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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
2025 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") 30 Eylül 2025 tarihli ilişikteki konsolide olmayan bilançosu ile aynı tarihte sona eren dokuz aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu 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 konsolide olmayan 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 ("TMS'') 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 15,000,000 Bin TL'si geçmiş yıllarda ayrılan, 11,000,000 Bin TL'si cari yılda iptal edilen toplam 4,000,000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Ayrıca, Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.4 notunda belirtiği üzere, ilişikteki 30 Eylül 2025 tarihinde sona eren dokuz aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Eylül 2024 tarihinde sona eren dokuz aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu; 2,500,000 Bin TL tutarında serbest karşılık iptalinden kaynaklanan geliri içermektedir.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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 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 olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst &Young Global Limited

Damla Harman, SMMM

Sorumlu Denetçi

6 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)		787.323.914	787.421.042	1.574.744.956	853.260.452	674.291.022	1.527.551.474
Cash and cash equivalents	V-I-1	429.812.089	582.414.101	1.012.226.190	565.869.819	402.445.620	968.315.439
Cash and Cash Balances at Central Bank	V-I-1	329.703.110	494.105.608	823.808.718	436.902.824	331.552.944	768.455.768
Banks	V-I-3	100	88.614.570	88.614.670	85	71.239.075	71.239.160
Receivables From Money Markets		100.112.500	0	100.112.500	128.971.733	0	128.971.733
Allowance for Expected Losses (-)	V-I-16	-3.621	-306.077	-309.698	-4.823	-346.399	-351.222
Financial assets at fair value through profit or loss	V-I-2	7.811.089	1.394.092	9.205.181	1.324.402	1.098.050	2.422.452
Public Debt Securities		0	0	0	0	0	0
Equity instruments		879.768	1.394.092	2.273.860	242.830	1.098.050	1.340.880
Other Financial Assets		6.931.321	0	6.931.321	1.081.572	0	1.081.572
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	323.727.702	186.931.301	510.659.003	262.947.749	267.418.353	530.366.102
Public Debt Securities		323.346.191	186.848.847	510.195.038	261.058.218	267.351.934	528.410.152
Equity instruments		381.511	61.457	442.968	238.310	48.675	286.985
Other Financial Assets		0	20.997	20.997	1.651.221	17.744	1.668.965
Derivative financial assets		25.973.034	16.681.548	42.654.582	23.118.482	3.328.999	26.447.481
Derivative Financial Assets At Fair Value Through Profit Or Loss	V-I-2	25.973.034	16.681.548	42.654.582	23.118.482	3.328.999	26.447.481
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	V-I-11	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.135.274.589	1.098.015.057	3.233.289.646	1.615.683.954	744.981.268	2.360.665.222
Loans	V-I-5	1.724.244.203	1.013.980.140	2.738.224.343	1.315.678.783	730.390.412	2.046.069.195
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	486.572.294	102.374.024	588.946.318	352.246.247	30.350.848	382.597.095
Public Debt Securities		486.572.294	101.911.593	588.483.887	352.246.247	29.640.950	381.887.197
Other Financial Assets		0	462.431	462.431	0	709.898	709.898
Allowance for Expected Credit Losses (-)		-75.541.908	-18.339.107	-93.881.015	-52.241.076	-15.759.992	-68.001.068
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	4.403.152	0	4.403.152	1.075.975	0	1.075.975
Held for Sale		4.403.152	0	4.403.152	1.075.975	0	1.075.975
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		30.111.651	3.893.124	34.004.775	27.145.854	2.927.024	30.072.878
Investments in Associates (Net)	V-I-7	8.584.941	0	8.584.941	8.357.945	0	8.357.945

