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KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2025 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım Bankası Anonim Şirketi'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 özkaynaklar 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 Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı''na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 5.b'de belirtildiği üzere, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında geçmiş yıllarda ayrılan 7.300.000 bin TL tutarındaki serbest karşılığın tamamı cari dönemde iptal edilerek gelir yazılmış olup cari dönemde 245.000 TL tutarında yeniden serbest karşılık ayrılmıştır. 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda 245.000 bin TL tutarında diğer karşılıklar altında serbest karşılık yer almaktadır. Söz konusu geçmiş yıllarda ayrılan serbest karşılık iptal edilmemiş ve cari dönemde yeniden serbest karşılık ayrılmamış olsaydı, 30 Eylül 2025 tarihinde sona eren dönemde diğer karşılıklar 245.000 bin TL daha az, net dönem karı ve özkaynaklar sırasıyla 7.055.000 bin TL daha az ve 245.000 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Albaraka Türk Katılım Bankası Anonim Şirketi'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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

İstanbul, 6 Kasım 2025

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)		62.843.336	95.438.221	158.281.557	55.669.525	66.846.332	122.515.857
Cash and cash equivalents	(Beşinci Bölüm -I)(1)	26.705.737	75.627.020	102.332.757	28.420.827	54.256.090	82.676.917
Cash and Cash Balances at Central Bank		18.053.414	60.090.367	78.143.781	22.027.725	38.864.824	60.892.549
Banks		8.742.988	15.649.130	24.392.118	6.603.030	15.469.344	22.072.374
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-90.665	-112.477	-203.142	-209.928	-78.078	-288.006
Financial assets at fair value through profit or loss	(Beşinci Bölüm -I)(2)	18.203.791	7.690.624	25.894.415	15.307.552	6.509.878	21.817.430
Public Debt Securities		251.758	7.478.396	7.730.154	316.052	5.667.966	5.984.018
Equity instruments		0	161.274	161.274	0	126.498	126.498
Other Financial Assets		17.952.033	50.954	18.002.987	14.991.500	715.414	15.706.914
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm -I)(3)	17.898.534	10.787.070	28.685.604	11.895.869	5.983.238	17.879.107
Public Debt Securities		17.885.294	7.642.337	25.527.631	11.673.678	3.668.942	15.342.620
Equity instruments		7.667	55.849	63.516	7.667	44.521	52.188
Other Financial Assets		5.573	3.088.884	3.094.457	214.524	2.269.775	2.484.299
Derivative financial assets	(Beşinci Bölüm -I)(5)	35.274	1.333.507	1.368.781	45.277	97.126	142.403
Derivative Financial Assets At Fair Value Through Profit Or Loss		35.274	1.333.507	1.368.781	45.277	97.126	142.403
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		120.545.581	116.676.927	237.222.508	94.515.819	76.275.789	170.791.608
Loans	(Beşinci Bölüm -I)(6)	103.974.051	88.159.353	192.133.404	81.279.520	61.987.447	143.266.967
Receivables From Leasing Transactions	(Beşinci Bölüm -I)(7)	6.287.686	13.911.621	20.199.307	3.254.454	1.962.093	5.216.547
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm -I)(4)	13.195.506	16.697.639	29.893.145	12.398.909	14.374.418	26.773.327
