



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Unconsolidated 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	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye İş Bankası A.Ş. Genel Kurulu'na

Giriş

Türkiye İş Bankası A.Ş.'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 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 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 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Türkiye İş Bankası A.Ş.'nin 30 Eylül 2025 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve 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, ilişikte sekizinci 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.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 31 Ekim 2025

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		582.535.665	812.802.615	1.395.338.280	531.071.035	565.058.489	1.096.129.524
Cash and cash equivalents		284.187.190	588.103.486	872.290.676	287.944.087	394.061.828	682.005.915
Cash and Cash Balances at Central Bank	V-I-a	265.911.966	493.316.870	759.228.836	278.449.213	351.017.445	629.466.658
Banks	V-I-ç	18.318.999	95.188.383	113.507.382	9.652.098	43.277.226	52.929.324
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-43.775	-401.767	-445.542	-157.224	-232.843	-390.067
Financial assets at fair value through profit or loss	V-I-b	9.877.554	40.114.819	49.992.373	6.350.265	26.792.268	33.142.533
Public Debt Securities		1.960.996	39.860.260	41.821.256	424.160	26.324.829	26.748.989
Equity instruments		8.571	254.559	263.130	29.526	467.439	496.965
Other Financial Assets		7.907.987	0	7.907.987	5.896.579	0	5.896.579
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	287.211.208	166.984.792	454.196.000	233.858.928	130.957.084	364.816.012
Public Debt Securities		287.032.043	158.892.041	445.924.084	233.697.936	125.499.089	359.197.025
Equity instruments		179.165	4.324.747	4.503.912	160.992	3.131.760	3.292.752
Other Financial Assets		0	3.768.004	3.768.004	0	2.326.235	2.326.235
Derivative financial assets	V-I-c	1.259.713	17.599.518	18.859.231	2.917.755	13.247.309	16.165.064
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.259.713	17.599.518	18.859.231	2.917.755	13.247.309	16.165.064
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.549.795.466	810.768.425	2.360.563.891	1.256.744.271	604.895.924	1.861.640.195
Loans	V-I-e	1.377.053.775	801.337.699	2.178.391.474	1.063.165.284	593.748.138	1.656.913.422
Receivables From Leasing Transactions	V-I-ı	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-f	230.965.534	27.007.423	257.972.957	230.338.871	25.571.906	255.910.777
Public Debt Securities		228.456.014	10.081.701	238.537.715	226.873.977	9.220.942	236.094.919
Other Financial Assets		2.509.520	16.925.722	19.435.242	3.464.894	16.350.964	19.815.858
Allowance for Expected Credit Losses (-)		-58.223.843	-17.576.697	-75.800.540	-36.759.884	-14.424.120	-51.184.004
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	83.430	0	83.430	29.674	0	29.674
Held for Sale		83.430	0	83.430	29.674	0	29.674
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		222.649.477	31.352.736	254.002.213	182.543.271	21.640.096	204.183.367
Investments in Associates (Net)	V-I-g	1.164.062	0	1.164.062	630.092	0	630.092

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		1.164.062	0	1.164.062	630.092	0	630.092
Investments in Subsidiaries (Net)	V-I-ğ	221.033.403	31.352.736	252.386.139	181.913.179	21.640.096	203.553.275
Unconsolidated Financial Subsidiaries		96.195.617	31.352.736	127.548.353	77.205.132	21.640.096	98.845.228
Unconsolidated Non-Financial Subsidiaries		124.837.786	0	124.837.786	104.708.047	0	104.708.047
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	452.012	0	452.012	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		452.012	0	452.012	0	0	0
