

Yapı ve Kredi Bankası A.Ş.'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 döneme 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 konsolide 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 ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

řirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

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

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

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

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A Member Firm of Ernst&Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

31 Ekim 2025

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		462.974.333	418.655.173	881.629.506	331.294.428	301.020.584	632.315.012
Cash and cash equivalents	1.1	294.276.160	371.966.965	666.243.125	219.513.565	259.413.668	478.927.233
Cash and Cash Balances at Central Bank		266.915.441	306.394.267	573.309.708	210.221.739	205.294.473	415.516.212
Banks	1.4.1	27.426.004	65.789.954	93.215.958	9.402.784	54.343.315	63.746.099
Receivables From Money Markets	1.4.2			0			0
Allowance for Expected Losses (-)		-65.285	-217.256	-282.541	-110.958	-224.120	-335.078
Financial assets at fair value through profit or loss	1.2	2.753.652	1.268.328	4.021.980	1.203.080	1.700.282	2.903.362
Public Debt Securities			278.349	278.349		292.948	292.948
Equity instruments		19.691		19.691	9.264		9.264
Other Financial Assets		2.733.961	989.979	3.723.940	1.193.816	1.407.334	2.601.150
Financial Assets at Fair Value Through Other Comprehensive Income	1.5,1.6	155.093.199	36.142.288	191.235.487	104.395.790	29.293.722	133.689.512
Public Debt Securities		154.732.625	36.074.388	190.807.013	104.125.343	29.036.704	133.162.047
Equity instruments		241.798	63.464	305.262	204.694	22.563	227.257
Other Financial Assets		118.776	4.436	123.212	65.753	234.455	300.208
Derivative financial assets	1.3	10.851.322	9.277.592	20.128.914	6.181.993	10.612.912	16.794.905
Derivative Financial Assets At Fair Value Through Profit Or Loss		10.778.801	7.773.201	18.552.002	5.637.670	8.771.398	14.409.068
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		72.521	1.504.391	1.576.912	544.323	1.841.514	2.385.837
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.374.154.723	801.683.606	2.175.838.329	1.119.765.719	588.148.948	1.707.914.667
Loans	1.7	1.135.635.400	612.085.236	1.747.720.636	873.801.596	430.397.373	1.304.198.969
Receivables From Leasing Transactions	1.12	12.618.600	44.620.977	57.239.577	13.288.115	26.997.956	40.286.071
Factoring Receivables		19.935.374	8.892.371	28.827.745	17.789.116	6.593.152	24.382.268
Other Financial Assets Measured at Amortised Cost	1.8	251.437.488	152.865.810	404.303.298	250.375.315	137.550.062	387.925.377
Public Debt Securities		248.154.807	138.481.067	386.635.874	241.778.828	122.375.621	364.154.449
Other Financial Assets		3.282.681	14.384.743	17.667.424	8.596.487	15.174.441	23.770.928
Allowance for Expected Credit Losses (-)		-45.472.139	-16.780.788	-62.252.927	-35.488.423	-13.389.595	-48.878.018
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	1.15	1.167.408	108.721	1.276.129	560.125	59.186	619.311
Held for Sale		1.167.408	108.721	1.276.129	560.125	59.186	619.311
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.902.307	10.810.228	13.712.535	1.577.432	7.820.018	9.397.450
Investments in Associates (Net)	1.9	2.244.991	10.810.228	13.055.219	1.545.116	7.820.018	9.365.134