Public Debt Securities		13.195.506	16.697.639	29.893.145	12.398.909	14.374.418	26.773.327
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm -I)(6)	-2.911.662	-2.091.686	-5.003.348	-2.417.064	-2.048.169	-4.465.233
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -I)(8)	729.714	118.173	847.887	4.127.302	118.173	4.245.475
Held for Sale		729.714	0	729.714	4.127.302	0	4.127.302
Non-Current Assets From Discontinued Operations		0	118.173	118.173	0	118.173	118.173
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm -I)(9)	115.100	0	115.100	92.600	0	92.600
Investments in Associates (Net)		90.000	0	90.000	67.500	0	67.500
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		90.000	0	90.000	67.500	0	67.500
Investments in Subsidiaries (Net)		5.100	0	5.100	5.100	0	5.100
Unconsolidated Financial Subsidiaries		5.100	0	5.100	5.100	0	5.100
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		20.000	0	20.000	20.000	0	20.000
TANGIBLE ASSETS (Net)	(Beşinci Bölüm -I)(10)	4.952.298	95.194	5.047.492	4.725.026	81.936	4.806.962
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm -I)(11)	1.133.232	0	1.133.232	713.793	0	713.793
Goodwill		0	0	0	0	0	0
Other		1.133.232	0	1.133.232	713.793	0	713.793
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm -I)(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		174.007	0	174.007	8.161	0	8.161
DEFERRED TAX ASSET	(Beşinci Bölüm -I)(13)	2.612.573	0	2.612.573	1.785.466	0	1.785.466
OTHER ASSETS	(Beşinci Bölüm -I)(14)	9.101.367	2.205.274	11.306.641	3.908.440	1.679.599	5.588.039
TOTAL ASSETS		**202.207.208**	**214.533.789**	**416.740.997**	**165.546.132**	**145.001.829**	**310.547.961**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm -II)(1)	125.492.933	130.887.648	256.380.581	107.915.855	96.850.726	204.766.581
LOANS RECEIVED	(Beşinci Bölüm -II)(2)	28.449.537	53.762.770	82.212.307	17.187.212	33.049.580	50.236.792
MONEY MARKET FUNDS		10.076.932	0	10.076.932	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm -II)(3)	612.930	839	613.769	112.184	6.105	118.289
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		612.930	839	613.769	112.184	6.105	118.289
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm -II)(4)	1.432.885	71.020	1.503.905	1.107.778	73.257	1.181.035
PROVISIONS	(Beşinci Bölüm -II)(5)	1.435.225	351.344	1.786.569	9.384.032	35.439	9.419.471
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.015.328	0	1.015.328	1.954.693	0	1.954.693
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		419.897	351.344	771.241	7.429.339	35.439	7.464.778
CURRENT TAX LIABILITIES	(Beşinci Bölüm -II)(6)	1.096.601	636	1.097.237	553.652	132.055	685.707
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -II)(7)	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	(Beşinci Bölüm -II)(8)	0	25.217.406	25.217.406	0	14.007.315	14.007.315
Loans		0	25.217.406	25.217.406	0	14.007.315	14.007.315
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm -II)(9)	11.879.187	4.993.772	16.872.959	8.000.501	3.703.326	11.703.827
EQUITY	(Beşinci Bölüm -II)(10)	20.674.473	304.859	20.979.332	18.320.659	108.285	18.428.944
Issued capital		2.500.000	0	2.500.000	2.500.000	0	2.500.000
Capital Reserves		41.753	0	41.753	2.688.530	0	2.688.530
Equity Share Premiums		23.278	0	23.278	23.278	0	23.278
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		18.475	0	18.475	2.665.252	0	2.665.252

