KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2025 tarihli ilişikteki konsolide bilançosu ile aynı tarihte sona eren dokuz aylık döneme ait; konsolide kar veya zarar tablosu ve konsolide kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide özkaynaklar değişim tablosu ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 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 Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 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 kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Eylül 2024 tarihinde sona eren dokuz aylık döneme ilişkin konsolide 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide 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.

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	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)		790.008.005	815.577.568	1.605.585.573	854.432.758	688.420.609	1.542.853.367
Cash and cash equivalents	V-I-1	431.608.862	587.284.769	1.018.893.631	566.838.671	402.731.154	969.569.825
Cash and Cash Balances at Central Bank	V-I-1	329.703.989	494.161.649	823.865.638	436.903.262	331.592.662	768.495.924
Banks	V-I-3	188.696	93.477.056	93.665.752	277.797	71.489.842	71.767.639
Receivables From Money Markets		101.721.356	0	101.721.356	129.664.820	0	129.664.820
Allowance for Expected Losses (-)	V-I-16	-5.179	-353.936	-359.115	-7.208	-351.350	-358.558
Financial assets at fair value through profit or loss	V-I-2	8.683.673	6.672.031	15.355.704	1.513.122	1.098.050	2.611.172
Public Debt Securities		722.315	5.277.939	6.000.254	6.047	0	6.047
Equity instruments		915.485	1.394.092	2.309.577	300.178	1.098.050	1.398.228
Other Financial Assets		7.045.873	0	7.045.873	1.206.897	0	1.206.897
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	323.742.436	204.856.413	528.598.849	262.962.483	281.262.406	544.224.889
Public Debt Securities		323.346.191	196.658.787	520.004.978	261.058.218	276.131.108	537.189.326
Equity instruments		396.245	61.457	457.702	253.044	48.675	301.719
Other Financial Assets		0	8.136.169	8.136.169	1.651.221	5.082.623	6.733.844
Derivative financial assets		25.973.034	16.764.355	42.737.389	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	16.764.355	42.737.389	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)		2.158.521.431	1.143.495.681	3.302.017.112	1.633.962.923	775.014.947	2.408.977.870
Loans	V-I-5	1.714.835.637	1.038.110.458	2.752.946.095	1.293.519.702	745.737.955	2.039.257.657
Receivables From Leasing Transactions	V-I-10	11.148.967	14.936.888	26.085.855	13.716.351	10.758.937	24.475.288
Factoring Receivables		22.623.253	7.307.289	29.930.542	27.560.321	4.961.620	32.521.941
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 (-)		-76.658.720	-19.232.978	-95.891.698	-53.079.698	-16.794.413	-69.874.111
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	4.403.372	0	4.403.372	1.076.195	0	1.076.195
Held for Sale		4.403.372	0	4.403.372	1.076.195	0	1.076.195
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		12.697.842	3	12.697.845	11.230.607	3	11.230.610
Investments in Associates (Net)	V-I-7	9.413.277	3	9.413.280	8.388.762	3	8.388.765

Associates Accounted for Using Equity Method		4.105.033	0	4.105.033	3.036.820	0	3.036.820
Unconsolidated Associates		5.308.244	3	5.308.247	5.351.942	3	5.351.945
Investments in Subsidiaries (Net)	V-I-8	3.284.565	0	3.284.565	2.841.845	0	2.841.845
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		3.284.565	0	3.284.565	2.841.845	0	2.841.845
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)		46.785.862	128.701	46.914.563	40.055.430	135.233	40.190.663
INTANGIBLE ASSETS AND GOODWILL (Net)		1.428.687	292.622	1.721.309	1.334.027	15.468	1.349.495
Goodwill		2.446	0	2.446	3.288	0	3.288
Other		1.426.241	292.622	1.718.863	1.330.739	15.468	1.346.207
INVESTMENT PROPERTY (Net)	V-I-12	21.684.576	0	21.684.576	18.803.793	0	18.803.793
CURRENT TAX ASSETS		3.851.058	0	3.851.058	884.331	0	884.331