TANGIBLE ASSETS (Net)		62.143.442	72.828	62.216.270	53.571.172	108.067	53.679.239
INTANGIBLE ASSETS AND GOODWILL (Net)		16.607.576	4.055	16.611.631	11.307.641	11.039	11.318.680
Goodwill		0	0	0	0	0	0
Other		16.607.576	4.055	16.611.631	11.307.641	11.039	11.318.680
INVESTMENT PROPERTY (Net)	V-I-j	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-k	33.894.532	0	33.894.532	28.969.422	0	28.969.422
OTHER ASSETS (Net)	V-I-m	76.665.943	21.264.685	97.930.628	59.187.368	8.638.968	67.826.336
TOTAL ASSETS		2.544.375.531	1.676.265.344	4.220.640.875	2.123.423.854	1.200.352.583	3.323.776.437
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	1.599.074.726	1.251.435.980	2.850.510.706	1.215.866.946	911.250.240	2.127.117.186
LOANS RECEIVED	V-II-c	5.228.339	220.046.949	225.275.288	39.722.918	171.370.181	211.093.099
MONEY MARKET FUNDS		130.240.436	160.325.321	290.565.757	243.127.704	95.279.915	338.407.619
MARKETABLE SECURITIES (Net)	V-II-ç	10.187.018	106.929.642	117.116.660	5.276.541	50.329.132	55.605.673
Bills		9.681.115	2.953.291	12.634.406	1.356.385	0	1.356.385
Asset-backed Securities		0	0	0	0	0	0
Bonds		505.903	103.976.351	104.482.254	3.920.156	50.329.132	54.249.288
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-b-f	309.380	7.917.200	8.226.580	262.474	10.522.645	10.785.119
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		309.380	7.917.200	8.226.580	262.474	10.522.645	10.785.119
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)	V-II-e	8.313.686	140.064	8.453.750	5.385.180	166.652	5.551.832
PROVISIONS	V-II-g	39.056.359	1.796.903	40.853.262	35.179.471	2.358.429	37.537.900
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.908.340	0	7.908.340	6.258.365	0	6.258.365
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		31.148.019	1.796.903	32.944.922	28.921.106	2.358.429	31.279.535
CURRENT TAX LIABILITIES	V-II-ğ	17.246.588	123.599	17.370.187	9.610.498	323.648	9.934.146
DEFERRED TAX LIABILITY	V-II-ğ	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		2.337.255	62.740.049	65.077.304	2.340.183	44.645.150	46.985.333
Loans		0	0	0	0	0	0

Other Debt Instruments		2.337.255	62.740.049	65.077.304	2.340.183	44.645.150	46.985.333
OTHER LIABILITIES	V-II-d	191.455.815	25.090.811	216.546.626	141.701.790	20.718.968	162.420.758
EQUITY	V-II-h	378.270.883	2.373.872	380.644.755	319.332.430	-994.658	318.337.772
Issued capital		25.000.000	0	25.000.000	25.000.000	0	25.000.000
Capital Reserves		4.378.371	204	4.378.575	4.794.906	204	4.795.110
Equity Share Premiums		536.976	204	537.180	98.673	204	98.877
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		3.841.395	0	3.841.395	4.696.233	0	4.696.233
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		72.195.644	193	72.195.837	69.017.785	193	69.017.978
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		23.982.856	2.373.475	26.356.331	12.752.071	-995.055	11.757.016
Profit Reserves		206.212.197	0	206.212.197	161.392.775	0	161.392.775
Legal Reserves		17.588.975	0	17.588.975	14.795.605	0	14.795.605
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		188.623.222	0	188.623.222	146.597.170	0	146.597.170
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		46.501.815	0	46.501.815	46.374.893	0	46.374.893
Prior Years' Profit or Loss		2.499.446	0	2.499.446	857.448	0	857.448
Current Period Net Profit Or Loss		44.002.369	0	44.002.369	45.517.445	0	45.517.445
Total equity and liabilities		2.381.720.485	1.838.920.390	4.220.640.875	2.017.806.135	1.305.970.302	3.323.776.437

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS	V-III	2.701.875.472	1.988.344.561	4.690.220.033	1.461.335.740	1.644.079.812	3.105.415.552
GUARANTIES AND WARRANTIES		380.277.497	442.848.350	823.125.847	283.802.597	298.899.765	582.702.362
Letters of Guarantee		353.826.295	289.674.500	643.500.795	261.805.646	195.223.113	457.028.759