Associates Accounted for Using Equity Method		2.005.735	10.810.228	12.815.963	1.506.670	7.820.018	9.326.688
Unconsolidated Associates		239.256		239.256	38.446		38.446
Investments in Subsidiaries (Net)	1.10	657.316	0	657.316	32.316	0	32.316
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries		657.316		657.316	32.316		32.316
Jointly Controlled Partnerships (JointVentures) (Net)	1.11	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)		41.461.402	553.776	42.015.178	30.515.068	417.471	30.932.539
INTANGIBLE ASSETS AND GOODWILL (Net)		4.449.690	458.655	4.908.345	3.170.046	233.175	3.403.221
Goodwill				0			0
Other		4.449.690	458.655	4.908.345	3.170.046	233.175	3.403.221
INVESTMENT PROPERTY (Net)	1.13			0			0
CURRENT TAX ASSETS		4.261.878	39.165	4.301.043	4.228.487		4.228.487
DEFERRED TAX ASSET	1.14	5.242.388	488	5.242.876	13.185.424	1.102	13.186.526
OTHER ASSETS (Net)	1.16	171.553.276	47.082.315	218.635.591	98.992.057	52.891.514	151.883.571
TOTAL ASSETS		2.068.167.405	1.279.392.127	3.347.559.532	1.603.288.786	950.591.998	2.553.880.784
LIABILITY AND EQUITY ITEMS							
DEPOSITS	2.1	983.463.626	811.569.534	1.795.033.160	812.228.502	562.028.901	1.374.257.403
LOANS RECEIVED	2.3.1	72.958.587	302.266.805	375.225.392	91.489.493	205.840.908	297.330.401
MONEY MARKET FUNDS		215.178.626	5.648.495	220.827.121	179.579.140	16.431.455	196.010.595
MARKETABLE SECURITIES (Net)	2.3.3	21.521.918	242.121.658	263.643.576	10.527.536	140.642.182	151.169.718
Bills		21.169.128		21.169.128	10.198.915	51.438.572	61.637.487
Asset-backed Securities			49.376.098	49.376.098		17.806.761	17.806.761
Bonds		352.790	192.745.560	193.098.350	328.621	71.396.849	71.725.470
FUNDS		0	0	0	0	0	0
Borrower funds				0			0
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	2.3.4		62.153.439	62.153.439		75.234.394	75.234.394
DERIVATIVE FINANCIAL LIABILITIES	2.2	10.042.286	5.349.961	15.392.247	13.383.546	5.582.709	18.966.255
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		10.041.793	5.325.364	15.367.157	13.383.546	5.582.709	18.966.255
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		493	24.597	25.090			0
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	2.5	6.614.486	473.322	7.087.808	5.046.173	353.613	5.399.786
PROVISIONS	2.6	24.263.612	1.066.933	25.330.545	20.857.723	716.643	21.574.366
Provision for Restructuring				0			0
Reserves for Employee Benefits	2.6.1	5.275.246	12.916	5.288.162	3.922.614	14.281	3.936.895
Insurance Technical Reserves (Net)				0			0
Other provisions	2.6.3	18.988.366	1.054.017	20.042.383	16.935.109	702.362	17.637.471
CURRENT TAX LIABILITIES	2.7	14.207.356	237.631	14.444.987	9.443.366	246.863	9.690.229
DEFERRED TAX LIABILITY			19.545	19.545		6.810	6.810
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	2.8	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	2.9	1.132.183	94.837.187	95.969.370	1.301.664	60.629.934	61.931.598
Loans				0			0

