

KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Consolidated Financial Statements





Independet Audit Comment

Independent Audit Company	PwC Bağımsız denetim ve serbest muhasebeci mali müşavirlik a.Ş
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

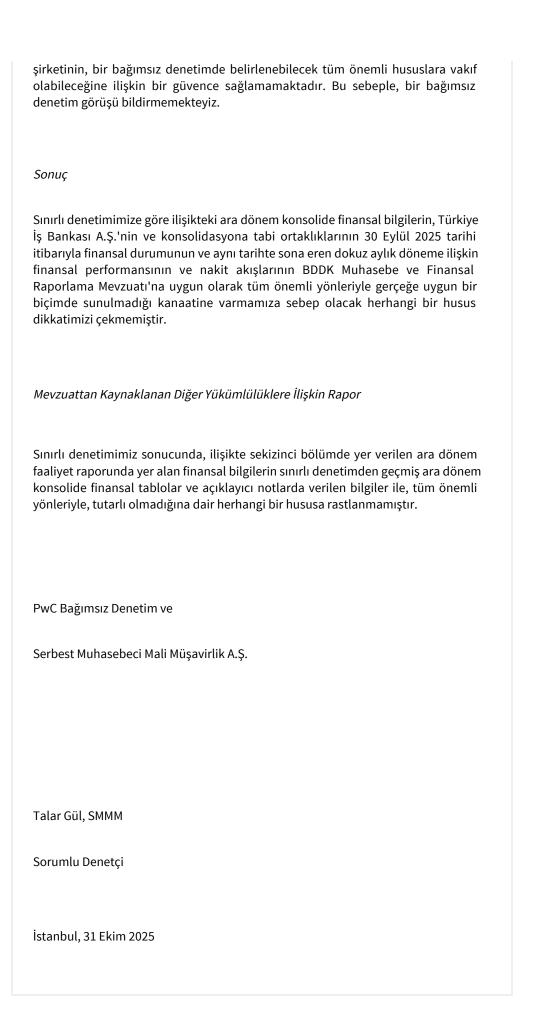
Türkiye İş Bankası A.Ş. Genel Kurulu'na

Giriş

Türkiye İş Bankası A.Ş.'nin ("Banka") 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. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren " BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem 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





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

	Footnote Reference		Current Period 30.09.2025			Previous Period 31.12.2024	
	roothote kererence	TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		693.794.961	920.916.375	1.614.711.336	615.642.840	639.596.921	1.255.239.761
Cash and cash equivalents		311.951.066	626.194.221	938.145.287	311.967.779	421.360.397	733.328.176
Cash and Cash Balances at Central Bank	V-I-a	265.913.450	499.082.912	764.996.362	278.450.061	354.096.475	632.546.536
Banks	V-I-ç	32.202.080	127.531.660	159.733.740	22.914.928	67.508.683	90.423.611
Receivables From Money Markets		13.919.515	0	13.919.515	10.813.365	0	10.813.365
Allowance for Expected Losses (-)		-83.979	-420.351	-504.330	-210.575	-244.761	-455.336
Financial assets at fair value through profit or loss	V-I-b	51.972.864	44.144.915	96.117.779	46.089.229	29.685.102	75.774.331
Public Debt Securities		2.104.944	39.976.297	42.081.241	571.659	26.681.100	27.252.759
Equity instruments		2.086.636	258.193	2.344.829	6.407.420	467.439	6.874.859
Other Financial Assets		47.781.284	3.910.425	51.691.709	39.110.150	2.536.563	41.646.713
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	328.275.174	231.072.514	559.347.688	254.347.393	171.801.635	426.149.028
Public Debt Securities		324.748.169	208.853.341	533.601.510	251.170.013	160.779.443	411.949.456
Equity instruments		560.250	5.511.856	6.072.106	417.432	4.023.536	4.440.968
Other Financial Assets		2.966.755	16.707.317	19.674.072	2.759.948	6.998.656	9.758.604
Derivative financial assets	V-I-c-i	1.595.857	19.504.725	21.100.582	3.238.439	16.749.787	19.988.226
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.595.857	19.504.725	21.100.582	3.238.439	16.749.787	19.988.226
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.627.458.582	1.143.731.149	2.771.189.731	1.328.499.830	841.806.291	2.170.306.121
Loans	V-I-e	1.411.383.321	1.075.511.779	2.486.895.100	1.096.594.825	790.696.012	1.887.290.837
Receivables From Leasing Transactions	V-I-ı	6.413.302	38.609.001	45.022.303	6.624.783	21.205.949	27.830.732
Factoring Receivables		30.867.990	10.350.495	41.218.485	26.216.589	9.294.028	35.510.617
Other Financial Assets Measured at Amortised Cost	V-I-f	240.080.714	44.547.344	284.628.058	240.288.834	41.068.345	281.357.179
Public Debt Securities		237.571.194	26.897.236	264.468.430	236.823.940	23.827.649	260.651.589
Other Financial Assets		2.509.520	17.650.108	20.159.628	3.464.894	17.240.696	20.705.590
Allowance for Expected Credit Losses (-)		-61.286.745	-25.287.470	-86.574.215	-41.225.201	-20.458.043	-61.683.244
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net	V-I-l	90.014	22.829	112.843	34.000	18.344	52.344
Held for Sale		90.014	22.829	112.843	34.000	18.344	52.344
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		135.825.380	0	135.825.380	111.411.807	0	111.411.807
Investments in Associates (Net)	V-I-g	1.195.219	0	1.195.219	651.282	0	651.282

