



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İHRACAT KREDİ BANKASI A.Ş. Bank Financial Report Unconsolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements



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

Independent Audit Comment

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

Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

Türkiye İhracat Kredi Bankası A.Ş. Yönetim Kurulu'na:

Giriş

Türkiye İhracat Kredi Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2025 tarihli ilişikteki konsolide olmayan finansal durum tablosu ile aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("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 bildirmekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye İhracat Kredi 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'nın 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 Yükümlülüklerle 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 rastlanılmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

10 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			Pre-Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)										
ASSETS										
FINANCIAL ASSETS (Net)		55.356.749	46.561.597	101.918.346	24.534.689	34.493.290	59.027.979	5.858.595	33.987.896	39.846.491
Cash and cash equivalents		33.661.514	27.102.265	60.763.779	14.045.072	15.559.521	29.604.593	5.116.113	23.607.635	28.723.748
Cash and Cash Balances at Central Bank	(1)	7.414	5.315.669	5.323.083	28.407	1	28.408	402.301	16.564.447	16.966.748
Banks	(4)	257.375	21.786.596	22.043.971	8.490.378	15.559.520	24.049.898	1.372.084	7.043.188	8.415.272
Receivables From Money Markets		33.396.771	0	33.396.771	5.526.353	0	5.526.353	3.342.031	0	3.342.031
Allowance for Expected Losses (-)		-46	0	-46	-66	0	-66	-303	0	-303
Financial assets at fair value through profit or loss	(2)	0	0	0	0	356.231	356.231	0	412.891	412.891
Public Debt Securities		0	0	0	0	356.231	356.231	0	291.947	291.947
Equity instruments		0	0	0	0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0	0	120.944	120.944
Financial Assets at Fair Value Through Other Comprehensive Income	(6)	21.437.162	18.982.291	40.419.453	10.106.710	16.133.826	26.240.536	741.529	8.780.004	9.521.533
Public Debt Securities		20.337.548	14.414.090	34.751.638	9.310.241	12.258.427	21.568.668	145.602	5.554.452	5.700.054
Equity instruments		1.099.614	4.568.201	5.667.815	796.469	3.875.399	4.671.868	595.927	3.225.552	3.821.479
Other Financial Assets		0	0	0	0	0	0	0	0	0
Derivative financial assets	(3)	258.073	477.041	735.114	382.907	2.443.712	2.826.619	953	1.187.366	1.188.319
Derivative Financial Assets At Fair Value Through Profit Or Loss		258.073	316.630	574.703	382.907	1.732.172	2.115.079	953	894.639	895.592
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	160.411	160.411	0	711.540	711.540	0	292.727	292.727
FINANCIAL ASSETS AT AMORTISED COST (Net)		388.089.666	689.116.397	1.077.206.063	277.619.188	494.451.534	772.070.722	215.554.012	317.374.645	532.928.657
Loans	(7)	385.993.244	682.475.040	1.068.468.284	274.240.846	488.704.689	762.945.535	211.822.505	305.256.002	517.078.507
Receivables From Leasing Transactions	(12)	0	0	0	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(8)	3.522.238	6.641.357	10.163.595	4.398.769	5.746.845	10.145.614	4.531.495	12.118.643	16.650.138
Public Debt Securities		3.522.238	4.946.434	8.468.672	4.375.854	5.746.845	10.122.699	3.986.987	12.118.643	16.105.630
Other Financial Assets		0	1.694.923	1.694.923	22.915	0	22.915	544.508	0	544.508
Allowance for Expected Credit Losses (-)		-1.425.816	0	-1.425.816	-1.020.427	0	-1.020.427	-799.988	0	-799.988
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	0	0	0	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(9)	370.377	0	370.377	279.858	0	279.858	205.044	0	205.044
Investments in Associates (Net)		370.377	0	370.377	279.858	0	279.858	205.044	0	205.044