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.110.996	0	2.110.996	2.110.996	0	2.110.996
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.306.411	304.859	2.611.270	1.593.637	108.285	1.701.922
Profit Reserves		10.545.464	0	10.545.464	6.679.763	0	6.679.763
Legal Reserves		610.184	0	610.184	464.809	0	464.809
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		9.215.280	0	9.215.280	5.494.954	0	5.494.954
Other Profit Reserves		720.000	0	720.000	720.000	0	720.000
Profit or Loss		3.169.849	0	3.169.849	2.747.733	0	2.747.733
Prior Years' Profit or Loss		-6.633.015	0	-6.633.015	-1.562.715	0	-1.562.715
Current Period Net Profit Or Loss		9.802.864	0	9.802.864	4.310.448	0	4.310.448
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**201.150.703**	**215.590.294**	**416.740.997**	**162.581.873**	**147.966.088**	**310.547.961**

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		69.676.034	88.672.205	158.348.239	40.565.170	46.534.249	87.099.419
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	32.975.006	25.740.794	58.715.800	23.342.299	17.053.338	40.395.637
Letters of Guarantee		32.845.080	14.508.869	47.353.949	23.096.458	10.398.647	33.495.105
Guarantees Subject to State Tender Law		1.559.272	209.984	1.769.256	2.317.179	504.278	2.821.457
Guarantees Given for Foreign Trade Operations		20.382	5.075.878	5.096.260	390	3.415.338	3.415.728
Other Letters of Guarantee		31.265.426	9.223.007	40.488.433	20.778.889	6.479.031	27.257.920
Bank Acceptances		0	198.293	198.293	0	171.087	171.087
Import Letter of Acceptance		0	198.293	198.293	0	171.087	171.087
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		22.590	10.989.715	11.012.305	67.629	6.434.310	6.501.939
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		22.590	10.989.715	11.012.305	67.629	6.434.310	6.501.939
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
Other Guarantees		0	43.917	43.917	0	49.294	49.294
Other Collaterals		107.336	0	107.336	178.212	0	178.212
COMMITMENTS	(Beşinci Bölüm-III) (1)	20.011.983	6.972.811	26.984.794	11.042.295	1.341.379	12.383.674
Irrevocable Commitments		19.967.483	6.972.811	26.940.294	10.997.795	1.341.379	12.339.174
Forward Asset Purchase Commitments		3.269.250	6.972.811	10.242.061	848.079	1.341.379	2.189.458
Share Capital Commitments to Associates and Subsidiaries		0	0	0	22.500	0	22.500
Loan Granting Commitments		622.559	0	622.559	626.280	0	626.280
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.914.101	0	2.914.101	2.174.162	0	2.174.162
Tax and Fund Liabilities Arised from Export Commitments		237.180	0	237.180	134.211	0	134.211
Commitments for Credit Card Limits		12.923.707	0	12.923.707	7.191.304	0	7.191.304
Commitments for Credit Cards and Banking Services Promotions		131	0	131	698	0	698
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		555	0	555	561	0	561
Revocable Commitments		44.500	0	44.500	44.500	0	44.500

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		44.500	0	44.500	44.500	0	44.500
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	16.689.045	55.958.600	72.647.645	6.180.576	28.139.532	34.320.108
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0	0	0	0
Cash Flow Hedges				0	0	0	0
Hedges of Net Investment in Foreign Operations				0	0	0	0
Derivative Financial Instruments Held For Trading		16.689.045	55.958.600	72.647.645	6.180.576	28.139.532	34.320.108
Forward Buy or Sell Transactions		200.236	178.182	378.418	306.312	755.364	1.061.676
Forward Foreign Currency Buying Transactions		93.020	96.022	189.042	197.595	335.799	533.394
Forward Foreign Currency Sale Transactions		107.216	82.160	189.376	108.717	419.565	528.282
Other Forward Buy or Sell Transactions		16.488.809	55.780.418	72.269.227	5.874.264	27.384.168	33.258.432
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		876.233.496	294.771.628	1.171.005.124	593.395.337	185.847.893	779.243.230
ITEMS HELD IN CUSTODY		38.080.703	193.274.357	231.355.060	30.840.723	111.112.171	141.952.894
Customer Fund and Portfolio Balances		21.058.354	0	21.058.354	14.371.807	0	14.371.807
Securities Held in Custody		5.518	46.135.282	46.140.800	5.675	32.988.820	32.994.495
Cheques Received for Collection		12.804.854	882.031	13.686.885	13.003.919	335.290	13.339.209
Commercial Notes Received for Collection		3.854.232	1.475.502	5.329.734	3.090.972	1.132.703	4.223.675
Other Assets Received for Collection		103	0	103	103	0	103
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		231.689	5.374.323	5.606.012	264.794	4.224.585	4.489.379
Custodians		125.953	139.407.219	139.533.172	103.453	72.430.773	72.534.226
PLEDGED ITEMS		838.152.793	101.497.271	939.650.064	562.554.614	74.735.722	637.290.336
Securities		27.245.903	19.507.887	46.753.790	21.821.520	16.378.836	38.200.356
Guarantee Notes		13.373.500	663.201	14.036.701	9.259.361	259.091	9.518.452
Commodity		144.293.306	7.942.878	152.236.184	90.720.131	6.416.222	97.136.353
Warrant		0	0	0	0	0	0
Real Estate		629.910.088	65.094.163	695.004.251	421.629.326	45.388.628	467.017.954
Other Pledged Items		22.880.751	8.253.579	31.134.330	18.749.005	6.262.880	25.011.885
Depositories Receiving Pledged Items		449.245	35.563	484.808	375.271	30.065	405.336
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**945.909.530**	**383.443.833**	**1.329.353.363**	**633.960.507**	**232.382.142**	**866.342.649**

