



KAMUYU AYDINLATMA PLATFORMU

ODEA BANK A.Ş. Bank Financial Report Unconsolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements



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

Independent Audit Comment

Independent Audit Company	KPMG BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Odea Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

Odea Bank 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 özkaynak 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 konsolide olmayan 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 konsolide olmayan 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, Odea Bank A.Ş.'nin 30 Eylül 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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 Yükümlülöklere İlişkin Rapor

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Erdal Tıkmak, SMMM

Sorumlu Denetçi

4 Kasım 2025

İstanbul, Türkiye

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)		20.728.016	28.915.680	49.643.696	9.771.881	20.322.846	30.094.727
Cash and cash equivalents		12.116.261	19.283.126	31.399.387	4.534.237	13.753.127	18.287.364
Cash and Cash Balances at Central Bank	(5.1.1)	12.119.555	13.729.078	25.848.633	3.362.999	9.861.864	13.224.863
Banks	(5.1.3)	1.388	5.558.404	5.559.792	177	3.894.300	3.894.477
Receivables From Money Markets		0	0	0	1.172.668	0	1.172.668
Allowance for Expected Losses (-)		-4.682	-4.356	-9.038	-1.607	-3.037	-4.644
Financial assets at fair value through profit or loss	(5.1.2)	3.528.270	345.887	3.874.157	2.132.643	174.327	2.306.970
Public Debt Securities		164.084	253.740	417.824	170	101.555	101.725
Equity instruments		0	90.159	90.159	0	72.413	72.413
Other Financial Assets		3.364.186	1.988	3.366.174	2.132.473	359	2.132.832
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4)	4.988.033	8.330.166	13.318.199	3.078.468	6.008.522	9.086.990
Public Debt Securities		4.958.236	8.327.518	13.285.754	3.059.104	6.006.530	9.065.634
Equity instruments		29.797	2.648	32.445	19.364	1.992	21.356
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(5.1.2)	95.452	956.501	1.051.953	26.533	386.870	413.403
Derivative Financial Assets At Fair Value Through Profit Or Loss		95.452	956.501	1.051.953	26.533	386.870	413.403
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.11)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		29.725.025	26.815.918	56.540.943	24.592.678	19.287.274	43.879.952
Loans	(5.1.5)	16.125.090	27.238.370	43.363.460	12.234.381	19.580.603	31.814.984
Receivables From Leasing Transactions	(5.1.10)	0	0		0	0	
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.1.6)	14.831.446	1.234.946	16.066.392	13.668.662	998.913	14.667.575
Public Debt Securities		14.256.665	1.234.946	15.491.611	9.717.330	998.913	10.716.243
Other Financial Assets		574.781	0	574.781	3.951.332	0	3.951.332
Allowance for Expected Credit Losses (-)		-1.231.511	-1.657.398	-2.888.909	-1.310.365	-1.292.242	-2.602.607
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.16)	58.346	0	58.346	232.539	0	232.539
Held for Sale		58.346	0	58.346	232.539	0	232.539
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		10.000	0	10.000	10.000	0	10.000
Investments in Associates (Net)	(5.1.7)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(5.I.8)	10.000	0	10.000	10.000	0	10.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.9)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5.I.12)	981.690	0	981.690	606.025	0	606.025
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.I.13)	1.147.212	0	1.147.212	966.133	0	966.133
Goodwill		0	0	0	0	0	0
Other		1.147.212	0	1.147.212	966.133	0	966.133
INVESTMENT PROPERTY (Net)	(5.I.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.I.15)	3.410.721	0	3.410.721	2.215.179	0	2.215.179
OTHER ASSETS (Net)	(5.I.17)	2.273.642	245.461	2.519.103	1.180.576	81.078	1.261.654
TOTAL ASSETS		58.334.652	55.977.059	114.311.711	39.575.011	39.691.198	79.266.209
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	23.330.078	35.037.500	58.367.578	21.858.067	26.164.536	48.022.603
LOANS RECEIVED	(5.II.3)	5.021.629	4.541.893	9.563.522	3.597.022	2.421.077	6.018.099
MONEY MARKET FUNDS	(5.II.4)	11.546.707	9.377.088	20.923.795	2.606.857	4.303.656	6.910.513
MARKETABLE SECURITIES (Net)	(5.II.5)	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
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	(5.II.2)	68.221	516.251	584.472	86.832	619.207	706.039
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		68.221	516.251	584.472	86.832	619.207	706.039
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.8)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.7)	529.796	29.807	559.603	209.208	0	209.208
PROVISIONS	(5.II.9)	295.328	104.975	400.303	441.167	84.746	525.913
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		245.518	0	245.518	186.715	0	186.715
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		49.810	104.975	154.785	254.452	84.746	339.198
CURRENT TAX LIABILITIES	(5.II.10)	527.380	0	527.380	328.796	0	328.796
DEFERRED TAX LIABILITY	(5.II.10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.11)	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	(5.II.12)	0	11.608.019	11.608.019	0	10.067.701	10.067.701
Loans		0	0	0	0	0	0