Associates Accounted for Using Equity Method		0	0	0	0	0	0	0	0	0
Unconsolidated Associates		370.377	0	370.377	279.858	0	279.858	205.044	0	205.044
Investments in Subsidiaries (Net)	(10)	0	0	0	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(11)	0	0	0	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0	0	0	0
TANGIBLE ASSETS (Net)		444.263	0	444.263	336.235	0	336.235	93.291	0	93.291
INTANGIBLE ASSETS AND GOODWILL (Net)		185.929	0	185.929	108.201	0	108.201	72.110	0	72.110
Goodwill		0	0	0	0	0	0	0	0	0
Other		185.929	0	185.929	108.201	0	108.201	72.110	0	72.110
INVESTMENT PROPERTY (Net)	(13)	840.000	0	840.000	820.000	0	820.000	426.500	0	426.500
CURRENT TAX ASSETS		0	0	0	0	0	0	0	0	0
DEFERRED TAX ASSET		0	0	0	0	0	0	0	0	0
OTHER ASSETS (Net)		44.904.046	2.395.704	47.299.750	36.882.559	1.863.564	38.746.123	32.804.968	1.900.133	34.705.101
TOTAL ASSETS		490.191.030	738.073.698	1.228.264.728	340.580.730	530.808.388	871.389.118	255.014.520	353.262.674	608.277.194
LIABILITY AND EQUITY ITEMS										
DEPOSITS	(1)	0	0	0	0	0	0	0	0	0
LOANS RECEIVED	(3)	352.231.942	474.749.517	826.981.459	256.990.400	337.045.166	594.035.566	210.774.821	223.256.132	434.030.953
MONEY MARKET FUNDS		0	18.906.955	18.906.955	0	18.347.279	18.347.279	0	11.817.034	11.817.034
MARKETABLE SECURITIES (Net)	(4)	0	225.520.275	225.520.275	0	150.813.877	150.813.877	0	100.723.950	100.723.950
Bills		0	57.549.386	57.549.386	0	44.027.133	44.027.133	0	13.394.786	13.394.786
Asset-backed Securities		0	0	0	0	0	0	0	0	0
Bonds		0	167.970.889	167.970.889	0	106.786.744	106.786.744	0	87.329.164	87.329.164
FUNDS		1.378.764	4.126.903	5.505.667	402.242	1.524.973	1.927.215	287.543	551.225	838.768
Borrower funds		1.378.751	4.126.903	5.505.654	402.229	1.524.973	1.927.202	287.530	551.225	838.755
Other		13	0	13	13	0	13	13		13
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	4.465	4.977.429	4.981.894	231	303.596	303.827	574.376	734.556	1.308.932
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.465	4.716.780	4.721.245	231	232.202	232.433	574.376	670.441	1.244.817
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	260.649	260.649	0	71.394	71.394	0	64.115	64.115
FACTORING PAYABLES		0	0	0	0	0	0	0	0	0
LEASE PAYABLES (Net)	(6)	233.172	0	233.172	137.560	0	137.560	12.622	0	12.622
PROVISIONS	(7)	2.268.831	0	2.268.831	2.274.252	0	2.274.252	1.765.720	0	1.765.720
Provision for Restructuring		0	0	0	0	0	0	0	0	0
Reserves for Employee Benefits		916.603	0	916.603	827.772	0	827.772	564.090	0	564.090
Insurance Technical Reserves (Net)		0	0	0	0	0	0	0	0	0
Other provisions	(7.2)	1.352.228	0	1.352.228	1.446.480	0	1.446.480	1.201.630	0	1.201.630
CURRENT TAX LIABILITIES	(8.1)	230.165	0	230.165	160.260	0	160.260	83.692	0	83.692
DEFERRED TAX LIABILITY		0	0	0	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0	0	0	0
SUBORDINATED DEBT	(9)	2.913.391	0	2.913.391	3.003.129	0	3.003.129	3.001.128	6.015.879	9.017.007
Loans		0	0	0	0	0	0	0	6.015.879	6.015.879

Other Debt Instruments		2.913.391	0	2.913.391	3.003.129	0	3.003.129	3.001.128	0	3.001.128
OTHER LIABILITIES	(5)	1.831.555	5.375.421	7.206.976	747.444	5.813.765	6.561.209	711.828	5.109.718	5.821.546
EQUITY	(10)	133.259.199	256.744	133.515.943	93.820.471	4.473	93.824.944	42.722.080	134.890	42.856.970
Issued capital		55.270.000	0	55.270.000	55.270.000	0	55.270.000	20.600.000	0	20.600.000
Capital Reserves		0	0	0	0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.376.024	0	2.376.024	1.374.078	0	1.374.078	524.590	0	524.590
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-669.564	256.744	-412.820	-83.876	4.473	-79.403	1.785	134.890	136.675
Profit Reserves		36.441.969	0	36.441.969	1.601.004	0	1.601.004	9.912.748	0	9.912.748
Legal Reserves		3.341.679	0	3.341.679	1.599.630	0	1.599.630	1.036.719	0	1.036.719
Statutory Reserves		0	0	0	0	0	0	0	0	0
Extraordinary Reserves		33.100.290	0	33.100.290	1.374	0	1.374	8.876.029	0	8.876.029
Other Profit Reserves		0	0	0	0	0	0	0	0	0
Profit or Loss		39.840.770	0	39.840.770	35.659.265	0	35.659.265	11.682.957	0	11.682.957
Prior Years' Profit or Loss		818.300	0	818.300	424.698	0	424.698	196.895	0	196.895
Current Period Net Profit Or Loss		39.022.470	0	39.022.470	35.234.567	0	35.234.567	11.486.062	0	11.486.062
Total equity and liabilities		494.351.484	733.913.244	1.228.264.728	357.535.989	513.853.129	871.389.118	259.933.810	348.343.384	608.277.194