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					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV)(1)	43.778.567	28.879.308	16.754.198	10.614.731
Profit Share on Loans		30.623.639	20.488.166	11.434.916	7.519.555
Income Received From Reserve Deposits		4.894.779	1.859.423	2.220.784	866.786
Income Received From Banks		100	1.112	6	31
Income Received from Money Market Placements		36.674	55.569	12.224	15.114
Income Received From Marketable Securities Portfolio		6.319.165	5.051.016	2.220.790	1.758.359
Financial Assets At Fair Value Through Profit Loss		267.786	398.574	83.708	137.225
Financial Assets At Fair Value Through Other Comprehensive Income		3.393.997	1.732.580	1.321.763	679.887
Financial Assets Measured at Amortised Cost		2.657.382	2.919.862	815.319	941.247
Finance Lease Income		1.895.992	1.298.115	862.878	454.331
Other Profit Share Income		8.218	125.907	2.600	555
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV)(2)	-40.693.220	-23.419.002	-15.339.480	-9.869.893
Expenses on Profit Sharing Accounts		-28.793.234	-17.373.845	-10.828.450	-7.073.047
Profit Share Expense on Funds Borrowed		-9.744.269	-4.976.902	-3.693.261	-2.249.079
Profit Share Expense on Money Market Borrowings		-1.991.454	-946.245	-759.933	-501.802
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-159.162	-109.751	-57.504	-40.424
Other Profit Share Expense		-5.101	-12.259	-332	-5.541
NET PROFIT SHARE INCOME (LOSS)		3.085.347	5.460.306	1.414.718	744.838
NET FEE AND COMMISSION INCOME OR EXPENSES		3.567.865	2.420.502	1.337.243	855.613
Fees and Commissions Received		4.219.330	2.883.209	1.573.218	1.012.602
From Noncash Loans		488.877	327.395	185.898	109.570
Other	(Beşinci Bölüm-IV)(3)	3.730.453	2.555.814	1.387.320	903.032
Fees and Commissions Paid (-)		-651.465	-462.707	-235.975	-156.989
Paid for Noncash Loans		-5.249	-619	-2.523	-272
Other	(Beşinci Bölüm-IV)(3)	-646.216	-462.088	-233.452	-156.717
DIVIDEND INCOME	(Beşinci Bölüm-IV)(4)	2.813	2.740	2.401	2.384
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV)(5)	2.221.350	-247.244	474.277	1.034.465
Gains (Losses) Arising from Capital Markets Transactions		2.384.964	2.497.581	575.861	1.017.911
Gains (Losses) Arising From Derivative Financial Transactions		-54.029	-4.410.704	685.568	-426.323
Foreign Exchange Gains or Losses		-109.585	1.665.879	-787.152	442.877
OTHER OPERATING INCOME	(Beşinci Bölüm-IV)(6)	11.918.260	2.631.242	438.911	744.211
GROSS PROFIT FROM OPERATING ACTIVITIES		20.795.635	10.267.546	3.667.550	3.381.511
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV)(7)	-1.613.848	-842.526	-699.047	-397.424
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV)(7)	-577.300	-120.642	541.785	-24.594
PERSONNEL EXPENSES (-)		-5.238.848	-3.463.260	-1.580.609	-1.011.553
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV)(8)	-4.377.391	-2.642.548	-1.472.043	-943.181
NET OPERATING INCOME (LOSS)		8.988.248	3.198.570	457.636	1.004.759
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	(Beşinci Bölüm-IV)(9)	8.988.248	3.198.570	457.636	1.004.759
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV)(10)	814.616	-534.473	243.231	-211.142
Current Tax Provision		0	0	0	51.016
Expense Effect of Deferred Tax		-1.506.566	-2.517.044	-406.090	-935.875
Income Effect of Deferred Tax		2.321.182	1.982.571	649.321	673.717
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV)(11)	9.802.864	2.664.097	700.867	793.617
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV)(11)	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	(Beşinci Bölüm-IV)(12)	9.802.864	2.664.097	700.867	793.617
Profit (Loss) Attributable to Group		9.802.864	2.664.097	700.867	793.617
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)		3,92115000	1,06564000	0,28035000	0,31745000

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)		9.802.864	2.664.097		
OTHER COMPREHENSIVE INCOME		909.348	276.865		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	-35.590		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	-50.843		
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		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	15.253		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		909.348	312.455		
Exchange Differences on Translation		847.961	336.848		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		87.696	-34.847		
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		-26.309	10.454		
TOTAL COMPREHENSIVE INCOME (LOSS)		10.712.212	2.940.962		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