Guarantees Subject to State Tender Law		2.682.092	2.630.749	5.312.841	2.241.617	2.241.930	4.483.547
Guarantees Given for Foreign Trade Operations		72.827.357	131.898.176	204.725.533	26.821.882	79.158.186	105.980.068
Other Letters of Guarantee		278.316.846	155.145.575	433.462.421	232.742.147	113.822.997	346.565.144
Bank Acceptances		25.808.821	10.853.861	36.662.682	20.465.688	6.343.217	26.808.905
Import Letter of Acceptance		0	4.235.261	4.235.261	0	2.823.457	2.823.457
Other Bank Acceptances		25.808.821	6.618.600	32.427.421	20.465.688	3.519.760	23.985.448
Letters of Credit		642.381	136.079.618	136.721.999	1.531.263	91.631.581	93.162.844
Documentary Letters of Credit		487.501	96.775.376	97.262.877	1.182.121	63.843.522	65.025.643
Other Letters of Credit		154.880	39.304.242	39.459.122	349.142	27.788.059	28.137.201
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	6.240.371	6.240.371	0	5.701.854	5.701.854
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		2.053.542.692	160.149.739	2.213.692.431	1.003.399.364	75.046.089	1.078.445.453
Irrevocable Commitments		2.048.198.218	146.071.457	2.194.269.675	999.805.062	60.232.106	1.060.037.168
Forward Asset Purchase Commitments		47.242.126	106.425.353	153.667.479	7.556.201	27.161.425	34.717.626
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		427.384.455	5.240.287	432.624.742	232.701.080	3.782.785	236.483.865
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		22.444.529	0	22.444.529	15.115.800	0	15.115.800
Tax and Fund Liabilities Arised from Export Commitments		1.680.887	0	1.680.887	1.096.921	0	1.096.921
Commitments for Credit Card Limits		1.542.491.085	0	1.542.491.085	737.663.382	0	737.663.382
Commitments for Credit Cards and Banking Services Promotions		2.873.555	0	2.873.555	2.267.499	0	2.267.499
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		4.081.581	34.405.817	38.487.398	3.404.179	29.287.896	32.692.075
Revocable Commitments		5.344.474	14.078.282	19.422.756	3.594.302	14.813.983	18.408.285
Revocable Loan Granting Commitments		5.344.474	14.078.282	19.422.756	3.594.302	14.813.983	18.408.285
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		268.055.283	1.385.346.472	1.653.401.755	174.133.779	1.270.133.958	1.444.267.737
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
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		268.055.283	1.385.346.472	1.653.401.755	174.133.779	1.270.133.958	1.444.267.737
Forward Foreign Currency Buy or Sell Transactions		77.233.282	133.447.955	210.681.237	27.706.508	96.003.977	123.710.485
Forward Foreign Currency Buying Transactions		23.034.612	83.029.268	106.063.880	15.522.723	46.382.451	61.905.174
Forward Foreign Currency Sale Transactions		54.198.670	50.418.687	104.617.357	12.183.785	49.621.526	61.805.311
Currency and Interest Rate Swaps		138.356.666	1.016.071.498	1.154.428.164	135.032.219	1.047.294.894	1.182.327.113
Currency Swap Buy Transactions		4.677.400	197.547.988	202.225.388	8.165.998	270.332.661	278.498.659
Currency Swap Sell Transactions		106.748.186	224.500.512	331.248.698	102.131.687	250.150.793	352.282.480
Interest Rate Swap Buy Transactions		13.465.540	297.011.499	310.477.039	12.367.267	263.405.720	275.772.987
Interest Rate Swap Sell Transactions		13.465.540	297.011.499	310.477.039	12.367.267	263.405.720	275.772.987
Currency, Interest Rate and Securities Options		38.788.528	79.962.946	118.751.474	10.043.383	43.509.732	53.553.115
Currency Options Buy Transactions		19.715.992	33.328.058	53.044.050	5.946.178	15.627.296	21.573.474
Currency Options Sell Transactions		19.072.536	32.813.448	51.885.984	4.097.205	16.223.410	20.320.615
Interest Rate Options Buy Transactions		0	6.910.720	6.910.720	0	5.829.513	5.829.513
Interest Rate Options Sell Transactions		0	6.910.720	6.910.720	0	5.829.513	5.829.513