Other Debt Instruments		1.132.183	94.837.187	95.969.370	1.301.664	60.629.934	61.931.598
OTHER LIABILITIES	2.4	203.335.509	27.802.179	231.137.688	132.329.936	17.165.747	149.495.683
EQUITY	2.10	238.887.054	2.407.600	241.294.654	191.341.717	1.471.829	192.813.546
Issued capital		8.447.051		8.447.051	8.447.051		8.447.051
Capital Reserves		2.358.261	0	2.358.261	2.268.850	0	2.268.850
Equity Share Premiums		556.937		556.937	556.937		556.937
Share Cancellation Profits				0			0
Other Capital Reserves		1.801.324		1.801.324	1.711.913		1.711.913
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.741.867	471.674	13.213.541	6.620.513	77.931	6.698.444
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		3.735.456	1.977.333	5.712.789	-230.396	1.435.305	1.204.909
Profit Reserves		172.148.179	-41.407	172.106.772	143.574.250	-41.407	143.532.843
Legal Reserves		3.473.904		3.473.904	3.473.904		3.473.904
Statutory Reserves				0			0
Extraordinary Reserves		168.639.021	-41.407	168.597.614	140.065.092	-41.407	140.023.685
Other Profit Reserves		35.254		35.254	35.254		35.254
Profit or Loss		39.449.821	0	39.449.821	30.656.777	0	30.656.777
Prior Years' Profit or Loss		1.639.954		1.639.954	1.639.954		1.639.954
Current Period Net Profit Or Loss		37.809.867		37.809.867	29.016.823		29.016.823
Non-controlling Interests		6.419		6.419	4.672		4.672
Total equity and liabilities		1.791.605.243	1.555.954.289	3.347.559.532	1.467.528.796	1.086.351.988	2.553.880.784