Associates Accounted for Using Equity Method		989.929	0	989.929	554.844	0	554.844
Unconsolidated Associates		205.290	0	205.290	96.438	0	96.438
Investments in Subsidiaries (Net)	V-I-ğ	133.595.452	0	133.595.452	110.616.058	0	110.616.058
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		133.595.452	0	133.595.452	110.616.058	0	110.616.058
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	1.034.709	0	1.034.709	144.467	0	144.467
Jointly Controlled Partnerships Accounted for Using Equity Method		949.226	0	949.226	0	0	0
Unconsolidated Jointly Controlled Partnerships		85.483	0	85.483	144.467	0	144.467
TANGIBLE ASSETS (Net)		83.245.069	668.102	83.913.171	70.597.501	548.097	71.145.598
INTANGIBLE ASSETS AND GOODWILL (Net)		17.504.458	217.006	17.721.464	12.075.964	238.404	12.314.368
Goodwill		0	0	0	27.994	0	27.994
Other		17.504.458	217.006	17.721.464	12.047.970	238.404	12.286.374
INVESTMENT PROPERTY (Net)	V-I-j	23.827.273	0	23.827.273	25.407.317	0	25.407.317
CURRENT TAX ASSETS		245.234	130.678	375.912	96.312	13.761	110.073
DEFERRED TAX ASSET	V-I-k	35.932.720	0	35.932.720	30.811.538	0	30.811.538
OTHER ASSETS (Net)	V-I-m	170.091.699	67.723.661	237.815.360	138.971.673	44.927.721	183.899.394
TOTAL ASSETS		2.788.015.390	2.133.409.800	4.921.425.190	2.333.548.782	1.527.149.539	3.860.698.321
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	1.573.020.639	1.344.774.223	2.917.794.862	1.203.500.844	975.916.686	2.179.417.530
LOANS RECEIVED	V-II-a	20.030.236	350.996.456	371.026.692	48.988.007	252.713.125	301.701.132
MONEY MARKET FUNDS	V-II-C	159.411.100	165.348.718	324.759.818	259.797.239	97.857.054	357.654.293
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MARKETABLE SECURITIES (Net)	V-II-ç	23.699.115	227.693.198	251.392.313	14.609.149	157.927.691	172.536.840
Bills		22.736.133	2.953.291	25.689.424	6.964.236	0	6.964.236
Asset-backed Securities		0	0	0	2.052.309	157.007.001	2.052.309
Bonds		962.982	224.739.907	225.702.889	5.592.604	157.927.691	163.520.295
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	V-II-b-f	529.495	9.384.935	9.914.430	279.118	11.518.855	11.797.973
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		529.495	9.384.935	9.914.430	279.118	11.518.855	11.797.973
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	5.331.235	523.771	5.855.006	3.413.844	458.566	3.872.410