DEFERRED TAX ASSET	V-I-13	7.158.030	109.703	7.267.733	4.776.043	122.618	4.898.661
OTHER ASSETS (Net)	V-I-15	86.627.929	12.379.853	99.007.782	55.629.009	7.681.487	63.310.496
TOTAL ASSETS		**3.133.166.792**	**1.971.984.131**	**5.105.150.923**	**2.622.185.116**	**1.471.390.365**	**4.093.575.481**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	2.210.219.435	952.254.788	3.162.474.223	1.861.033.430	698.677.101	2.559.710.531
LOANS RECEIVED	V-II-3	61.730.669	389.625.617	451.356.286	54.499.820	241.653.371	296.153.191
MONEY MARKET FUNDS		300.287.123	248.145.221	548.432.344	278.255.815	230.302.498	508.558.313
MARKETABLE SECURITIES (Net)	V-II-3	605.946	291.971.446	292.577.392	5.784.837	207.916.445	213.701.282
Bills		605.946	0	605.946	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	V-II-2	3.317.233	4.884.487	8.201.720	1.901.202	4.908.968	6.810.170
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		3.317.233	4.884.487	8.201.720	1.901.202	4.908.968	6.810.170
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	5.965	5.965	368	8	376
LEASE PAYABLES (Net)	V-II-5	7.343.812	0	7.343.812	5.430.447	1.602	5.432.049
PROVISIONS	V-II-7	19.378.440	623.518	20.001.958	27.840.818	608.023	28.448.841
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		12.819.850	46.816	12.866.666	10.785.006	24.842	10.809.848
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.558.590	576.702	7.135.292	17.055.812	583.181	17.638.993
CURRENT TAX LIABILITIES	V-II-8	18.569.089	26.337	18.595.426	10.980.772	33.558	11.014.330
DEFERRED TAX LIABILITY	V-II-8	2.162.371	0	2.162.371	2.165.638	0	2.165.638
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	165.771.741	38.864.541	204.636.282	114.920.128	25.537.794	140.457.922
EQUITY	V-II-11	277.840.547	9.457.404	287.297.951	227.284.331	8.914.396	236.198.727
Issued capital	V-II-11	9.915.922	0	9.915.922	9.915.922	0	9.915.922
Capital Reserves		46.054.352	0	46.054.352	46.120.305	0	46.120.305
Equity Share Premiums		45.601.513	0	45.601.513	45.601.513	0	45.601.513
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		452.839	0	452.839	518.792	0	518.792
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		21.931.561	0	21.931.561	21.373.077	0	21.373.077
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-5.243.483	8.685.356	3.441.873	-5.282.410	8.166.615	2.884.205
Profit Reserves		132.381.349	46.684	132.428.033	89.407.456	46.684	89.454.140
Legal Reserves		14.030.924	46.684	14.077.608	9.623.799	46.684	9.670.483
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		116.581.942	0	116.581.942	78.033.601	0	78.033.601
Other Profit Reserves		1.762.146	0	1.762.146	1.743.719	0	1.743.719
Profit or Loss		60.577.985	725.364	61.303.349	55.653.066	701.097	56.354.163
Prior Years' Profit or Loss		12.656.637	209.391	12.866.028	6.595.570	565.749	7.161.319
Current Period Net Profit Or Loss		47.921.348	515.973	48.437.321	49.057.496	135.348	49.192.844
Non-controlling Interests		12.222.861	0	12.222.861	10.096.915	0	10.096.915
Total equity and liabilities		**3.080.215.968**	**2.024.934.955**	**5.105.150.923**	**2.602.312.561**	**1.491.262.920**	**4.093.575.481**

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		1.923.670.459	2.357.452.940	4.281.123.399	1.394.597.011	1.775.084.875	3.169.681.886
GUARANTIES AND WARRANTIES	V-III-2	431.574.240	407.090.462	838.664.702	353.636.576	333.012.897	686.649.473
Letters of Guarantee	V-III-1	426.721.535	275.381.185	702.102.720	349.306.327	210.557.012	559.863.339
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		383.911.255	121.714.659	505.625.914	320.697.767	96.704.329	417.402.096
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		4.470.731	6.225.139	10.695.870	3.234.386	4.838.895	8.073.281
Other Guarantees		202.529	728.988	931.517	204.121	556.188	760.309
Other Collaterals		0	3.114.094	3.114.094	700.000	2.570.292	3.270.292
COMMITMENTS		1.290.458.754	622.856.748	1.913.315.502	899.051.857	429.351.840	1.328.403.697
Irrevocable Commitments	V-III-1	1.251.166.822	248.132.872	1.499.299.694	858.003.176	180.938.951	1.038.942.127