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		8.584.941	0	8.584.941	8.357.945	0	8.357.945
Investments in Subsidiaries (Net)	V-I-8	21.526.710	3.893.124	25.419.834	18.787.909	2.927.024	21.714.933
Unconsolidated Financial Subsidiaries		18.272.436	3.893.124	22.165.560	16.026.072	2.927.024	18.953.096
Unconsolidated Non-Financial Subsidiaries		3.254.274	0	3.254.274	2.761.837	0	2.761.837
Jointly Controlled Partnerships (JointVentures) (Net)	V-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)		45.543.506	124.127	45.667.633	38.800.286	131.191	38.931.477
INTANGIBLE ASSETS AND GOODWILL (Net)		1.386.841	0	1.386.841	1.289.434	1.333	1.290.767
Goodwill		0	0	0	0	0	0
Other		1.386.841	0	1.386.841	1.289.434	1.333	1.290.767
INVESTMENT PROPERTY (Net)	V-I-12	3.845.463	0	3.845.463	3.845.463	0	3.845.463
CURRENT TAX ASSETS		3.836.363	0	3.836.363	876.325	0	876.325
DEFERRED TAX ASSET	V-I-13	7.121.555	0	7.121.555	4.740.299	0	4.740.299
OTHER ASSETS (Net)	V-I-15	76.908.174	9.061.333	85.969.507	47.279.868	5.155.949	52.435.817
TOTAL ASSETS		**3.095.755.208**	**1.898.514.683**	**4.994.269.891**	**2.593.997.910**	**1.427.487.787**	**4.021.485.697**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	2.213.920.835	918.090.410	3.132.011.245	1.864.267.378	673.520.604	2.537.787.982
LOANS RECEIVED	V-II-3	54.072.440	363.613.454	417.685.894	47.255.568	226.824.867	274.080.435
MONEY MARKET FUNDS		300.287.123	238.401.322	538.688.445	278.255.815	229.293.399	507.549.214
MARKETABLE SECURITIES (Net)	V-II-3	203.079	291.971.446	292.174.525	5.784.837	207.916.445	213.701.282
Bills		203.079	0	203.079	5.784.837	6.085.568	11.870.405
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	291.971.446	291.971.446	0	201.830.877	201.830.877
FUNDS		3.005	0	3.005	3.005	0	3.005
Borrower funds		0	0	0	0	0	0
Other		3.005	0	3.005	3.005	0	3.005
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		3.317.233	4.878.288	8.195.521	1.901.202	4.888.366	6.789.568
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	V-II-2	3.317.233	4.878.288	8.195.521	1.901.202	4.888.366	6.789.568
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	V-II-6	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-5	7.328.755	0	7.328.755	5.411.784	1.602	5.413.386
PROVISIONS	V-II-7	19.206.733	293.586	19.500.319	27.682.400	353.337	28.035.737
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		12.722.077	0	12.722.077	10.701.716	0	10.701.716
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.484.656	293.586	6.778.242	16.980.684	353.337	17.334.021
CURRENT TAX LIABILITIES	V-II-8	17.570.731	26.337	17.597.068	10.169.597	33.558	10.203.155
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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	V-II-10	12.986.557	89.075.631	102.062.188	12.211.950	72.709.156	84.921.106
Loans		0	0	0	0	0	0

Other Debt Instruments		12.986.557	89.075.631	102.062.188	12.211.950	72.709.156	84.921.106
OTHER LIABILITIES	V-II-4	157.867.718	37.526.926	195.394.644	109.109.158	24.697.220	133.806.378
EQUITY	V-II-11	258.342.859	5.285.423	263.628.282	213.379.826	5.814.623	219.194.449
Issued capital	V-II-11	9.915.922	0	9.915.922	9.915.922	0	9.915.922
Capital Reserves		51.965.917	1.319.206	53.285.123	50.123.391	991.838	51.115.229
Equity Share Premiums		45.589.048	0	45.589.048	45.589.048	0	45.589.048
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		6.376.869	1.319.206	7.696.075	4.534.343	991.838	5.526.181
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		33.630.871	-1.124.231	32.506.640	32.495.181	-845.247	31.649.934
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-5.205.761	5.090.448	-115.313	-5.234.121	5.668.032	433.911
Profit Reserves		126.079.453	0	126.079.453	85.704.152	0	85.704.152
Legal Reserves		13.411.743	0	13.411.743	9.197.197	0	9.197.197
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		110.911.524	0	110.911.524	74.771.302	0	74.771.302
Other Profit Reserves		1.756.186	0	1.756.186	1.735.653	0	1.735.653