PROVISIONS	V-II-g	131.643.615	62.668.963	194.312.578	109.178.239	49.411.690	158.589.929
Provision for Restructuring	- C	0	0	0	0	0	0
Reserves for Employee Benefits		8.965.732	18.648	8.984.380	7.092.554	11.868	7.104.422
Insurance Technical Reserves (Net)		88.870.283	60.536.045	149.406.328	70.674.366	46.847.513	117.521.879
Other provisions		33.807.600	2.114.270	35.921.870	31.411.319	2.552.309	33.963.628
CURRENT TAX LIABILITIES	V-II-ğ	23.968.048	226.522	24.194.570	14.942.949	472.319	15.415.268
DEFERRED TAX LIABILITY	V-II-ğ	3.426.715	24.056	3.450.771	2.907.265	28.449	2.935.714
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	75.168.710	77.505.965	2.340.183	55.446.014	57.786.197
Loans		0	0	0	0	0	0
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Other Debt Instruments		2.337.255	75.168.710	77.505.965	2.340.183	55.446.014	57.786.197
OTHER LIABILITIES	V-II-d	237.974.187	54.847.820	292.822.007	179.493.801	46.101.221	225.595.022
QUITY	V-II-h	436.465.433	11.266.898	447.732.331	367.632.994	5.079.120	372.712.114
Issued capital		25.000.000	0	25.000.000	25.000.000	0	25.000.000
Capital Reserves		4.086.588	0	4.086.588	4.597.476	0	4.597.476
Equity Share Premiums		566.161	0	566.161	121.391	0	121.391
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		3.520.427	0	3.520.427	4.476.085	0	4.476.085
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		74.748.654	910	74.749.564	69.464.585	910	69.465.495
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		23.227.536	2.456.596	25.684.132	12.207.203	-925.800	11.281.403
Profit Reserves		195.966.448	3.498.109	199.464.557	154.643.193	2.060.375	156.703.568
Legal Reserves		20.118.508	261.152	20.379.660	16.351.074	136.513	16.487.587
Statutory Reserves		1.502.505	0	1.502.505	863.802	0	863.802
Extraordinary Reserves		174.345.435	3.236.957	177.582.392	137.428.317	1.923.862	139.352.179
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		46.391.476	5.008.171	51.399.647	47.486.855	3.634.089	51.120.944
Prior Years' Profit or Loss		5.076.158	2.196.356	7.272.514	4.815.021	769.044	5.584.065
Current Period Net Profit Or Loss		41.315.318	2.811.815	44.127.133	42.671.834	2.865.045	45.536.879
Non-controlling Interests	V-II-ı	67.044.731	303.112	67.347.843	54.233.682	309.546	54.543.228
Total equity and liabilities		2.617.961.448	2.303.463.742	4.921.425.190	2.207.114.577	1.653.583.744	3.860.698.321