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	370.581	400.171.893	296.760.473	279.906	297.040.379
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		39.987.056	6.630.403	46.617.459	30.823.552	5.526.314	36.349.866
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	1.327.505.730	1.529.143.195	141.908.578	1.012.720.138	1.154.628.716
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	1.327.505.730	1.529.143.195	141.908.578	1.012.720.138	1.154.628.716
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	837.735.611	1.002.990.598	81.503.023	662.116.720	743.619.743
Currency Swap Buy Transactions		57.994.363	237.399.057	295.393.420	41.682.349	190.068.463	231.750.812
Currency Swap Sell Transactions		105.870.624	312.128.350	417.998.974	38.390.674	233.274.669	271.665.343
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		50.333.093.206	42.860.324.221	93.193.417.427	39.712.831.240	29.360.361.286	69.073.192.526
ITEMS HELD IN CUSTODY		562.467.327	480.028.155	1.042.495.482	455.709.983	291.075.144	746.785.127
Customer Fund and Portfolio Balances		20.315.191	0	20.315.191	17.397.844	0	17.397.844
Securities Held in Custody		172.205.008	257.401.880	429.606.888	148.688.118	144.902.368	293.590.486
Cheques Received for Collection		132.647.495	12.045.412	144.692.907	121.410.786	4.650.966	126.061.752
Commercial Notes Received for Collection		99.661.505	17.073.235	116.734.740	73.092.148	17.325.045	90.417.193
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		993.330	173.613.269	174.606.599	901.574	106.209.613	107.111.187
Custodians		136.642.646	19.892.696	156.535.342	94.217.361	17.985.738	112.203.099
PLEDGED ITEMS		7.224.748.659	2.835.729.185	10.060.477.844	5.305.516.594	1.536.545.807	6.842.062.401
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	32.367.671	14.727.029	47.094.700
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		**52.256.763.665**	**45.217.777.161**	**97.474.540.826**	**41.107.428.251**	**31.135.446.161**	**72.242.874.412**

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-1	744.563.256	502.225.477	271.012.549	191.037.488
Interest Income on Loans	V-IV-1	483.137.720	342.216.137	175.460.615	128.311.435
Interest Income on Reserve Deposits		68.513.123	26.590.033	24.757.114	13.843.136
Interest Income on Banks	V-IV-1	1.277.870	1.365.601	483.447	484.545
Interest Income on Money Market Placements		13.503.123	9.195.503	4.112.292	731.985
Interest Income on Marketable Securities Portfolio	V-IV-1	170.939.271	116.802.062	63.617.877	45.552.049
Financial Assets At Fair Value Through Profit Loss		91.910	212.017	59.412	1.048
Financial Assets At Fair Value Through Other Comprehensive Income		95.024.339	53.134.086	31.797.356	21.455.831
Financial Assets Measured at Amortised Cost		75.823.022	63.455.959	31.761.109	24.095.170
Finance Leasing Interest Income		4.367.130	5.250.189	1.511.121	1.884.507
Other Interest Income		2.825.019	805.952	1.070.083	229.831
INTEREST EXPENSES (-)	V-IV-2	-651.467.478	-439.907.547	-231.446.942	-168.939.210
Interest Expenses on Deposits	V-IV-2	-540.635.450	-389.016.652	-191.082.618	-148.678.604
Interest Expenses on Funds Borrowed	V-IV-2	-21.281.373	-18.829.499	-8.176.583	-7.095.475
Interest Expenses on Money Market Funds		-68.525.938	-17.580.561	-24.370.499	-7.708.624
Interest Expenses on Securities Issued	V-IV-2	-19.839.797	-12.470.773	-7.379.415	-5.108.893
Lease Interest Expenses		-861.795	-530.710	-319.415	-209.054
Other Interest Expense		-323.125	-1.479.352	-118.412	-138.560
NET INTEREST INCOME OR EXPENSE		93.095.778	62.317.930	39.565.607	22.098.278
NET FEE AND COMMISSION INCOME OR EXPENSES		52.662.177	32.146.776	20.310.458	11.812.366
Fees and Commissions Received		73.540.773	45.492.790	28.344.604	16.824.310
From Noncash Loans		5.127.190	3.859.270	1.916.085	1.340.079
Other		68.413.583	41.633.520	26.428.519	15.484.231
Fees and Commissions Paid (-)		-20.878.596	-13.346.014	-8.034.146	-5.011.944