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		13.676.807	13.200.000	26.876.807	1.351.669	1.204.350	2.556.019
Currency Futures Buy Transactions		0	13.200.000	13.200.000	513.974	781.970	1.295.944
Currency Futures Sell Transactions		13.676.807	0	13.676.807	837.695	422.380	1.260.075
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	142.664.073	142.664.073	0	82.121.005	82.121.005
CUSTODY AND PLEDGES RECEIVED		2.923.081.615	3.371.559.240	6.294.640.855	2.271.458.103	2.762.728.509	5.034.186.612
ITEMS HELD IN CUSTODY		299.063.595	392.311.780	691.375.375	168.684.043	308.629.051	477.313.094
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		169.882.083	3.262.910	173.144.993	65.458.518	4.921.305	70.379.823
Cheques Received for Collection		115.401.164	178.194.336	293.595.500	91.950.060	145.504.571	237.454.631
Commercial Notes Received for Collection		8.423.418	101.515.042	109.938.460	6.972.471	74.645.434	81.617.905
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		5.356.930	109.339.492	114.696.422	4.302.994	83.557.741	87.860.735
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		2.624.018.020	2.979.247.460	5.603.265.480	2.102.774.060	2.454.099.458	4.556.873.518
Securities		95.471.446	1.903.229	97.374.675	94.798.512	1.823.478	96.621.990
Guarantee Notes		2.662.288	82.897.704	85.559.992	2.467.456	71.281.123	73.748.579
Commodity		489.532.659	381.261.729	870.794.388	429.580.049	342.841.658	772.421.707
Warrant		0	0	0	0	0	0
Real Estate		1.601.048.723	1.861.004.973	3.462.053.696	1.203.553.399	1.489.539.369	2.693.092.768
Other Pledged Items		435.302.904	652.179.825	1.087.482.729	372.374.644	548.613.830	920.988.474

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		5.624.957.087	5.359.903.801	10.984.860.888	3.732.793.843	4.406.808.321	8.139.602.164

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-a	550.744.337	372.110.235	196.620.595	144.108.977
Interest Income on Loans		361.756.029	248.333.075	131.906.607	94.259.145
Interest Income on Reserve Deposits		56.818.305	22.792.623	20.867.087	11.427.106
Interest Income on Banks		5.885.181	2.271.912	2.111.291	1.154.563
Interest Income on Money Market Placements		1.601.826	0	0	0
Interest Income on Marketable Securities Portfolio		123.720.510	98.420.261	41.456.705	37.173.372
Financial Assets At Fair Value Through Profit Loss		636.407	879.776	264.392	448.549
Financial Assets At Fair Value Through Other Comprehensive Income		69.918.363	49.182.378	24.006.987	18.312.383
Financial Assets Measured at Amortised Cost		53.165.740	48.358.107	17.185.326	18.412.440
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		962.486	292.364	278.905	94.791
INTEREST EXPENSES (-)	V-IV-b	-492.547.629	-346.472.086	-171.018.782	-143.049.443
Interest Expenses on Deposits		-379.107.540	-257.353.772	-138.714.505	-103.034.988
Interest Expenses on Funds Borrowed		-18.582.965	-11.890.438	-3.529.543	-5.631.605
Interest Expenses on Money Market Funds		-82.253.950	-62.878.259	-24.217.328	-30.715.766
Interest Expenses on Securities Issued		-10.509.257	-8.785.849	-3.931.572	-3.214.841
Lease Interest Expenses		-1.277.325	-758.490	-501.027	-277.712
Other Interest Expense		-816.592	-4.805.278	-124.807	-174.531
NET INTEREST INCOME OR EXPENSE		58.196.708	25.638.149	25.601.813	1.059.534
NET FEE AND COMMISSION INCOME OR EXPENSES		95.769.426	65.214.555	36.024.090	24.339.051
Fees and Commissions Received		113.183.702	79.568.132	42.641.170	29.882.920
From Noncash Loans		5.381.392	3.960.000	1.889.023	1.421.480
Other		107.802.310	75.608.132	40.752.147	28.461.440
Fees and Commissions Paid (-)		-17.414.276	-14.353.577	-6.617.080	-5.543.869
Paid for Noncash Loans		-1.640	-1.173	-620	-358
Other		-17.412.636	-14.352.404	-6.616.460	-5.543.511
DIVIDEND INCOME		205.083	95.481	7.741	6.372