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

Presentation Currency
Nature of Financial Statements

1.000 TL Consolidated

Current Period Previous Period 30.09.2025 31.12.2024 Footnote Reference FC FC Off-Balance Sheet Items (TFRS 9 Impairment Model Applied) **OFF-BALANCE SHEET COMMITMENTS** 2.772.871.246 2.389.017.283 5.161.888.529 1.515.029.648 1.858.850.923 3.373.880.571 **GUARANTIES AND WARRANTIES** V-III 383.783.418 453.596.188 837.379.606 285.407.206 307.809.745 593.216.951 Letters of Guarantee 356.349.277 284.253.337 640.602.614 262.874.566 191.978.642 454.853.208 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 72.827.357 126.985.089 199.812.446 26.321.882 76.460.281 102.782.163 Other Letters of Guarantee 280.839.828 154.637.499 435.477.327 234.311.067 113.276.431 347.587.498 25.808.821 Bank Acceptances 9.743.064 35.551.885 20.465.688 5.747.638 26.213.326 Import Letter of Acceptance 3.825.017 3.825.017 2.450.307 2.450.307 0 Other Bank Acceptances 25.808.821 5.918.047 31.726.868 20.465.688 3.297.331 23.763.019 Letters of Credit 1.621.832 153.359.416 154.981.248 2.063.314 104.381.611 106.444.925 **Documentary Letters of Credit** 1.466.952 114.055.174 115.522.126 1.714.172 76.593.552 78.307.724 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 **Endorsements** 0 0 0 0 0 0 Endorsements to the Central Bank of Turkey 0 0 Other Endorsements 0 0 0 0 0 0 Purchase Guarantees for Securities Issued 0 0 0 0 0 0 **Factoring Guarantees** 3.488 6.240.371 6.243.859 3.638 5.701.854 5.705.492 Other Guarantees Other Collaterals 0 0 COMMITMENTS 2.083.735.303 180.718.487 2.264.453.790 1.025.159.850 84.084.334 1.109.244.184 **Irrevocable Commitments** 2.076.100.157 148.976.407 2.225.076.564 1.019.978.192 61.262.813 1.081.241.005 Forward Asset Purchase Commitments 47.707.113 108.459.433 156.166.546 7.945.928 27.609.536 35.555.464 Time Deposit Purchase and Sales Commitments 0 0 0 0 0 Share Capital Commitments to Associates and 156.112 156.112 142.284 142.284 0 0 Subsidiaries **Loan Granting Commitments** 427.384.455 5.418.883 432.803.338 232.701.080 3.907.881 236.608.961 Securities Issue Brokerage Commitments Commitments for Reserve Requirements 0 0 0 0 0 Commitments for Cheque Payments 22.444.529 0 22.444.529 15.115.800 15.115.800 Tax and Fund Liabilities Arised from Export 1.680.887 0 1.680.887 1.096.921 0 1.096.921 Commitments Commitments for Credit Card Limits 1.542.491.085 1.542.491.085 737.663.382 0 737.663.382 0 Commitments for Credit Cards and Banking Services 2.873.555 0 2.873.555 2.267.499 0 2.267.499 Promotions Receivables from Short Sale Commitments of 0 0 0 0 0 Marketable Securities

