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

Independedt 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") 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 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 finansal bilgilerin, Türkiye İş Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 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 Yükümlülüklere İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

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	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)		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-c	20.030.236	350.996.456	371.026.692	48.988.007	252.713.125	301.701.132
MONEY MARKET FUNDS		159.411.100	165.348.718	324.759.818	259.797.239	97.857.054	357.654.293
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	0	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		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

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
EQUITY	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	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		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
Bank Acceptances		25.808.821	9.743.064	35.551.885	20.465.688	5.747.638	26.213.326
Import Letter of Acceptance		0	3.825.017	3.825.017	0	2.450.307	2.450.307
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	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		3.488	6.240.371	6.243.859	3.638	5.701.854	5.705.492
Other Collaterals		0	0	0	0	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	0
Share Capital Commitments to Associates and Subsidiaries		0	156.112	156.112	0	142.284	142.284
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		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		31.518.533	34.941.979	66.460.512	23.187.582	29.603.112	52.790.694
Revocable Commitments		7.635.146	31.742.080	39.377.226	5.181.658	22.821.521	28.003.179
Revocable Loan Granting Commitments		7.635.146	31.742.080	39.377.226	5.181.658	22.821.521	28.003.179
Other Revocable Commitments		0	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	1.671.419.436
Derivative Financial Instruments Held For Hedging		0	86.716.045	86.716.045	0	69.298.701	69.298.701
Fair Value Hedges		0	86.716.045	86.716.045	0	69.298.701	69.298.701
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		305.352.525	1.667.986.563	1.973.339.088	204.462.592	1.397.658.143	1.602.120.735
Forward Foreign Currency Buy or Sell Transactions		84.125.672	167.860.870	251.986.542	27.479.935	99.633.598	127.113.533
Forward Foreign Currency Buying Transactions		27.724.399	99.546.092	127.270.491	14.835.593	48.888.485	63.724.078
Forward Foreign Currency Sale Transactions		56.401.273	68.314.778	124.716.051	12.644.342	50.745.113	63.389.455
Currency and Interest Rate Swaps		159.576.243	1.217.931.845	1.377.508.088	162.009.487	1.165.689.686	1.327.699.173
Currency Swap Buy Transactions		10.552.668	274.623.001	285.175.669	11.029.664	312.159.655	323.189.319
Currency Swap Sell Transactions		117.932.895	300.902.698	418.835.593	121.060.177	274.545.733	395.605.910
Interest Rate Swap Buy Transactions		15.545.340	321.203.073	336.748.413	15.409.823	289.492.149	304.901.972
Interest Rate Swap Sell Transactions		15.545.340	321.203.073	336.748.413	14.509.823	289.492.149	304.001.972
Currency, Interest Rate and Securities Options		43.216.946	84.553.371	127.770.317	11.229.965	43.904.183	55.134.148
Currency Options Buy Transactions		22.418.176	34.979.083	57.397.259	5.968.328	15.823.362	21.791.690
Currency Options Sell Transactions		20.198.995	35.749.517	55.948.512	4.119.355	16.421.795	20.541.150
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		244.639	3.331	247.970	263.607	0	263.607
Securities Options Sell Transactions		355.136	0	355.136	878.675	0	878.675
Currency Futures		15.090.200	20.251.355	35.341.555	1.356.040	1.711.894	3.067.934
Currency Futures Buy Transactions		731.779	19.254.594	19.986.373	515.915	1.287.679	1.803.594
Currency Futures Sell Transactions		14.358.421	996.761	15.355.182	840.125	424.215	1.264.340
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		3.343.464	177.389.122	180.732.586	2.387.165	86.718.782	89.105.947
CUSTODY AND PLEDGES RECEIVED		3.630.238.951	6.494.043.391	10.124.282.342	2.821.321.627	5.100.248.268	7.921.569.895
ITEMS HELD IN CUSTODY		436.452.770	402.184.293	838.637.063	256.203.469	314.199.435	570.402.904
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		297.870.868	12.311.100	310.181.968	145.968.039	9.938.561	155.906.600
Cheques Received for Collection		124.376.227	178.475.182	302.851.409	98.646.479	145.603.209	244.249.688
Commercial Notes Received for Collection		8.848.745	102.058.519	110.907.264	7.285.957	75.099.924	82.385.881
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		3.193.786.181	6.091.859.098	9.285.645.279	2.565.118.158	4.786.048.833	7.351.166.991
Securities		101.205.551	619.110.490	720.316.041	100.345.097	472.290.340	572.635.437
Guarantee Notes		43.480.457	140.112.581	183.593.038	36.931.932	115.217.517	152.149.449
Commodity		564.010.537	838.083.939	1.402.094.476	474.402.725	683.951.078	1.158.353.803
Warrant		0	0	0	0	0	0
Real Estate		1.718.447.854	2.676.077.400	4.394.525.254	1.318.538.444	2.134.925.561	3.453.464.005
Other Pledged Items		766.641.782	1.818.474.688	2.585.116.470	634.899.960	1.379.664.337	2.014.564.297