TRADING INCOME OR LOSS (Net)	V-IV-c	-14.378.965	-8.319.785	-4.914.111	5.249.803
Gains (Losses) Arising from Capital Markets Transactions		2.824.583	17.323.848	1.916.701	6.721.137
Gains (Losses) Arising From Derivative Financial Transactions		-17.259.961	-45.794.945	1.527.541	-6.166.800
Foreign Exchange Gains or Losses		56.413	20.151.312	-8.358.353	4.695.466
OTHER OPERATING INCOME	V-IV-ç	11.851.124	18.403.867	1.404.321	4.086.614
GROSS PROFIT FROM OPERATING ACTIVITIES		151.643.376	101.032.267	58.123.854	34.741.374
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-39.360.821	-16.436.073	-15.897.803	-7.115.514
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	0	-2.506	806	-2.215
PERSONNEL EXPENSES (-)		-41.549.372	-33.869.841	-15.132.934	-14.142.326
OTHER OPERATING EXPENSES (-)	V-IV-e	-62.862.605	-50.148.074	-23.143.695	-18.930.797
NET OPERATING INCOME (LOSS)		7.870.578	575.773	3.950.228	-5.449.478
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		34.210.635	27.780.603	10.027.576	7.562.940
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		42.081.213	28.356.376	13.977.804	2.113.462
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	1.921.156	6.328.421	234.719	3.420.477
Current Tax Provision		-1.627.174	-950.944	-577.082	199.916
Expense Effect of Deferred Tax		-8.338.486	-12.017.035	-5.716.313	-9.007.589
Income Effect of Deferred Tax		11.886.816	19.296.400	6.528.114	12.228.150
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		44.002.369	34.684.797	14.212.523	5.533.939
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	V-IV-g	44.002.369	34.684.797	14.212.523	5.533.939
Profit (Loss) Attributable to Group		44.002.369	34.684.797	14.212.523	5.533.939
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
(*) 1 TL Nominal değerli beher paya denk gelen hisse başına kar/zararı ifade etmektedir.		1,76010000	1,38740000	0,56850000	0,22140000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		44.002.369	34.684.797		
OTHER COMPREHENSIVE INCOME		22.539.367	-6.886.287		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		7.940.053	3.354.903		
Gains (Losses) on Revaluation of Property, Plant and Equipment		4.649.507	-259.858		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	-1.495.834		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		3.510.954	3.441.190		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-220.408	1.669.405		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		14.599.314	-10.241.190		
Exchange Differences on Translation		7.792.791	3.152.012		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		1.172.565	-25.138.706		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-5.631.654	-2.284.381		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		9.669.518	5.738.006		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.596.094	8.291.879		
TOTAL COMPREHENSIVE INCOME (LOSS)		66.541.736	27.798.510		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		20.735.446	-9.870.157
Interest Received		519.576.397	322.896.035
Interest Paid		-492.989.548	-328.201.775
Dividends received		205.083	95.481
Fees and Commissions Received		113.183.702	79.710.528
Other Gains		9.990.645	19.545.724
Collections from Previously Written Off Loans and Other Receivables		5.480.364	4.039.962
Cash Payments to Personnel and Service Suppliers		-87.034.711	-69.824.183
Taxes Paid		-7.189.601	-9.938.690
Other		-40.486.885	-28.193.239
Changes in Operating Assets and Liabilities Subject to Banking Operations		6.422.342	150.199.993
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.110.672	-354.966
Net (Increase) Decrease in Due From Banks		-110.575.525	-83.750.565
Net (Increase) Decrease in Loans		-356.201.576	-330.554.193
Net (Increase) Decrease in Other Assets		-19.359.825	-5.526.899
Net Increase (Decrease) in Bank Deposits		2.603.212	-14.951.368