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		3.271.331.839	2.823.780.479	6.095.112.318	2.063.658.228	1.742.657.307	3.806.315.535
GUARANTIES AND WARRANTIES	3.1.2.1,2	371.791.301	370.621.970	742.413.271	280.167.247	269.241.397	549.408.644
Letters of Guarantee	3.1.2.2	347.696.127	234.940.398	582.636.525	261.058.918	178.626.002	439.684.920
Guarantees Subject to State Tender Law		82.952.014	22.406.844	105.358.858	2.740.324	1.737.545	4.477.869
Guarantees Given for Foreign Trade Operations		115.088.600	207.763.614	322.852.214	92.074.311	173.381.096	265.455.407
Other Letters of Guarantee		149.655.513	4.769.940	154.425.453	166.244.283	3.507.361	169.751.644
Bank Acceptances		0	3.183.671	3.183.671	0	3.164.183	3.164.183
Import Letter of Acceptance			3.183.671	3.183.671		3.164.183	3.164.183
Other Bank Acceptances				0			0
Letters of Credit		462.514	100.748.731	101.211.245	45.163	63.737.737	63.782.900
Documentary Letters of Credit		462.514	100.736.470	101.198.984	45.163	63.727.501	63.772.664
Other Letters of Credit			12.261	12.261		10.236	10.236
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees		23.632.660	20.256.387	43.889.047	19.063.166	15.796.931	34.860.097
Other Collaterals			11.492.783	11.492.783		7.916.544	7.916.544
COMMITMENTS		2.147.549.402	404.495.136	2.552.044.538	1.424.646.503	138.934.512	1.563.581.015
Irrevocable Commitments	3.1.1	2.131.062.545	322.040.551	2.453.103.096	1.408.265.714	94.870.707	1.503.136.421
Forward Asset Purchase Commitments		92.270.228	318.286.686	410.556.914	11.334.397	92.109.874	103.444.271
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		202.357.593	3.012.795	205.370.388	162.430.150	589.329	163.019.479
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		16.675.259		16.675.259	10.835.555		10.835.555
Tax and Fund Liabilities Arised from Export Commitments		15.512		15.512	4.749		4.749
Commitments for Credit Card Limits		1.337.520.407		1.337.520.407	968.083.268		968.083.268
Commitments for Credit Cards and Banking Services Promotions		121.814		121.814	76.560		76.560
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments		482.101.732	741.070	482.842.802	255.501.035	2.171.504	257.672.539
Revocable Commitments		16.486.857	82.454.585	98.941.442	16.380.789	44.063.805	60.444.594
Revocable Loan Granting Commitments		16.486.857	81.890.271	98.377.128	16.380.789	43.526.072	59.906.861
Other Revocable Commitments			564.314	564.314		537.733	537.733
DERIVATIVE FINANCIAL INSTRUMENTS		751.991.136	2.048.663.373	2.800.654.509	358.844.478	1.334.481.398	1.693.325.876
Derivative Financial Instruments Held For Hedging		2.048.900	47.255.893	49.304.793	6.150.000	35.896.539	42.046.539
Fair Value Hedges			4.765.917	4.765.917		3.820.124	3.820.124
Cash Flow Hedges		2.048.900	42.489.976	44.538.876	6.150.000	32.076.415	38.226.415
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		749.942.236	2.001.407.480	2.751.349.716	352.694.478	1.298.584.859	1.651.279.337
Forward Foreign Currency Buy or Sell Transactions		119.955.893	124.000.312	243.956.205	71.733.823	82.283.713	154.017.536
Forward Foreign Currency Buying Transactions		16.245.265	100.101.948	116.347.213	12.337.757	61.452.452	73.790.209
Forward Foreign Currency Sale Transactions		103.710.628	23.898.364	127.608.992	59.396.066	20.831.261	80.227.327
Currency and Interest Rate Swaps		536.907.339	1.353.482.401	1.890.389.740	253.282.672	894.720.341	1.148.003.013
Currency Swap Buy Transactions		1.064.221	251.499.270	252.563.491	296.085	191.916.920	192.213.005
Currency Swap Sell Transactions		147.961.118	122.118.919	270.080.037	93.505.587	110.341.047	203.846.634
Interest Rate Swap Buy Transactions		193.941.000	489.932.106	683.873.106	79.740.500	296.231.187	375.971.687
Interest Rate Swap Sell Transactions		193.941.000	489.932.106	683.873.106	79.740.500	296.231.187	375.971.687
Currency, Interest Rate and Securities Options		64.048.296	131.814.987	195.863.283	15.752.451	36.608.527	52.360.978
Currency Options Buy Transactions		2.110.283	88.674.600	90.784.883	4.887.351	18.318.819	23.206.170
Currency Options Sell Transactions		61.938.013	32.169.754	94.107.767	10.865.100	13.988.297	24.853.397
Interest Rate Options Buy Transactions			8.065.157	8.065.157		4.301.411	4.301.411
Interest Rate Options Sell Transactions			2.905.476	2.905.476			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		26.858.714	25.381.242	52.239.956	11.037.994	9.557.292	20.595.286
Currency Futures Buy Transactions		58.359	25.336.373	25.394.732	19.620	9.542.510	9.562.130
Currency Futures Sell Transactions		26.800.355	44.869	26.845.224	11.018.374	14.782	11.033.156
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other		2.171.994	366.728.538	368.900.532	887.538	275.414.986	276.302.524
CUSTODY AND PLEDGES RECEIVED		2.850.375.966	1.236.317.844	4.086.693.810	2.351.470.750	787.425.481	3.138.896.231
ITEMS HELD IN CUSTODY		545.035.648	270.555.080	815.590.728	403.748.130	131.626.795	535.374.925
Customer Fund and Portfolio Balances		243.403.768	200.702.319	444.106.087	161.814.516	73.077.971	234.892.487
Securities Held in Custody		70.166.170	62.864.793	133.030.963	56.565.682	55.933.123	112.498.805
Cheques Received for Collection		192.554.882	138.516	192.693.398	149.667.722	114.867	149.782.589
Commercial Notes Received for Collection		38.852.684	6.200.945	45.053.629	35.642.066	2.000.146	37.642.212
Other Assets Received for Collection			518.060	518.060		397.747	397.747
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody		58.144	130.447	188.591	58.144	102.941	161.085
Custodians				0			0
PLEDGED ITEMS		2.247.309.142	850.272.788	3.097.581.930	1.900.352.335	569.976.070	2.470.328.405
Securities		133.965.904	1.180.599	135.146.503	133.967.935	992.899	134.960.834
Guarantee Notes		22.544.305	5.145.348	27.689.653	22.849.215	3.888.983	26.738.198
Commodity		7.545		7.545	8.270		8.270
Warrant				0			0
Real Estate		1.261.108.594	8.382.882	1.269.491.476	993.881.069	6.052.203	999.933.272
Other Pledged Items		829.682.794	835.489.300	1.665.172.094	749.645.846	558.979.247	1.308.625.093