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)

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	V-IV-a	615.249.134	422.197.455	219.434.245	161.571.502
Interest Income on Loans		388.628.149	269.791.345	140.844.071	102.352.232
Interest Income on Reserve Deposits		56.818.563	22.793.312	20.867.226	11.427.465
Interest Income on Banks		12.650.574	9.040.655	4.236.904	2.897.079
Interest Income on Money Market Placements		5.743.620	3.584.438	1.593.887	1.000.699
Interest Income on Marketable Securities Portfolio		137.436.614	107.611.349	46.733.441	40.772.544
Financial Assets At Fair Value Through Profit Loss		1.318.064	1.027.637	512.112	504.284
Financial Assets At Fair Value Through Other Comprehensive Income		79.883.898	54.532.445	28.058.461	20.480.629
Financial Assets Measured at Amortised Cost		56.234.652	52.051.267	18.162.868	19.787.631
Finance Leasing Interest Income		4.025.610	3.214.528	1.482.217	1.166.559
Other Interest Income		9.946.004	6.161.828	3.676.499	1.954.924
INTEREST EXPENSES (-)	V-IV-b	-514.840.058	-364.387.872	-178.143.967	-149.268.765
Interest Expenses on Deposits		-375.919.703	-256.167.057	-137.085.244	-102.358.584
Interest Expenses on Funds Borrowed		-25.803.958	-18.075.995	-6.387.004	-7.668.741
Interest Expenses on Money Market Funds		-89.801.442	-68.159.162	-26.507.309	-32.581.834
Interest Expenses on Securities Issued		-21.487.830	-16.526.964	-7.635.338	-6.137.897
Lease Interest Expenses		-942.257	-546.311	-382.791	-308.150
Other Interest Expense		-884.868	-4.912.383	-146.281	-213.559
NET INTEREST INCOME OR EXPENSE		100.409.076	57.809.583	41.290.278	12.302.737
NET FEE AND COMMISSION INCOME OR EXPENSES		87.792.293	61.180.958	32.764.678	22.521.660
Fees and Commissions Received		115.502.620	85.428.910	43.090.254	31.673.812
From Noncash Loans		5.619.944	4.129.597	1.990.362	1.481.047
Other		109.882.676	81.299.313	41.099.892	30.192.765
Fees and Commissions Paid (-)		-27.710.327	-24.247.952	-10.325.576	-9.152.152
Paid for Noncash Loans		-140.952	-140.148	-49.136	-47.568
Other		-27.569.375	-24.107.804	-10.276.440	-9.104.584
DIVIDEND INCOME		428.417	261.198	14.506	35.613
TRADING INCOME OR LOSS (Net)	V-IV-c	4.357.138	5.136.352	2.057.820	9.554.575
Gains (Losses) Arising from Capital Markets Transactions		13.778.459	28.015.671	6.795.929	9.485.605
Gains (Losses) Arising From Derivative Financial Transactions		-26.508.933	-48.299.932	-502.660	-7.806.064
Foreign Exchange Gains or Losses		17.087.612	25.420.613	-4.235.449	7.875.034
OTHER OPERATING INCOME	V-IV-ç	95.480.497	75.718.449	28.786.709	22.935.277
GROSS PROFIT FROM OPERATING ACTIVITIES		288.467.421	200.106.540	104.913.991	67.349.862
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-42.204.984	-17.701.733	-16.504.123	-7.457.004
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-912.910	-765.481	-339.513	-276.521
PERSONNEL EXPENSES (-)		-53.708.994	-42.113.762	-19.454.443	-16.965.590
OTHER OPERATING EXPENSES (-)	V-IV-e	-131.085.537	-94.361.940	-46.935.813	-35.026.071
NET OPERATING INCOME (LOSS)		60.554.996	45.163.624	21.680.099	7.624.676
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		10.461.076	7.625.795	1.378.981	2.225.299
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		71.016.072	52.789.419	23.059.080	9.849.975
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-10.725.155	-4.323.948	-3.774.550	-344.395
Current Tax Provision		-14.446.408	-10.556.637	-4.170.530	-3.441.588
Expense Effect of Deferred Tax		-12.898.435	-15.631.513	-7.023.052	-9.912.100
Income Effect of Deferred Tax		16.619.688	21.864.202	7.419.032	13.009.293
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		60.290.917	48.465.471	19.284.530	9.505.580
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 (+/-)	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)

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)		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)