Other Debt Instruments		0	11.608.019	11.608.019	0	10.067.701	10.067.701
OTHER LIABILITIES	(5.II.6)	750.964	4.545.377	5.296.341	628.790	264.985	893.775
EQUITY		6.408.108	72.590	6.480.698	5.667.273	-83.711	5.583.562
Issued capital	(5.II.13)	5.261.811	0	5.261.811	3.288.842	0	3.288.842
Capital Reserves		-2.993	0	-2.993	-2.198	0	-2.198
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2.993	0	-2.993	-2.198	0	-2.198
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		56.912	1.506	58.418	49.933	1.133	51.066
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-148.128	71.084	-77.044	-223.291	-84.844	-308.135
Profit Reserves		2.553.987	0	2.553.987	2.883.521	0	2.883.521
Legal Reserves	(5.II.13)	174.868	0	174.868	174.868	0	174.868
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.379.119	0	2.379.119	2.708.653	0	2.708.653
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		-1.313.481	0	-1.313.481	-329.534	0	-329.534
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		-1.313.481	0	-1.313.481	-329.534	0	-329.534
Total equity and liabilities		48.478.211	65.833.500	114.311.711	35.424.012	43.842.197	79.266.209

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		66.104.963	172.613.797	238.718.760	48.080.879	119.887.038	167.967.917
GUARANTIES AND WARRANTIES	(5.III.1)	26.155.795	3.683.007	29.838.802	23.257.818	4.079.942	27.337.760
Letters of Guarantee		13.526.095	2.383.410	15.909.505	11.754.818	2.001.698	13.756.516
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		13.526.095	2.383.410	15.909.505	11.754.818	2.001.698	13.756.516
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	1.299.597	1.299.597	0	2.078.244	2.078.244
Documentary Letters of Credit		0	1.299.597	1.299.597	0	2.078.244	2.078.244
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		12.629.700	0	12.629.700	11.503.000	0	11.503.000
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.1)	17.692.458	8.686.899	26.379.357	15.705.533	8.358.217	24.063.750
Irrevocable Commitments		2.812.717	8.686.899	11.499.616	2.172.100	8.358.217	10.530.317
Forward Asset Purchase Commitments		500.433	8.588.643	9.089.076	77.792	8.296.031	8.373.823
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		1.276.887	0	1.276.887	1.366.111	0	1.366.111
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		115.977	0	115.977	127.149	0	127.149
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		915.125	0	915.125	596.610	0	596.610
Commitments for Credit Cards and Banking Services Promotions		484	0	484	627	0	627
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		3.811	98.256	102.067	3.811	62.186	65.997
Revocable Commitments		14.879.741	0	14.879.741	13.533.433	0	13.533.433
Revocable Loan Granting Commitments		14.879.741	0	14.879.741	13.533.433	0	13.533.433
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5.III.2)	22.256.710	160.243.891	182.500.601	9.117.528	107.448.879	116.566.407
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		22.256.710	160.243.891	182.500.601	9.117.528	107.448.879	116.566.407
Forward Foreign Currency Buy or Sell Transactions		2.562.593	16.736.063	19.298.656	1.113.476	9.454.875	10.568.351
Forward Foreign Currency Buying Transactions		169.564	9.567.543	9.737.107	502.538	4.732.402	5.234.940
Forward Foreign Currency Sale Transactions		2.393.029	7.168.520	9.561.549	610.938	4.722.473	5.333.411
Currency and Interest Rate Swaps		17.894.656	91.450.698	109.345.354	5.997.234	70.735.803	76.733.037
Currency Swap Buy Transactions		0	41.453.066	41.453.066	0	37.331.010	37.331.010
Currency Swap Sell Transactions		5.694.656	35.671.278	41.365.934	4.297.234	33.228.801	37.526.035
Interest Rate Swap Buy Transactions		6.100.000	7.163.177	13.263.177	850.000	87.996	937.996
Interest Rate Swap Sell Transactions		6.100.000	7.163.177	13.263.177	850.000	87.996	937.996
Currency, Interest Rate and Securities Options		105.488	50.455.118	50.560.606	1.034.734	26.340.753	27.375.487
Currency Options Buy Transactions		0	25.278.842	25.278.842	399.375	13.201.873	13.601.248
Currency Options Sell Transactions		105.488	25.176.276	25.281.764	635.359	13.138.880	13.774.239
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		1.693.973	1.602.012	3.295.985	972.084	917.448	1.889.532
Currency Futures Buy Transactions		0	1.602.012	1.602.012	482.330	458.724	941.054
Currency Futures Sell Transactions		1.693.973	0	1.693.973	489.754	458.724	948.478
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		98.076.604	320.488.153	418.564.757	88.385.909	272.574.910	360.960.819
ITEMS HELD IN CUSTODY		22.905.154	59.478.599	82.383.753	14.345.998	44.129.553	58.475.551
Customer Fund and Portfolio Balances		22.809.672	53.513.054	76.322.726	14.321.293	38.732.704	53.053.997
Securities Held in Custody		64.000	4.621.709	4.685.709	0	4.029.411	4.029.411
Cheques Received for Collection		23.471	1.343.210	1.366.681	21.158	1.367.438	1.388.596
Commercial Notes Received for Collection		8.011	626	8.637	3.547	0	3.547
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		75.113.501	260.801.792	335.915.293	74.024.950	228.268.925	302.293.875
Securities		2.114.969	15.125.255	17.240.224	1.697.491	8.725.033	10.422.524
Guarantee Notes		32.628.946	37.062.916	69.691.862	32.692.572	31.274.868	63.967.440
Commodity		3.103.811	3.675.816	6.779.627	3.036.193	4.118.956	7.155.149
Warrant		0	0	0	0	0	0
Real Estate		26.251.996	138.333.684	164.585.680	26.339.319	125.337.299	151.676.618
Other Pledged Items		11.013.779	66.604.121	77.617.900	10.259.375	58.812.769	69.072.144