Paid for Noncash Loans		-36.793	-85.527	-13.551	-22.475
Other		-20.841.803	-13.260.487	-8.020.595	-4.989.469
DIVIDEND INCOME		254.069	123.283	2.049	1.462
TRADING INCOME OR LOSS (Net)	V-IV-3	9.728.584	-9.830.173	-924.016	657.094
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	6.174.922	2.631.631	1.237.948	437.542
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-5.969.282	-23.996.993	-4.915.806	-3.004.143
Foreign Exchange Gains or Losses	V-IV-3	9.522.944	11.535.189	2.753.842	3.223.695
OTHER OPERATING INCOME	V-IV-4	56.865.910	51.309.424	7.374.607	8.944.092
GROSS PROFIT FROM OPERATING ACTIVITIES		212.606.518	136.067.240	66.328.705	43.513.292
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-64.122.291	-33.838.471	-16.162.605	-9.142.357
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-201.488	-645.221	145.397	889.364
PERSONNEL EXPENSES (-)		-33.144.752	-21.370.912	-11.733.529	-8.191.548
OTHER OPERATING EXPENSES (-)	V-IV-6	-51.961.509	-33.164.001	-19.515.250	-11.488.476
NET OPERATING INCOME (LOSS)		63.176.478	47.048.635	19.062.718	15.580.275
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		867.624	638.840	267.933	244.468
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	64.044.102	47.687.475	19.330.651	15.824.743
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-13.481.913	-9.019.611	-4.904.506	-3.985.820
Current Tax Provision	V-IV-10	-15.043.868	-2.638.551	185.058	7.104.926
Expense Effect of Deferred Tax	V-IV-10	-25.253.054	-17.920.903	-11.322.909	-13.921.328
Income Effect of Deferred Tax	V-IV-10	26.815.009	11.539.843	6.233.345	2.830.582
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	50.562.189	38.667.864	14.426.145	11.838.923
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	50.562.189	38.667.864	14.426.145	11.838.923
Profit (Loss) Attributable to Group		48.437.321	34.877.744	13.950.574	10.611.306
Profit (loss), attributable to non-controlling interests		2.124.868	3.790.120	475.571	1.227.617
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	5,09910000	3,89960000	1,45440000	1,19400000

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)		50.562.189	38.667.864		
OTHER COMPREHENSIVE INCOME		1.124.311	505.591		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		566.643	-441.105		
Gains (Losses) on Revaluation of Property, Plant and Equipment		35.868	-11.179		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		3.019	-3.334		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-43.317	-908.472		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		571.073	481.880		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		557.668	946.696		
Exchange Differences on Translation		1.404.987	414.698		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-626.398	143.025		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-613.895	267.290		
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		392.974	121.683		
TOTAL COMPREHENSIVE INCOME (LOSS)		51.686.500	39.173.455		

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		153.378.882	36.468.569
Interest Received		686.444.352	451.236.543
Interest Paid		-649.819.550	-436.280.572
Dividends received		254.069	123.283
Fees and Commissions Received		60.626.578	35.394.820
Other Gains		53.417.387	15.792.719
Collections from Previously Written Off Loans and Other Receivables		16.051.376	5.749.742
Cash Payments to Personnel and Service Suppliers		-36.865.711	-23.545.688
Taxes Paid		-19.191.963	-11.915.120
Other		42.462.344	-87.158
Changes in Operating Assets and Liabilities Subject to Banking Operations		-125.663.239	109.737.708
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-11.735.214	32.864.597
Net (Increase) Decrease in Due From Banks		-106.914.030	-65.534.479
Net (Increase) Decrease in Loans		-689.326.122	-275.503.690
Net (Increase) Decrease in Other Assets		-66.412.011	-74.953.322
Net Increase (Decrease) in Bank Deposits		61.961.575	-31.327.335
Net Increase (Decrease) in Other Deposits		552.126.765	341.435.170