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		103.786.978	59.846.675
Interest Received		587.764.172	381.879.562
Interest Paid		-517.507.514	-347.986.279
Dividends received		428.417	261.198
Fees and Commissions Received		115.502.620	85.571.306
Other Gains		87.881.736	74.095.879
Collections from Previously Written Off Loans and Other Receivables		7.500.943	4.658.549
Cash Payments to Personnel and Service Suppliers		-101.556.570	-78.279.891
Taxes Paid		-19.975.106	-19.987.596
Other		-56.251.720	-40.366.053
Changes in Operating Assets and Liabilities Subject to Banking Operations		-33.673.774	76.971.968
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-6.067.786	-18.523.868
Net (Increase) Decrease in Due From Banks		-116.986.442	-94.802.439
Net (Increase) Decrease in Loans		-398.014.489	-366.434.368
Net (Increase) Decrease in Other Assets		-45.545.475	-45.373.167
Net Increase (Decrease) in Bank Deposits		628.577	-23.369.461
Net Increase (Decrease) in Other Deposits		509.980.765	290.812.321
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.364.072	50.221.897
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		20.967.004	284.441.053
Net Cash Provided From Banking Operations		70.113.204	136.818.643
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-92.949.286	-137.200.460
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-6.249.730	-2.935.743
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		704.705	804.499
Cash Paid For Tangible And Intangible Asset Purchases		-9.005.018	-3.953.615
Cash Obtained from Tangible and Intangible Asset Sales		7.224.847	111.828
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-397.751.330	-186.025.196
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		300.670.213	88.805.027
Cash Paid for Purchase of Financial Assets At Amortised Cost		-43.372.771	-103.476.263
Cash Obtained from Sale of Financial Assets At Amortised Cost		61.752.290	72.824.632
Other		-6.922.492	-3.355.629
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		57.037.243	-4.266.017
Cash Obtained from Loans and Securities Issued		164.973.210	95.686.633
Cash Outflow Arised From Loans and Securities Issued		-97.076.158	-90.741.947
Equity Instruments Issued		0	0
Dividends paid		-8.346.758	-7.648.806
Payments of lease liabilities		-2.513.051	-1.561.897
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		8.873.382	8.689.990
Net Increase (Decrease) in Cash and Cash Equivalents		43.074.543	4.042.156
Cash and Cash Equivalents at Beginning of the Period		395.130.686	397.294.605
Cash and Cash Equivalents at End of the Period		438.205.229	401.336.761

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

							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								
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	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)	Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
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**	**138.553**		**1.131.401**	**31.172.456**	**-2.620.265**	**16.976.367**	**12.499.003**	**2.959.293**	**12.454.863**	**110.860.179**	**72.625.319**		**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	-2.620.265	16.976.367	12.499.003	2.959.293	12.454.863	110.860.179	72.625.319		268.197.169	35.159.671	303.356.840
	Total Comprehensive Income (Loss)						2.961.952	-1.169.880	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																	0
	Capital Increase Through Internal Reserves		15.000.000										-15.000.000					0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			-18.799		-65.665							1.513.238	197.951		1.626.725	268.641	1.895.366
	Profit Distributions												60.716.961	-67.707.190		-6.990.229	-621.827	-7.612.056
	Dividends Paid													-7.017.722		-7.017.722	-631.084	-7.648.806
	Transfers To Reserves												60.689.468	-60.689.468				0
	Other												27.493			27.493	9.257	36.750
	Equity at end of period		**25.000.000**	**119.754**	**0**	**1.065.736**	**34.134.408**	**-3.790.145**	**18.344.508**	**15.796.284**	**-14.558.673**	**16.389.778**	**158.090.378**	**5.116.080**	**34.846.429**	**290.554.537**	**49.742.372**	**340.296.909**
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**	**121.391**		**4.476.085**	**45.092.948**	**-3.536.701**	**27.909.248**	**14.858.197**	**-19.959.127**	**16.382.333**	**156.703.568**	**51.120.944**		**318.168.886**	**54.543.228**	**372.712.114**
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		25.000.000	121.391		4.476.085	45.092.948	-3.536.701	27.909.248	14.858.197	-19.959.127	16.382.333	156.703.568	51.120.944		318.168.886	54.543.228	372.712.114
	Total Comprehensive Income (Loss)						6.588.241	-34.162	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
	Capital Increase Through Internal Reserves																	0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			444.770		-955.658	-419.818	-48	-2.338.526		26		3.062.114	240.569		33.429	-71.326	-37.897
	Profit Distributions												39.698.875	-44.088.999		-4.390.124	-3.847.036	-8.237.160
	Dividends Paid													-4.475.968		-4.475.968	-3.870.790	-8.346.758
	Transfers To Reserves												39.613.031	-39.613.031				0
	Other												85.844			85.844	23.754	109.598
	Equity at end of period		**25.000.000**	**566.161**	**0**	**3.520.427**	**51.261.371**	**-3.570.911**	**27.059.104**	**22.485.701**	**-18.399.667**	**21.598.098**	**199.464.557**	**7.272.514**	**44.127.133**	**380.384.488**	**67.347.843**	**447.732.331**