Depositories Receiving Pledged Items			74.659	74.659		62.738	62.738
ACCEPTED BILL, GUARANTIES AND WARRANTEES		58.031.176	115.489.976	173.521.152	47.370.285	85.822.616	133.192.901
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.121.707.805	4.060.098.323	10.181.806.128	4.415.128.978	2.530.082.788	6.945.211.766

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	4.1	446.265.627	342.233.327	165.036.058	130.356.045
Interest Income on Loans	4.1.1	291.435.411	215.394.868	106.183.526	81.894.561
Interest Income on Reserve Deposits		37.190.846	16.296.608	13.653.690	9.030.344
Interest Income on Banks	4.1.2	20.107.425	8.624.543	9.184.535	3.312.835
Interest Income on Money Market Placements		612.355	293.662	272.277	91.493
Interest Income on Marketable Securities Portfolio	4.1.3	80.954.482	89.441.755	30.059.912	31.681.856
Financial Assets At Fair Value Through Profit Loss		114.207	140.835	41.082	46.888
Financial Assets At Fair Value Through Other Comprehensive Income		30.785.813	26.979.855	11.905.185	9.598.203
Financial Assets Measured at Amortised Cost		50.054.462	62.321.065	18.113.645	22.036.765
Finance Leasing Interest Income		6.025.321	5.626.881	2.070.268	2.013.337
Other Interest Income		9.939.787	6.555.010	3.611.850	2.331.619
INTEREST EXPENSES (-)	4.2	-336.890.229	-279.052.849	-120.615.418	-112.648.405
Interest Expenses on Deposits	4.2.6	-217.608.114	-191.646.100	-78.472.788	-72.590.148
Interest Expenses on Funds Borrowed	4.2.1	-31.371.212	-20.407.935	-8.753.516	-9.263.358
Interest Expenses on Money Market Funds	4.2.4	-63.361.545	-44.449.481	-24.389.544	-23.672.626
Interest Expenses on Securities Issued	4.2.3	-23.234.883	-20.205.283	-8.560.776	-6.946.282
Lease Interest Expenses		-780.324	-433.575	-290.279	-167.310
Other Interest Expense	4.2.5	-534.151	-1.910.475	-148.515	-8.681
NET INTEREST INCOME OR EXPENSE		109.375.398	63.180.478	44.420.640	17.707.640
NET FEE AND COMMISSION INCOME OR EXPENSES		84.170.812	56.156.791	32.017.001	20.198.760
Fees and Commissions Received		124.985.990	85.246.255	48.705.810	31.212.991
From Noncash Loans		4.539.877	3.713.532	1.610.987	1.324.608
Other	4.1.1	120.446.113	81.532.723	47.094.823	29.888.383
Fees and Commissions Paid (-)		-40.815.178	-29.089.464	-16.688.809	-11.014.231
Paid for Noncash Loans		-118.946	-116.634	-46.907	-32.240
Other	4.1.1	-40.696.232	-28.972.830	-16.641.902	-10.981.991
DIVIDEND INCOME		334.370	106.216	3.938	2.661
TRADING INCOME OR LOSS (Net)	4.3	-39.556.986	-35.195.145	-17.797.791	-9.213.891
Gains (Losses) Arising from Capital Markets Transactions		4.029.365	3.138.418	1.583.082	1.113.655
Gains (Losses) Arising From Derivative Financial Transactions		3.771.635	-11.710.799	5.145.441	-497.809
Foreign Exchange Gains or Losses		-47.357.986	-26.622.764	-24.526.314	-9.829.737
OTHER OPERATING INCOME	4.5	17.805.880	23.612.051	4.540.646	6.177.394
GROSS PROFIT FROM OPERATING ACTIVITIES		172.129.474	107.860.391	63.184.434	34.872.564
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	4.4	-39.586.965	-26.681.018	-12.216.132	-8.789.312
OTHER ALLOWANCE EXPENSES (-)	4.4	-108.044	-66.719	-26.175	-30.333
PERSONNEL EXPENSES (-)		-31.539.449	-20.965.965	-11.552.843	-7.577.013
OTHER OPERATING EXPENSES (-)	4.6	-55.197.067	-36.130.466	-20.649.697	-13.628.704
NET OPERATING INCOME (LOSS)		45.697.949	24.016.223	18.739.587	4.847.202
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.341.631	1.152.667	404.771	411.894
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	4.7	47.039.580	25.168.890	19.144.358	5.259.096
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	4.8	-9.227.263	-2.761.878	-4.081.664	-257.663
Current Tax Provision		-4.325.166	-3.329.224	-1.554.332	2.990.591
Expense Effect of Deferred Tax		-4.902.097		-2.527.332	-3.248.254
Income Effect of Deferred Tax			567.346		
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		37.812.317	22.407.012	15.062.694	5.001.433
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	4.9	37.812.317	22.407.012	15.062.694	5.001.433