Net Increase (Decrease) in Other Deposits		518.825.482	287.717.617
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-21.573.435	47.560.588
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-6.185.319	250.059.779
Net Cash Provided From Banking Operations		27.157.788	140.329.836
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-56.075.490	-126.034.689
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-3.875.772	-2.840.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-5.917.604	-3.644.919
Cash Obtained from Tangible and Intangible Asset Sales		303.417	22.971
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-340.589.500	-163.022.593
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		276.499.182	72.560.630
Cash Paid for Purchase of Financial Assets At Amortised Cost		-43.261.982	-100.117.613
Cash Obtained from Sale of Financial Assets At Amortised Cost		59.220.932	72.107.836
Other		1.545.837	-1.101.001
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		49.799.215	-18.150.735
Cash Obtained from Loans and Securities Issued		133.523.339	58.466.941
Cash Outflow Arised From Loans and Securities Issued		-76.513.290	-67.921.356
Equity Instruments Issued		0	0
Dividends paid		-4.475.968	-7.017.722
Payments of lease liabilities		-2.734.866	-1.678.598
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		8.231.946	7.591.076
Net Increase (Decrease) in Cash and Cash Equivalents		29.113.459	3.735.488
Cash and Cash Equivalents at Beginning of the Period		355.029.322	359.864.700
Cash and Cash Equivalents at End of the Period		384.142.781	363.600.188

		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 Other Accumulated 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		10.000.000	110.264	1.195.273	23.772.963	-2.501.549	23.654.403	11.532.809	1.770.256	14.911.133	110.787.175	72.564.757				267.797.484
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		10.000.000	110.264	1.195.273	23.772.963	-2.501.549	23.654.403	11.532.809	1.770.256	14.911.133	110.787.175	72.564.757				267.797.484
	Total Comprehensive Income (Loss)					960.797	-1.047.084	3.441.190	3.152.012	-17.532.141	4.138.939		34.684.797				27.798.510
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves		15.000.000									-15.000.000					
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			-13.511	89.281							1.715.172	184.361				1.975.303
	Profit Distributions											65.338.278	-				-7.017.722
	Dividends Paid												-7.017.722				-7.017.722
	Transfers To Reserves											65.338.278	-				
Other																	
Equity at end of period		25.000.000	96.753	1.284.554	24.733.760	-3.548.633	27.095.593	14.684.821	-15.761.885	19.050.072	162.840.625	393.118	34.684.797			290.553.575	
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		25.000.000	98.877	4.696.233	34.784.735	-3.323.365	37.556.608	13.744.205	-20.936.864	18.949.675	161.392.775	46.374.893				318.337.772
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		25.000.000	98.877	4.696.233	34.784.735	-3.323.365	37.556.608	13.744.205	-20.936.864	18.949.675	161.392.775	46.374.893				318.337.772
	Total Comprehensive Income (Loss)					4.429.099		3.510.954	7.792.791	1.079.164	5.727.360		44.002.369				66.541.737
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves																
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			438.303	-854.838	-2.423.668		-2.338.526				2.996.274	2.423.669				241.214
	Profit Distributions											41.823.148	-				-4.475.968
	Dividends Paid												46.299.116				-4.475.968
	Transfers To Reserves											41.823.148	-				
Other																	
Equity at end of period		25.000.000	537.180	3.841.395	36.790.166	-3.323.365	38.729.036	21.536.996	-19.857.700	24.677.035	206.212.197	2.499.446	44.002.369			380.644.755	