Securities						
Other Irrevocable Commitments	31.518.533	34.941.979	66.460.512	23.187.582	29.603.112	52.7
Revocable Commitments	7.635.146	31.742.080	39.377.226	5.181.658	22.821.521	28.0
Revocable Loan Granting Commitments	7.635.146	31.742.080	39.377.226	5.181.658	22.821.521	28.0
Other Revocable Commitments	0	0	0	0	0	
DERIVATIVE FINANCIAL INSTRUMENTS	305.352.525	1.754.702.608	2.060.055.133	204.462.592	1.466.956.844	1.671.
Derivative Financial Instruments Held For Hedging	0	86.716.045	86.716.045	0	69.298.701	69.
Fair Value Hedges	0	86.716.045	86.716.045	0	69.298.701	69.
Cash Flow Hedges	0	0	0	0	0	
Hedges of Net Investment in Foreign Operations	0	0	0	0	0	
Derivative Financial Instruments Held For Trading	305.352.525	1.667.986.563	1.973.339.088	204.462.592	1.397.658.143	1.602.
Forward Foreign Currency Buy or Sell Transactions	84.125.672	167.860.870	251.986.542	27.479.935	99.633.598	127.
Forward Foreign Currency Buying Transactions	27.724.399	99.546.092	127.270.491	14.835.593	48.888.485	63.
Forward Foreign Currency Sale Transactions	56.401.273	68.314.778	124.716.051	12.644.342	50.745.113	63.
Currency and Interest Rate Swaps	159.576.243	1.217.931.845	1.377.508.088	162.009.487	1.165.689.686	1.327.
Currency Swap Buy Transactions	10.552.668	274.623.001	285.175.669	11.029.664	312.159.655	323.
Currency Swap Sell Transactions	117.932.895	300.902.698	418.835.593	121.060.177	274.545.733	395.
Interest Rate Swap Buy Transactions	15.545.340	321.203.073	336.748.413	15.409.823	289.492.149	304.
Interest Rate Swap Sell Transactions	15.545.340	321.203.073	336.748.413	14.509.823	289.492.149	304.
Currency, Interest Rate and Securities Options	43.216.946	84.553.371	127.770.317	11.229.965	43.904.183	55.
Currency Options Buy Transactions	22.418.176	34.979.083	57.397.259	5.968.328	15.823.362	21.
Currency Options Sell Transactions	20.198.995	35.749.517	55.948.512	4.119.355	16.421.795	20.
Interest Rate Options Buy Transactions	0	6.910.720	6.910.720	0	5.829.513	5.
Interest Rate Options Sell Transactions	0	6.910.720	6.910.720	0	5.829.513	5.
Securities Options Buy Transactions	244.639	3.331	247.970	263.607	0	
Securities Options Sell Transactions	355.136	0	355.136	878.675	0	
Currency Futures	15.090.200	20.251.355	35.341.555	1.356.040	1.711.894	3.
Currency Futures Buy Transactions	731.779	19.254.594	19.986.373	515.915	1.287.679	1.
Currency Futures Sell Transactions	14.358.421	996.761	15.355.182	840.125	424.215	1.
Interest Rate Futures Buy and Sell Transactions	0	0	0	0	0	
Interest Rate Futures Buy Transactions	0	0	0	0	0	
Interest Rate Futures Sell Transactions	0	0	0	0	0	
Other	3.343.464	177.389.122	180.732.586	2.387.165	86.718.782	89.
CUSTODY AND PLEDGES RECEIVED	3.630.238.951	6.494.043.391	10.124.282.342	2.821.321.627	5.100.248.268	7.921.
ITEMS HELD IN CUSTODY	436.452.770	402.184.293	838.637.063	256.203.469	314.199.435	570.
Customer Fund and Portfolio Balances	0	0	0	0	0	
Securities Held in Custody	297.870.868	12.311.100	310.181.968	145.968.039	9.938.561	155.
Cheques Received for Collection	124.376.227	178.475.182	302.851.409	98.646.479	145.603.209	244.
Commercial Notes Received for Collection	8.848.745	102.058.519	110.907.264	7.285.957	75.099.924	82.
Other Assets Received for Collection	0	0	0	0	0	
Securities that will be Intermediated to Issue	0	0	0	0	0	
Other Items Under Custody	5.356.930	109.339.492	114.696.422	4.302.994	83.557.741	87.
Custodians	0	0	0	0	0	011
PLEDGED ITEMS	3.193.786.181	6.091.859.098	9.285.645.279	2.565.118.158	4.786.048.833	7.351.
Securities	101.205.551	619.110.490	720.316.041	100.345.097	472.290.340	572.
Guarantee Notes	43.480.457	140.112.581	183.593.038	36.931.932	115.217.517	152.
Commodity	564.010.537	838.083.939	1.402.094.476	474.402.725	683.951.078	1.158
Warrant	0	838.083.939	1.402.094.476	474.402.725	0 0	1.158.
Real Estate	1.718.447.854	2.676.077.400	4.394.525.254	1.318.538.444	2.134.925.561	3.453.
Neal Estate	1.118.441.854	2.010.011.400	4.334.323.234	1.310.338.444	2.134.923.501	ა.453.