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		138.486.892	32.355.810
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-3.851.094	150.400.957
Net Cash Provided From Banking Operations		27.715.643	146.206.277
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-178.787.861	-65.777.711
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-493.545	0
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		-10.800.111	-8.566.124
Cash Obtained from Tangible and Intangible Asset Sales		1.729.294	1.242.038
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-100.366.597	-108.970.573
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		80.750.346	20.461.052
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		-528.180	-489.366
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		91.846.598	106.628.127
Cash Obtained from Loans and Securities Issued		103.137.483	116.052.646
Cash Outflow Arised From Loans and Securities Issued		-9.166.972	-8.150.144
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.123.913	-1.274.375
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.929.769	53.232
Net Increase (Decrease) in Cash and Cash Equivalents		-57.295.851	187.109.925
Cash and Cash Equivalents at Beginning of the Period		705.025.225	336.682.989
Cash and Cash Equivalents at End of the Period		647.729.374	523.792.914

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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**	**45.589.989**	**0**	**-427.009**	**11.966.716**	**-1.955.463**	**5.220.355**	**2.644.546**	**5.671.208**	**-675.052**	**62.087.804**	**35.229.085**	**0**	**175.268.101**	**5.607.597**	**180.875.698**
	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	45.589.989	0	-427.009	11.966.716	-1.955.463	5.220.355	2.644.546	5.671.208	-675.052	62.087.804	35.229.085	0	175.268.101	5.607.597	180.875.698
	Total Comprehensive Income (Loss)		0	0	0	0	463.024	-2.980	-906.164	414.698	142.380	389.618	0	0	34.877.744	35.378.320	3.795.135	39.173.455
	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	11.524	0	937.442	0	0	0	0	0	0	-423.461	-123.296	0	402.209	-348.636	53.573
	Profit Distributions		0	0	0	8.359	0	0	0	0	0	0	27.790.683	-28.001.518	0	-202.476	625.193	422.717
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-71	-71
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	27.707.160	-27.931.364	0	-224.204	625.264	401.060
	Other		0	0	0	8.359	0	0	0	0	0	0	83.523	-70.154	0	21.728	0	21.728
	Equity at end of period		**9.915.922**	**45.601.513**	**0**	**518.792**	**12.429.740**	**-1.958.443**	**4.314.191**	**3.059.244**	**5.813.588**	**-285.434**	**89.455.026**	**7.104.271**	**34.877.744**	**210.846.154**	**9.679.289**	**220.525.443**
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**	**45.601.513**	**0**	**518.792**	**17.464.708**	**-2.616.757**	**6.525.126**	**2.915.620**	**181.260**	**-212.675**	**89.454.140**	**56.354.163**	**0**	**226.101.812**	**10.096.915**	**236.198.727**
	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	45.601.513	0	518.792	17.464.708	-2.616.757	6.525.126	2.915.620	181.260	-212.675	89.454.140	56.354.163	0	226.101.812	10.096.915	236.198.727
	Total Comprehensive Income (Loss)		0	0	0	0	597.544	1.634	-40.694	1.404.987	-417.592	-429.727	0	0	48.437.321	49.553.473	2.133.027	51.686.500
	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	-66.783	0	0	0	0	0	0	-545.577	32.165	0	-580.195	-6.993	-587.188
	Profit Distributions		0	0	0	830	0	0	0	0	0	0	43.519.470	-43.520.300	0	0	-88	-88
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-88	-88
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	43.409.760	-43.409.760	0	0	0	0
	Other		0	0	0	830	0	0	0	0	0	0	109.710	-110.540	0	0	0	0
	Equity at end of period		**9.915.922**	**45.601.513**	**0**	**452.839**	**18.062.252**	**-2.615.123**	**6.484.432**	**4.320.607**	**-236.332**	**-642.402**	**132.428.033**	**12.866.028**	**48.437.321**	**275.075.090**	**12.222.861**	**287.297.951**