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		57.949	207.762	265.711	14.961	176.432	191.393
TOTAL OFF-BALANCE SHEET ACCOUNTS		164.181.567	493.101.950	657.283.517	136.466.788	392.461.948	528.928.736

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	(5.IV.1)	11.332.089	12.230.191	4.030.872	4.053.565
Interest Income on Loans		5.068.257	6.562.615	1.843.303	2.003.145
Interest Income on Reserve Deposits		999.210	309.867	326.178	162.989
Interest Income on Banks		306.744	108.393	166.923	32.344
Interest Income on Money Market Placements		687.565	539.785	94.192	256.481
Interest Income on Marketable Securities Portfolio		4.159.815	4.649.203	1.553.426	1.587.722
Financial Assets At Fair Value Through Profit Loss		30.674	9.519	24.107	4.355
Financial Assets At Fair Value Through Other Comprehensive Income		1.367.299	1.146.405	724.943	395.338
Financial Assets Measured at Amortised Cost		2.761.842	3.493.279	804.376	1.188.029
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		110.498	60.328	46.850	10.884
INTEREST EXPENSES (-)	(5.IV.2)	-11.740.419	-11.990.010	-4.038.559	-4.248.747
Interest Expenses on Deposits		-7.520.163	-8.462.478	-2.417.698	-2.963.489
Interest Expenses on Funds Borrowed		-910.697	-1.077.979	-319.617	-329.786
Interest Expenses on Money Market Funds		-2.516.150	-1.672.633	-1.010.166	-714.359
Interest Expenses on Securities Issued		-722.103	-596.003	-256.107	-204.726
Lease Interest Expenses		-69.926	-39.677	-34.725	-15.490
Other Interest Expense		-1.380	-141.240	-246	-20.897
NET INTEREST INCOME OR EXPENSE		-408.330	240.181	-7.687	-195.182
NET FEE AND COMMISSION INCOME OR EXPENSES		638.124	558.561	252.646	189.491
Fees and Commissions Received		739.038	610.498	288.120	205.708
From Noncash Loans		206.949	201.946	71.819	75.999
Other		532.089	408.552	216.301	129.709
Fees and Commissions Paid (-)		-100.914	-51.937	-35.474	-16.217
Paid for Noncash Loans		0	0	0	0
Other		-100.914	-51.937	-35.474	-16.217
DIVIDEND INCOME	(5.IV.3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	771.563	210.811	182.017	79.232
Gains (Losses) Arising from Capital Markets Transactions		901.685	773.486	316.862	269.067
Gains (Losses) Arising From Derivative Financial Transactions		2.210.053	1.334.350	1.757.119	401.872
Foreign Exchange Gains or Losses		-2.340.175	-1.897.025	-1.891.964	-591.707
OTHER OPERATING INCOME	(5.IV.5)	1.190.758	2.401.728	102.947	799.894
GROSS PROFIT FROM OPERATING ACTIVITIES		2.192.115	3.411.281	529.923	873.435
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-598.940	-1.194.239	-97.594	-220.303
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-2.556	0	0	0
PERSONNEL EXPENSES (-)		-2.014.806	-1.534.160	-724.954	-511.140
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-2.183.875	-1.411.085	-741.728	-476.397
NET OPERATING INCOME (LOSS)		-2.608.062	-728.203	-1.034.353	-334.405
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.9)	-2.608.062	-728.203	-1.034.353	-334.405
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.10)	1.294.581	924.698	493.354	439.400
Current Tax Provision		0	-29.771	0	83.208
Expense Effect of Deferred Tax		-395.770	-277.547	-225.058	37.263
Income Effect of Deferred Tax		1.690.351	1.232.016	718.412	318.929
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.11)	-1.313.481	196.495	-540.999	104.995
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	(5.IV.12)	-1.313.481	196.495	-540.999	104.995
Profit (Loss) Attributable to Group		-1.313.481	196.495	-540.999	104.995
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		-0,25000000	0,06000000	-0,10300000	-0,00900000