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	6.403.110.197	8.883.060.674	15.286.170.871	4.336.351.275	6.959.099.191	11.295.450.466



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

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
atement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-a	615.249.134	422.197.455	219.434.245	161.571.50
Interest Income on Loans		388.628.149	269.791.345	140.844.071	102.352.23
Interest Income on Reserve Deposits		56.818.563	22.793.312	20.867.226	11.427.46
Interest Income on Banks		12.650.574	9.040.655	4.236.904	2.897.07
Interest Income on Money Market Placements		5.743.620	3.584.438	1.593.887	1.000.69
Interest Income on Marketable Securities Portfolio		137.436.614	107.611.349	46.733.441	40.772.54
Financial Assets At Fair Value Through Profit Loss		1.318.064	1.027.637	512.112	504.28
Financial Assets At Fair Value Through Other Comprehensive Income		79.883.898	54.532.445	28.058.461	20.480.62
Financial Assets Measured at Amortised Cost		56.234.652	52.051.267	18.162.868	19.787.63
Finance Leasing Interest Income		4.025.610	3.214.528	1.482.217	1.166.55
Other Interest Income		9.946.004	6.161.828	3.676.499	1.954.92
INTEREST EXPENSES (-)	V-IV-b	-514.840.058	-364.387.872	-178.143.967	-149.268.76
Interest Expenses on Deposits		-375.919.703	-256.167.057	-137.085.244	-102.358.58
Interest Expenses on Funds Borrowed		-25.803.958	-18.075.995	-6.387.004	-7.668.74
Interest Expenses on Money Market Funds		-89.801.442	-68.159.162	-26.507.309	-32.581.83
Interest Expenses on Securities Issued		-21.487.830	-16.526.964	-7.635.338	-6.137.89
Lease Interest Expenses		-942.257	-546.311	-382.791	-308.15
Other Interest Expense		-884.868	-4.912.383	-146.281	-213.55
NET INTEREST INCOME OR EXPENSE		100.409.076	57.809.583	41.290.278	12.302.73
NET FEE AND COMMISSION INCOME OR EXPENSES		87.792.293	61.180.958	32.764.678	22.521.66
Fees and Commissions Received		115.502.620	85.428.910	43.090.254	31.673.81
From Noncash Loans		5.619.944	4.129.597	1.990.362	1.481.04
Other		109.882.676	81.299.313	41.099.892	30.192.76
Fees and Commissions Paid (-)		-27.710.327	-24.247.952	-10.325.576	-9.152.15
Paid for Noncash Loans		-140.952	-140.148	-49.136	-47.56
Other		-27.569.375	-24.107.804	-10.276.440	-9.104.58
DIVIDEND INCOME		428.417	261.198	14.506	35.61
TRADING INCOME OR LOSS (Net)	V-IV-c	4.357.138	5.136.352	2.057.820	9.554.57
Gains (Losses) Arising from Capital Markets Transactions		13.778.459	28.015.671	6.795.929	9.485.60
Gains (Losses) Arising From Derivative Financial Transactions		-26.508.933	-48.299.932	-502.660	-7.806.06
Foreign Exchange Gains or Losses		17.087.612	25.420.613	-4.235.449	7.875.03
OTHER OPERATING INCOME	V-IV-ç	95.480.497	75.718.449	28.786.709	22.935.27
GROSS PROFIT FROM OPERATING ACTIVITIES		288.467.421	200.106.540	104.913.991	67.349.86
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-42.204.984	-17.701.733	-16.504.123	-7.457.00
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-912.910	-765.481	-339.513	-276.52
PERSONNEL EXPENSES (-)		-53.708.994	-42.113.762	-19.454.443	-16.965.59
OTHER OPERATING EXPENSES (-)	V-IV-e	-131.085.537	-94.361.940	-46.935.813	-35.026.07
NET OPERATING INCOME (LOSS)		60.554.996	45.163.624	21.680.099	7.624.67
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		10.461.076	7.625.795	1.378.981	2.225.29
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		71.016.072	52.789.419	23.059.080	9.849.97
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-10.725.155	-4.323.948	-3.774.550	-344.39
Current Tax Provision		-14.446.408	-10.556.637	-4.170.530	-3.441.58
Expense Effect of Deferred Tax		-12.898.435	-15.631.513	-7.023.052	-9.912.10
Income Effect of Deferred Tax		16.619.688	21.864.202	7.419.032	13.009.29
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		60.290.917	48.465.471	19.284.530	9.505.58
INCOME ON DISCONTINUED OPERATIONS		0	0	0	
Income on Assets Held for Sale		0	0	0	
Gain on Sale of Associates, Subsidiaries and Jointly			-		
Controlled Entities (Joint Ventures)		0	0	0	
Other Income on Discontinued Operations		0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	V-IV-f	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	60.290.917	48.465.471	19.284.530	9.505.580
Profit (Loss) Attributable to Group		44.127.133	34.846.429	14.088.650	5.515.852
Profit (loss), attributable to non-controlling interests		16.163.784	13.619.042	5.195.880	3.989.728
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.		1,76510000	1,39390000	0,56350000	0,22060000