KAMUYU AYDINLATMA PLATFORMU
PUBLIC DISCLOSURE PLATFORM

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		-397.994	-660.136
Profit Share Income Received		42.828.451	26.310.766
Profit Share Expense Paid		-40.165.454	-23.294.207
Dividends received		2.813	2.740
Fees and Commissions Received		3.679.570	2.544.935
Other Gains		1.241.426	1.213.156
Collections from Previously Written Off Loans and Other Receivables		356.302	141.689
Cash Payments to Personnel and Service Suppliers		-5.954.651	-3.917.777
Taxes Paid		-879.931	-538.873
Other		-1.506.520	-3.122.565
Changes in Operating Assets and Liabilities Subject to Banking Operations		-19.216.586	4.855.575
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.476.529	2.963.750
Net (Increase) Decrease in Due From Banks		-16.435.150	-8.552.639
Net (Increase) Decrease in Loans		-59.145.543	-23.382.576
Net (Increase) Decrease in Other Assets		-10.885.918	-6.804.990
Net (Increase) Decrease in Funds Collected From Banks		-1.206.853	4.015.492
Net Increase (Decrease) in Other Funds Collected		48.674.199	29.551.173
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.421.400	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		22.837.808	7.065.365
Net Cash Provided From Banking Operations		-19.614.580	4.195.439
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-9.570.445	-4.165.293
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-22.500	-98.952
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-935.369	-743.578
Cash Obtained from Tangible and Intangible Asset Sales		973.350	96.786
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-18.360.499	-19.529.743
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.748.765	13.235.387
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.667.842	-5.154.480
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.693.650	8.029.287
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		20.284.628	11.178.665
Cash Obtained from Loans and Securities Issued		743.999.223	188.803.903
Cash Outflow Arised From Loans and Securities Issued		-723.036.169	-176.707.782
Equity Instruments Issued		0	0
Dividends paid		-431.045	0
Payments of lease liabilities		-247.381	-164.573
Other		0	-752.883
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.289.164	2.893.463
Net Increase (Decrease) in Cash and Cash Equivalents		-5.611.233	14.102.274
Cash and Cash Equivalents at Beginning of the Period		39.569.653	31.859.321
Cash and Cash Equivalents at End of the Period		33.958.420	45.961.595

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		**2.500.000**	**23.278**	**0**	**4.056.733**	**1.804.567**	**-224.944**	**0**	**1.116.839**	**262.000**	**0**	**1.533.386**	**-1.112.998**	**3.428.558**	**13.387.419**	**0**	**13.387.419**
	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		2.500.000	23.278	0	4.056.733	1.804.567	-224.944	0	1.116.839	262.000	0	1.533.386	-1.112.998	3.428.558	13.387.419	0	13.387.419
	Total Comprehensive Income (Loss)		0	0	0	0	-35.590	0	0	336.848	-24.393	0	0	0	2.664.097	2.940.962	0	2.940.962
	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	269.480	0	0	0	0	0	0	135	-539.278	0	-269.663	0	-269.663
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	3.413.251	15.307	-3.428.558	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	3.413.251	-3.413.251	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	3.428.558	-3.428.558	0	0	0
	Equity at end of period		**2.500.000**	**23.278**	**0**	**4.326.213**	**1.768.977**	**-224.944**	**0**	**1.453.687**	**237.607**	**0**	**4.946.772**	**-1.636.969**	**2.664.097**	**16.058.718**	**0**	**16.058.718**
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		**2.500.000**	**23.278**	**0**	**2.665.252**	**2.477.178**	**-366.182**	**0**	**1.489.755**	**212.167**	**0**	**6.679.763**	**-1.562.715**	**4.310.448**	**18.428.944**	**0**	**18.428.944**
	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		2.500.000	23.278	0	2.665.252	2.477.178	-366.182	0	1.489.755	212.167	0	6.679.763	-1.562.715	4.310.448	18.428.944	0	18.428.944
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	847.961	61.387	0	0	0	9.802.864	10.712.212	0	10.712.212
	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	-2.646.777	0	0	0	0	0	0	0	-5.084.002	0	-7.730.779	0	-7.730.779
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	3.865.701	13.702	-4.310.448	-431.045	0	-431.045
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-431.045	-431.045	0	-431.045
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	3.865.701	0	-3.879.403	-13.702	0	-13.702
	Other		0	0	0	0	0	0	0	0	0	0	0	13.702	0	13.702	0	13.702
	Equity at end of period		**2.500.000**	**23.278**	**0**	**18.475**	**2.477.178**	**-366.182**	**0**	**2.337.716**	**273.554**	**0**	**10.545.464**	**-6.633.015**	**9.802.864**	**20.979.332**	**0**	**20.979.332**