Profit or Loss		41.956.457	0	41.956.457	40.375.301	0	40.375.301
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		41.956.457	0	41.956.457	40.375.301	0	40.375.301
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**3.045.107.068**	**1.949.162.823**	**4.994.269.891**	**2.575.432.520**	**1.446.053.177**	**4.021.485.697**

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		1.908.228.930	2.330.164.861	4.238.393.791	1.375.804.554	1.762.773.414	3.138.577.968
GUARANTIES AND WARRANTIES	V-III-2	427.037.360	400.933.166	827.970.526	348.898.069	328.170.155	677.068.224
Letters of Guarantee	V-III-1	426.857.915	275.449.028	702.306.943	348.706.327	210.553.165	559.259.492
Guarantees Subject to State Tender Law		13.692.490	0	13.692.490	7.534.694	0	7.534.694
Guarantees Given for Foreign Trade Operations		29.117.790	153.666.526	182.784.316	21.073.866	113.852.683	134.926.549
Other Letters of Guarantee		384.047.635	121.782.502	505.830.137	320.097.767	96.700.482	416.798.249
Bank Acceptances		4.258	7.765.227	7.769.485	4.258	6.963.856	6.968.114
Import Letter of Acceptance		0	1.338.680	1.338.680	0	1.730.604	1.730.604
Other Bank Acceptances	V-III-4	4.258	6.426.547	6.430.805	4.258	5.233.252	5.237.510
Letters of Credit	V-III-4	175.187	113.842.758	114.017.945	187.484	107.498.532	107.686.016
Documentary Letters of Credit		175.187	113.842.758	114.017.945	187.484	107.498.532	107.686.016
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	33.071	33.071	0	28.122	28.122
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	728.988	728.988	0	556.188	556.188
Other Collaterals		0	3.114.094	3.114.094	0	2.570.292	2.570.292
COMMITMENTS		1.279.554.105	615.855.764	1.895.409.869	884.997.907	423.545.620	1.308.543.527
Irrevocable Commitments	V-III-1	1.240.262.173	241.131.888	1.481.394.061	843.949.226	175.132.731	1.019.081.957
Forward Asset Purchase Commitments	V-III-1	21.956.258	241.131.888	263.088.146	53.876.600	175.132.731	229.009.331
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		1.524	0	1.524	0	0	0
Loan Granting Commitments	V-III-1	399.801.312	0	399.801.312	296.760.473	0	296.760.473
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	19.622.212	0	19.622.212	14.787.396	0	14.787.396
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	769.214.846	0	769.214.846	458.300.096	0	458.300.096
Commitments for Credit Cards and Banking Services Promotions		583.614	0	583.614	3.455.059	0	3.455.059
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		29.082.407	0	29.082.407	16.769.602	0	16.769.602
Revocable Commitments		39.291.932	374.723.876	414.015.808	41.048.681	248.412.889	289.461.570
Revocable Loan Granting Commitments		39.291.932	374.723.876	414.015.808	41.048.681	248.412.889	289.461.570
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		201.637.465	1.313.375.931	1.515.013.396	141.908.578	1.011.057.639	1.152.966.217
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		201.637.465	1.313.375.931	1.515.013.396	141.908.578	1.011.057.639	1.152.966.217
Forward Foreign Currency Buy or Sell Transactions		12.535.762	27.668.159	40.203.921	54.500.915	56.200.803	110.701.718
Forward Foreign Currency Buying Transactions		6.288.226	13.838.592	20.126.818	27.309.819	28.108.306	55.418.125
Forward Foreign Currency Sale Transactions		6.247.536	13.829.567	20.077.103	27.191.096	28.092.497	55.283.593
Currency and Interest Rate Swaps		165.254.987	823.605.812	988.860.799	81.503.023	660.454.221	741.957.244
Currency Swap Buy Transactions		57.994.363	230.295.853	288.290.216	41.682.349	189.247.514	230.929.863
Currency Swap Sell Transactions		105.870.624	305.101.755	410.972.379	38.390.674	232.433.119	270.823.793
Interest Rate Swap Buy Transactions		695.000	144.104.102	144.799.102	715.000	119.386.794	120.101.794
Interest Rate Swap Sell Transactions		695.000	144.104.102	144.799.102	715.000	119.386.794	120.101.794