Profit (Loss) Attributable to Group		37.809.867	22.405.414	15.061.853	5.000.841
Profit (loss), attributable to non-controlling interests	4.10	2.450	1.598	841	592
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar(Zarar)		0,04480000	0,02650000	0,01780000	0,00590000

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)		37.812.317	22.407.012		
OTHER COMPREHENSIVE INCOME		11.022.977	-129.521		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		6.515.097	6.173.905		
Gains (Losses) on Revaluation of Property, Plant and Equipment		8.655.100	8.377.677		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-411.926	-564.382		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		4.936	41.010		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.733.013	-1.680.400		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		4.507.880	-6.303.426		
Exchange Differences on Translation		11.306.648	4.961.890		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-780.488	-11.099.281		
Income (Loss) Related with Cash Flow Hedges		-730.474	-1.650.737		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-8.215.841	-3.299.898		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		9.630	-31.007		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.918.405	4.815.607		
TOTAL COMPREHENSIVE INCOME (LOSS)		48.835.294	22.277.491		

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		46.687.125	10.681.875
Interest Received		399.279.433	285.247.890
Interest Paid		-339.234.781	-272.391.689
Dividends received		334.370	106.216
Fees and Commissions Received		124.985.990	85.246.255
Other Gains		-30.032.290	-8.620.434
Collections from Previously Written Off Loans and Other Receivables		18.493.211	8.667.552
Cash Payments to Personnel and Service Suppliers		-81.939.425	-57.257.123
Taxes Paid		-6.470.744	-7.003.820
Other		-38.728.639	-23.312.972
Changes in Operating Assets and Liabilities Subject to Banking Operations		-42.947.630	40.313.263
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.138.123	-1.044.430
Net (Increase) Decrease in Due From Banks		-95.914.553	-97.345.958
Net (Increase) Decrease in Loans		-477.685.452	-332.455.897
Net (Increase) Decrease in Other Assets		-52.293.407	-59.942.668
Net Increase (Decrease) in Bank Deposits		-11.311.240	-9.935.493
Net Increase (Decrease) in Other Deposits		434.345.559	264.932.343
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-13.400.382	5.801.603
Net Increase (Decrease) in Funds Borrowed		111.193.977	233.737.657
Net Increase (Decrease) Other Liabilities		63.255.991	36.566.106
Net Cash Provided From Banking Operations		3.739.495	50.995.138
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-34.137.602	-37.705.715
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-825.810	-321.400
Cash Paid For Tangible And Intangible Asset Purchases		-4.006.253	-2.855.934
Cash Obtained from Tangible and Intangible Asset Sales		202.394	907.001
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-145.500.517	-62.247.339
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		96.262.861	39.912.453
Cash Paid for Purchase of Financial Assets At Amortised Cost		-21.754.501	-28.741.318
Cash Obtained from Sale of Financial Assets At Amortised Cost		41.484.224	15.640.822
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		104.440.019	32.055.052
Cash Obtained from Loans and Securities Issued		207.688.648	143.378.556
Cash Outflow Arised From Loans and Securities Issued		-101.166.947	-99.753.326
Dividends paid		-703	-10.201.171
Payments of lease liabilities		-2.080.979	-1.369.007
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		44.582.544	23.206.524
Net Increase (Decrease) in Cash and Cash Equivalents		118.624.456	68.550.999
Cash and Cash Equivalents at Beginning of the Period		287.776.844	228.510.865
Cash and Cash Equivalents at End of the Period		406.401.300	297.061.864