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)		-1.313.481	196.495		
OTHER COMPREHENSIVE INCOME		238.443	-218.749		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		7.352	3.127		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		7.352	3.127		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		231.091	-221.876		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		330.130	-332.976		
Income (Loss) Related with Cash Flow Hedges		0	11.173		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-99.039	99.927		
TOTAL COMPREHENSIVE INCOME (LOSS)		-1.075.038	-22.254		

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		-184.439	-2.137.933
Interest Received		11.039.549	9.389.010
Interest Paid		-12.156.643	-12.152.447
Dividends received		0	0
Fees and Commissions Received		739.038	610.498
Other Gains		1.336.297	1.408.587
Collections from Previously Written Off Loans and Other Receivables		76.657	173.878
Cash Payments to Personnel and Service Suppliers		-3.402.537	-2.345.987
Taxes Paid		-248.213	-163.202
Other		2.431.413	941.730
Changes in Operating Assets and Liabilities Subject to Banking Operations		6.124.385	-1.399.831
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.554.276	-686.613
Net (Increase) Decrease in Due From Banks		-2.404.902	-1.437.360
Net (Increase) Decrease in Loans		-5.830.482	3.847.422
Net (Increase) Decrease in Other Assets		-917.329	572.441
Net Increase (Decrease) in Bank Deposits		58.923	85.970
Net Increase (Decrease) in Other Deposits		257.044	-10.341.319
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-3.289.500	-1.791.851
Net Increase (Decrease) in Funds Borrowed		16.974.491	7.982.061
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.830.416	369.418
Net Cash Provided From Banking Operations		5.939.946	-3.537.764
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.513.524	1.108.291
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-10.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.108.743	-657.014
Cash Obtained from Tangible and Intangible Asset Sales		354.819	647.780
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.719.750	-10.847.321
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.679.176	11.515.972
Cash Paid for Purchase of Financial Assets At Amortised Cost		-5.039.151	-1.664.234
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.320.125	2.123.108
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.951.727	-140.181
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-203.515	-140.181
Other		4.155.242	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.360.404	1.620.399
Net Increase (Decrease) in Cash and Cash Equivalents		10.738.553	-949.255
Cash and Cash Equivalents at Beginning of the Period		11.569.543	14.235.189
Cash and Cash Equivalents at End of the Period		22.308.096	13.285.934

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity	
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2024 - 30.09.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period	3.288.842	0	0	-2.198	0	-59.696	40.501	0	0	-28.626	-11.792	0	1.173.348	0	1.710.173	6.110.552	0	6.110.552
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Corrections	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance	3.288.842	0	0	-2.198	0	-59.696	40.501	0	0	-28.626	-11.792	0	1.173.348	0	1.710.173	6.110.552	0	6.110.552
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	3.127	0	0	-233.668	11.792	0	0	0	196.495	-22.254	0	-22.254
	Capital Increase in Cash	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	0	1.710.173	0	-	1.710.173	0	0	0
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	0	1.710.173	0	-	1.710.173	0	0	0
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period	3.288.842	0	0	-2.198	0	-59.696	43.628	0	0	-262.294	0	2.883.521	0	196.495	6.088.298	0	6.088.298	
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	3.288.842	0	0	-2.198	93.130	-85.646	43.582	0	0	-308.135	0	2.883.521	0	-329.534	5.583.562	0	5.583.562	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Corrections	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance	3.288.842	0	0	-2.198	93.130	-85.646	43.582	0	0	-308.135	0	2.883.521	0	-329.534	5.583.562	0	5.583.562	
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	7.352	0	0	231.091	0	0	0	-	1.313.481	-1.075.038	0	1.075.038
	Capital Increase in Cash	1.972.969	0	0	-795	0	0	0	0	0	0	0	0	0	0	0	1.972.174	0	1.972.174
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	0	-329.534	0	329.534	0	0	0	0
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	0	-329.534	0	329.534	0	0	0	0
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period	5.261.811	0	0	-2.993	93.130	-85.646	50.934	0	0	-77.044	0	2.553.987	0	-	1.313.481	6.480.698	0	6.480.698