Currency, Interest Rate and Securities Options		22.818.262	24.502.517	47.320.779	4.876.186	6.355.836	11.232.022
Currency Options Buy Transactions		8.776.980	14.607.403	23.384.383	4.162.656	1.566.034	5.728.690
Currency Options Sell Transactions		14.041.282	9.895.114	23.936.396	713.530	4.789.802	5.503.332
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		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
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		1.028.454	437.599.443	438.627.897	1.028.454	288.046.779	289.075.233
CUSTODY AND PLEDGES RECEIVED		50.172.619.726	42.761.965.020	92.934.584.746	39.572.332.570	29.289.352.635	68.861.685.205
ITEMS HELD IN CUSTODY		401.993.847	381.668.954	783.662.801	315.219.713	220.066.493	535.286.206
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		122.664.564	257.401.880	380.066.444	96.652.693	144.902.368	241.555.061
Cheques Received for Collection		125.358.339	11.404.030	136.762.369	112.612.950	4.293.997	116.906.947
Commercial Notes Received for Collection		17.332.601	14.010.559	31.343.160	11.747.134	14.577.374	26.324.508
Other Assets Received for Collection		2.152	1.663	3.815	2.152	1.414	3.566
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	78.958.126	78.958.435	309	38.305.602	38.305.911
Custodians		136.635.882	19.892.696	156.528.578	94.204.475	17.985.738	112.190.213
PLEDGED ITEMS		7.224.748.659	2.835.729.185	10.060.477.844	5.305.508.194	1.536.545.807	6.842.054.001
Securities		3.138.132	3.761.118	6.899.250	505.505	2.881.224	3.386.729
Guarantee Notes		33.830.839	18.368.188	52.199.027	32.359.271	14.727.029	47.086.300
Commodity		575.685.568	72.573.495	648.259.063	454.804.823	37.092.119	491.896.942
Warrant		0	0	0	0	0	0
Real Estate		5.940.650.528	1.701.754.109	7.642.404.637	4.260.887.706	1.256.874.005	5.517.761.711
Other Pledged Items		671.105.345	1.039.157.283	1.710.262.628	556.585.004	224.858.827	781.443.831

Depositories Receiving Pledged Items		338.247	114.992	453.239	365.885	112.603	478.488
ACCEPTED BILL, GUARANTIES AND WARRANTEES		42.545.877.220	39.544.566.881	82.090.444.101	33.951.604.663	27.532.740.335	61.484.344.998
TOTAL OFF-BALANCE SHEET ACCOUNTS		**52.080.848.656**	**45.092.129.881**	**97.172.978.537**	**40.948.137.124**	**31.052.126.049**	**72.000.263.173**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	735.151.118	492.823.136	267.210.312	187.612.425
Interest Income on Loans	V-IV-1	479.384.434	338.878.521	173.724.441	127.080.498
Interest Income on Reserve Deposits		68.513.123	26.590.033	24.757.114	13.843.136
Interest Income on Banks	V-IV-1	1.007.786	925.231	350.215	319.855
Interest Income on Money Market Placements		13.057.681	9.167.387	3.936.290	707.828
Interest Income on Marketable Securities Portfolio	V-IV-1	170.450.646	116.554.751	63.399.106	45.468.088
Financial Assets At Fair Value Through Profit Loss		0	199.777	0	736
Financial Assets At Fair Value Through Other Comprehensive Income		94.627.624	52.899.015	31.637.997	21.372.182
Financial Assets Measured at Amortised Cost		75.823.022	63.455.959	31.761.109	24.095.170
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		2.737.448	707.213	1.043.146	193.020
INTEREST EXPENSES (-)	V-IV-2	-649.092.360	-436.706.207	-230.130.135	-167.823.126
Interest Expenses on Deposits	V-IV-2	-541.151.004	-389.193.902	-191.258.618	-148.767.925
Interest Expenses on Funds Borrowed	V-IV-2	-18.286.952	-15.615.069	-6.654.997	-5.877.175
Interest Expenses on Money Market Funds		-68.408.521	-17.353.177	-24.333.434	-7.620.822
Interest Expenses on Securities Issued	V-IV-2	-19.734.638	-12.304.610	-7.326.973	-5.108.893
Lease Interest Expenses		-1.261.897	-763.515	-474.948	-311.341
Other Interest Expense		-249.348	-1.475.934	-81.165	-136.970
NET INTEREST INCOME OR EXPENSE		86.058.758	56.116.929	37.080.177	19.789.299
NET FEE AND COMMISSION INCOME OR EXPENSES		53.320.666	33.175.482	20.604.518	12.040.704
Fees and Commissions Received		74.089.012	46.409.550	28.585.488	17.021.115