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	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		8.447.051	556.937	1.660.596	10.912.237	-8.268.035	130.987	19.723.960	-2.937.085	-6.750.823	85.753.704	1.639.954	68.008.836	178.878.319	2.674	178.880.993
	Adjustments Related to TMS 8															0	0
	Effect Of Corrections															0	0
	Effect Of Changes In Accounting Policy															0	0
	Adjusted Beginning Balance		8.447.051	556.937	1.660.596	10.912.237	-8.268.035	130.987	19.723.960	-2.937.085	-6.750.823	85.753.704	1.639.954	68.008.836	178.878.319	2.674	178.880.993
	Total Comprehensive Income (Loss)					6.527.961	-395.066	41.010	4.961.890	-7.768.865	-3.496.451	0		22.405.414	22.275.893	1.598	22.277.491
	Capital Increase in Cash																0
	Capital Increase Through Internal Reserves																0
	Issued Capital Inflation Adjustment Difference																0
	Convertible Bonds																0
	Subordinated Debt																0
	Increase (decrease) through other changes, equity				22.620										22.620		22.620
	Profit Distributions				28.697							57.779.139		-68.008.836	-10.201.000	-171	-10.201.171
	Dividends Paid													-10.201.000	-10.201.000	-171	-10.201.171
	Transfers To Reserves				28.697							57.779.139		-57.807.836			0
	Other																0
	Equity at end of period		8.447.051	556.937	1.711.913	17.440.198	-8.663.101	171.997	24.685.850	-10.705.950	-10.247.274	143.532.843	1.639.954	22.405.414	190.975.832	4.101	190.979.933
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		8.447.051	556.937	1.711.913	17.506.703	-10.898.501	90.242	23.528.740	-12.810.095	-9.513.736	143.532.843	1.639.954	29.016.823	192.808.874	4.672	192.813.546
	Adjustments Related to TMS 8															0	0
	Effect Of Corrections															0	0
	Effect Of Changes In Accounting Policy															0	0
	Adjusted Beginning Balance		8.447.051	556.937	1.711.913	17.506.703	-10.898.501	90.242	23.528.740	-12.810.095	-9.513.736	143.532.843	1.639.954	29.016.823	192.808.874	4.672	192.813.546
	Total Comprehensive Income (Loss)					6.798.509	-288.348	4.936	11.306.648	-545.979	-6.252.789			37.809.867	48.832.844	2.450	48.835.294
	Capital Increase in Cash																0
	Capital Increase Through Internal Reserves																0
	Issued Capital Inflation Adjustment Difference																0
	Convertible Bonds																0
	Subordinated Debt																0
	Increase (decrease) through other changes, equity				37.103							-390.586			-353.483		-353.483
	Profit Distributions				52.308							28.964.515		29.016.823		-703	-703
	Dividends Paid															-703	-703
	Transfers To Reserves				52.308							28.964.515		29.016.823			0
	Other																0
	Equity at end of period		8.447.051	556.937	1.801.324	24.305.212	-11.186.849	95.178	34.835.388	-13.356.074	-15.766.525	172.106.772	1.639.954	37.809.867	241.288.235	6.419	241.294.654