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

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		60.290.917	48.465.471		
OTHER COMPREHENSIVE INCOME		23.004.357	-5.808.712		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		9.482.742	4.506.728		
Gains (Losses) on Revaluation of Property, Plant and Equipment		8.688.164	3.174.169		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-86.332	-1.757.552		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		1.482.747	1.359.087		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-601.837	1.731.024		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		13.521.615	-10.315.440		
Exchange Differences on Translation		7.656.326	3.318.535		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		2.028.811	-25.278.814		
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		7.943.864	5.542.622		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.524.268	8.386.598		
TOTAL COMPREHENSIVE INCOME (LOSS)		83.295.274	42.656.759		



Statement of Cash Flow (TFRS 9 Impairment Model Applied)

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
tatement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		103.786.978	59.846.6
Interest Received		587.764.172	381.879.5
Interest Paid		-517.507.514	-347.986.2
Dividends received		428.417	261.1
Fees and Commissions Received		115.502.620	85.571.3
Other Gains		87.881.736	74.095.8
Collections from Previously Written Off Loans and Other Receivables		7.500.943	4.658.5
Cash Payments to Personnel and Service Suppliers		-101.556.570	-78.279.8
Taxes Paid		-19.975.106	-19.987.
Other		-56.251.720	-40.366.0
Changes in Operating Assets and Liabilities Subject to Banking Operations		-33.673.774	76.971.9
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-6.067.786	-18.523.8
Net (Increase) Decrease in Due From Banks		-116.986.442	-94.802.
Net (Increase) Decrease in Loans		-398.014.489	-366.434.
Net (Increase) Decrease in Other Assets		-45.545.475	-45.373.
Net Increase (Decrease) in Bank Deposits		628.577	-23.369.
Net Increase (Decrease) in Other Deposits		509.980.765	290.812.
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		1.364.072	50.221.
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		20.967.004	284.441.
Net Cash Provided From Banking Operations		70.113.204	136.818.
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-92.949.286	-137.200.
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-6.249.730	-2.935.
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		704.705	804.
Cash Paid For Tangible And Intangible Asset Purchases		-9.005.018	-3.953.
Cash Obtained from Tangible and Intangible Asset Sales		7.224.847	111.
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-397.751.330	-186.025.
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		300.670.213	88.805.
Cash Paid for Purchase of Financial Assets At Amortised Cost		-43.372.771	-103.476.
Cash Obtained from Sale of Financial Assets At Amortised Cost		61.752.290	72.824.
Other		-6.922.492	-3.355.
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		57.037.243	-4.266.
Cash Obtained from Loans and Securities Issued		164.973.210	95.686.
Cash Outflow Arised From Loans and Securities Issued		-97.076.158	-90.741.
Equity Instruments Issued		0	
Dividends paid		-8.346.758	-7.648.
Payments of lease liabilities		-2.513.051	-1.561.
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		8.873.382	8.689.
Net Increase (Decrease) in Cash and Cash Equivalents		43.074.543	4.042.
Cash and Cash Equivalents at Beginning of the Period		395.130.686	397.294.
Cash and Cash Equivalents at End of the Period		438.205.229	401.336.