From Noncash Loans		5.133.635	3.864.521	1.917.544	1.341.478
Other		68.955.377	42.545.029	26.667.944	15.679.637
Fees and Commissions Paid (-)		-20.768.346	-13.234.068	-7.980.970	-4.980.411
Paid for Noncash Loans		-214	-230	-72	-69
Other		-20.768.132	-13.233.838	-7.980.898	-4.980.342
DIVIDEND INCOME		518.012	115.581	1.896	1.379
TRADING INCOME OR LOSS (Net)	V-IV-3	8.983.929	-10.145.039	-1.205.905	452.936
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	6.112.691	2.560.545	1.215.174	412.300
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-6.038.372	-23.995.987	-4.915.806	-3.003.137
Foreign Exchange Gains or Losses	V-IV-3	8.909.610	11.290.403	2.494.727	3.043.773
OTHER OPERATING INCOME	V-IV-4	51.770.685	40.761.429	6.947.203	6.022.058
GROSS PROFIT FROM OPERATING ACTIVITIES		200.652.050	120.024.382	63.427.889	38.306.376
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-63.347.451	-33.522.528	-16.452.741	-9.056.833
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-197.249	-639.747	130.750	889.654
PERSONNEL EXPENSES (-)		-32.168.015	-20.685.453	-11.388.864	-7.960.817
OTHER OPERATING EXPENSES (-)	V-IV-6	-51.122.382	-30.553.886	-19.305.030	-10.806.094
NET OPERATING INCOME (LOSS)		53.816.953	34.622.768	16.412.004	11.372.286
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	V-IV-7	53.816.953	34.622.768	16.412.004	11.372.286
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-11.860.496	-7.408.518	-4.518.675	-3.349.745
Current Tax Provision	V-IV-10	-13.497.670	-1.156.543	764.728	7.613.235
Expense Effect of Deferred Tax	V-IV-10	-25.151.481	-17.747.156	-11.522.952	-13.797.069
Income Effect of Deferred Tax	V-IV-10	26.788.655	11.495.181	6.239.549	2.834.089
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	41.956.457	27.214.250	11.893.329	8.022.541
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-11	41.956.457	27.214.250	11.893.329	8.022.541
Profit (Loss) Attributable to Group		41.956.457	27.214.250	11.893.329	8.022.541
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	4,23120000	2,74450000	1,19940000	0,80910000

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)		41.956.457	27.214.250		
OTHER COMPREHENSIVE INCOME		307.482	-306.859		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		856.706	-111.653		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-7.189	-39.421		
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		291.854	-551.504		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		572.041	479.272		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-549.224	-195.206		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-785.578	-291.423		
Income (Loss) Related with Cash Flow Hedges		0	0		
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		236.354	96.217		
TOTAL COMPREHENSIVE INCOME (LOSS)		42.263.939	26.907.391		

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		147.951.915	33.141.218
Interest Received		677.408.174	442.072.147
Interest Paid		-647.413.852	-433.079.232
Dividends received		518.012	115.581
Fees and Commissions Received		61.174.817	36.311.580
Other Gains		51.742.509	11.621.121
Collections from Previously Written Off Loans and Other Receivables		15.406.141	5.709.013
Cash Payments to Personnel and Service Suppliers		-35.863.315	-22.844.416
Taxes Paid		-18.821.365	-11.864.278
Other		43.800.794	5.099.702
Changes in Operating Assets and Liabilities Subject to Banking Operations		-124.372.876	111.239.116
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-5.849.749	32.213.258
Net (Increase) Decrease in Due From Banks		-106.914.030	-65.534.479
Net (Increase) Decrease in Loans		-677.810.138	-280.370.706
Net (Increase) Decrease in Other Assets		-64.175.393	-75.715.321
Net Increase (Decrease) in Bank Deposits		61.874.296	-31.293.364
Net Increase (Decrease) in Other Deposits		548.402.477	340.291.279