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

Presentation Currency Jature of Financial Statemen 1.000 TL

							Other Acc	umulated Compr	ehensive Income That Will Not Be Reclas: Profit and Loss	sified In	Other <i>F</i>	Accumulated Comprehensive I	ncome That Will Be Reclassified In Profit and Loss					
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Reserves	Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses or Remeasurement of Defined Benefit Plans	TUSING EQUITY METHOD THAT WILL NOT BE RE	nted for Exclassified Di Amounts vill not be Tr	xchange fferences on	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)	Prior Profit Years' Reserves Profits o Losses	Period Net r Profit (Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		10.000.000	138.553		1.131.401	31.172.456	-2.620.26	5	16.976.367 12	2.499.003	2.959.293	12.454.863	110.860.179 72.625.33	L9	268.197.169	35.159.671	. 303.356.840
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		10.000.000	138.553		1.131.401	31.172.456			16.976.367 12				110.860.179 72.625.33		268.197.169		. 303.356.840
	Total Comprehensive Income (Loss)						2.961.952	-1.169.88	0	1.368.141	3.297.281	-17.517.966	3.934.915		34.846.429	27.720.872	14.935.887	42.656.759
	Capital Increase in Cash		15 000 000											45.000.000				0
Previous Period 01.01.2024 - 30.09.2024	Capital Increase Through Internal Reserves		15.000.000)										-15.000.000				0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt			-18.799		-65.665								1.513.238 197.99	-1	1.626.725	200 041	1.895.366
	Increase (decrease) through other changes, equity			-18.799		-65.665										1.626.725	268.641	1.895.366
	Profit Distributions													60.716.961 67.707.19		-6.990.229		-7.612.056
	Dividends Paid													-7.017.72	22	-7.017.722	-631.084	-7.648.806
	Transfers To Reserves													60.689.468	- 58			0
	Other													27.493		27.493	9.257	36.750
	Equity at end of period		25.000.000	119.754	(1.065.736	34.134.408	-3.790.14	5	18.344.508 1	5.796.284	-14.558.673	16.389.778	158.090.378 5.116.08	34.846.429	290.554.537	49.742.372	340.296.909
	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		25.000.000	0 121.391		4.476.085	45.092.948	-3.536.70	1	27.909.248 14	4.858.197	-19.959.127	16.382.333	156.703.568 51.120.94	14	318.168.886	54.543.228	372.712.114
	Adjustments Related to TMS 8						1010021010	0.0000								0_0,_0	0 110 101220	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		25.000.000	0 121.391		4.476.085	45.092.948	-3.536.70	1	27.909.248 14	4.858.197	-19.959.127	16.382.333	156.703.568 51.120.94	14	318.168.886	54.543.228	372.712.114
	Total Comprehensive Income (Loss)						6.588.241	-34.16	2	1.488.382	7.627.504	1.559.434	5.215.765		44.127.133	66.572.297	16.722.977	83.295.274
	Capital Increase in Cash																	0
Current Period	Capital Increase Through Internal Reserves																	0
01.01.2025 - 30.09.2025	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			444.770		-955.658	-419.818	-4	8	-2.338.526		26		3.062.114 240.56	59	33.429	-71.326	-37.897
	Profit Distributions													39.698.875	99	-4.390.124	-3.847.036	-8.237.160
	Dividends Paid													-4.475.96		-4.475.968	-3.870.790	-8.346.758
	Transfers To Reserves													39.613.031	- 31			0
	Other													85.844		85.844	23.754	109.598
	Equity at end of period		25.000.000	566.161		3.520.427	51.261.371	-3.570.91	1	27.059.104 2	2.485.701	-18.399.667	21.598.098	199.464.557 7.272.53	14 44.127.133	380.384.488		447.732.331