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		130.546.548	36.653.254
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-10.446.887	154.995.195
Net Cash Provided From Banking Operations		23.579.039	144.380.334
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-178.109.166	-65.508.185
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-493.545	-824.941
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		25.395	6.178
Cash Paid For Tangible And Intangible Asset Purchases		-10.623.381	-7.866.866
Cash Obtained from Tangible and Intangible Asset Sales		1.728.771	1.192.538
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-98.083.672	-108.058.990
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		78.674.617	19.976.739
Cash Paid for Purchase of Financial Assets At Amortised Cost		-158.575.665	-1.298.353
Cash Obtained from Sale of Financial Assets At Amortised Cost		9.471.202	31.837.437
Other		-232.888	-471.927
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		91.499.425	109.528.381
Cash Obtained from Loans and Securities Issued		102.676.350	116.052.646
Cash Outflow Arised From Loans and Securities Issued		-9.166.972	-5.298.663
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.009.953	-1.225.602
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		259.483	-353.993
Net Increase (Decrease) in Cash and Cash Equivalents		-62.771.219	188.046.537
Cash and Cash Equivalents at Beginning of the Period		703.848.195	334.068.851
Cash and Cash Equivalents at End of the Period		641.076.976	522.115.388

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	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		**9.915.922**	**45.589.048**	**0**	**2.732.327**	**11.461.320**	**-1.942.825**	**11.649.930**	**80.727**	**6.237.015**	**0**	**59.858.743**	**25.845.407**	**0**	**171.427.614**	**0**	**171.427.614**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		9.915.922	45.589.048	0	2.732.327	11.461.320	-1.942.825	11.649.930	80.727	6.237.015	0	59.858.743	25.845.407	0	171.427.614	0	171.427.614
	Total Comprehensive Income (Loss)		0	0	0	0	439.851	0	-551.504	0	-195.206	0	0	0	27.214.250	26.907.391	0	26.907.391
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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	2.830.932	0	0	0	0	0	0	98.685	-98.683	0	2.830.934	0	2.830.934
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	25.746.724	-25.746.724	0	0	0	0
	Dividends Paid		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	25.746.724	-25.746.724	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**9.915.922**	**45.589.048**	**0**	**5.563.259**	**11.901.171**	**-1.942.825**	**11.098.426**	**80.727**	**6.041.809**	**0**	**85.704.152**	**0**	**27.214.250**	**201.165.939**	**0**	**201.165.939**
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		**9.915.922**	**45.589.048**	**0**	**5.526.181**	**16.770.112**	**-2.598.344**	**17.478.166**	**80.727**	**353.184**	**0**	**85.704.152**	**40.375.301**	**0**	**219.194.449**	**0**	**219.194.449**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		9.915.922	45.589.048	0	5.526.181	16.770.112	-2.598.344	17.478.166	80.727	353.184	0	85.704.152	40.375.301	0	219.194.449	0	219.194.449
	Total Comprehensive Income (Loss)		0	0	0	0	564.852	0	291.854	0	-549.224	0	0	0	41.956.457	42.263.939	0	42.263.939
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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	2.169.894	0	0	0	0	0	0	15.323	-15.323	0	2.169.894	0	2.169.894
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	40.359.978	-40.359.978	0	0	0	0
	Dividends Paid		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	40.359.978	-40.359.978	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**9.915.922**	**45.589.048**	**0**	**7.696.075**	**17.334.964**	**-2.598.344**	**17.770.020**	**80.727**	**-196.040**	**0**	**126.079.453**	**0**	**41.956.457**	**263.628.282**	**0**	**263.628.282**