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		105.498.556	680.815.257	786.313.813	51.627.111	391.293.370	442.920.481
GUARANTIES AND WARRANTIES	(1.2)	5.051.254	109.445.432	114.496.686	2.499.363	81.387.236	83.886.599
Letters of Guarantee		0	2.251.490	2.251.490	0	481.778	481.778
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		0	2.251.490	2.251.490	0	481.778	481.778
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	737.806	737.806	0	0	0
Documentary Letters of Credit		0	737.806	737.806	0	0	0
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		5.051.254	106.456.136	111.507.390	2.499.363	80.905.458	83.404.821
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		86.666.744	182.028.572	268.695.316	30.041.824	96.653.224	126.695.048
Irrevocable Commitments	(1.1)	892.410	49.874.328	50.766.738	12.868	32.022	44.890
Forward Asset Purchase Commitments		852.344	49.874.328	50.726.672	0	32.022	32.022
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		40.066	0	40.066	12.868	0	12.868
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		0	0	0	0	0	0
Revocable Commitments		85.774.334	132.154.244	217.928.578	30.028.956	96.621.202	126.650.158
Revocable Loan Granting Commitments		85.774.334	132.154.244	217.928.578	30.028.956	96.621.202	126.650.158
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		13.780.558	389.341.253	403.121.811	19.085.924	213.252.910	232.338.834
Derivative Financial Instruments Held For Hedging		0	265.012.490	265.012.490	0	131.018.599	131.018.599
Fair Value Hedges		0	237.655.166	237.655.166	0	116.652.125	116.652.125
Cash Flow Hedges		0	27.357.324	27.357.324	0	14.366.474	14.366.474
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		13.780.558	124.328.763	138.109.321	19.085.924	82.234.311	101.320.235
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		13.687.233	124.245.705	137.932.938	19.085.924	82.234.311	101.320.235
Currency Swap Buy Transactions		9.074.071	59.765.237	68.839.308	19.085.924	32.559.797	51.645.721
Currency Swap Sell Transactions		4.613.162	64.480.468	69.093.630	0	49.674.514	49.674.514
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
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		93.325	83.058	176.383	0	0	0
Currency Futures Buy Transactions		93.325	0	93.325	0	0	0
Currency Futures Sell Transactions		0	83.058	83.058	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		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		970.194.390	5.653.986.705	6.624.181.095	718.990.213	2.235.067.363	2.954.057.576
ITEMS HELD IN CUSTODY		0	0	0	0	0	0
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.130.180	2.455.565	3.585.745	209.720	1.998.687	2.208.407
Securities		0	0	0	0	0	0
Guarantee Notes		0	0	0	0	0	0
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		1.125.430	1.776.864	2.902.294	204.970	1.422.916	1.627.886
Other Pledged Items		4.750	678.701	683.451	4.750	575.771	580.521

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		969.064.210	5.651.531.140	6.620.595.350	718.780.493	2.233.068.676	2.951.849.169
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.075.692.946	6.334.801.962	7.410.494.908	770.617.324	2.626.360.733	3.396.978.057

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	(1)	115.717.044	91.934.122	43.109.021	36.280.087
Interest Income on Loans		101.964.924	80.560.630	37.159.205	31.142.064
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		1.433.886	3.746.456	439.288	1.676.061
Interest Income on Money Market Placements		5.363.590	5.498.599	2.902.328	2.668.332
Interest Income on Marketable Securities Portfolio		6.458.419	2.006.606	2.467.726	719.023
Financial Assets At Fair Value Through Profit Loss		3.962	21.759	0	9.134
Financial Assets At Fair Value Through Other Comprehensive Income		5.728.814	774.100	2.233.306	403.360
Financial Assets Measured at Amortised Cost		725.643	1.210.747	234.420	306.529
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		496.225	121.831	140.474	74.607
INTEREST EXPENSES (-)	(2)	-78.473.807	-66.714.742	-28.565.315	-26.169.641
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-67.527.800	-58.828.258	-24.574.736	-23.598.298
Interest Expenses on Money Market Funds		0	0	0	0
Interest Expenses on Securities Issued		-9.826.609	-7.134.666	-3.672.391	-2.362.426
Lease Interest Expenses		-60.961	-35.474	-21.830	-11.652
Other Interest Expense		-1.058.437	-716.344	-296.358	-197.265
NET INTEREST INCOME OR EXPENSE		37.243.237	25.219.380	14.543.706	10.110.446
NET FEE AND COMMISSION INCOME OR EXPENSES		2.459.594	1.627.930	914.133	602.681
Fees and Commissions Received		3.849.434	2.710.161	1.410.013	978.300
From Noncash Loans		4.573	1.247	1.790	1.242
Other		3.844.861	2.708.914	1.408.223	977.058
Fees and Commissions Paid (-)		-1.389.840	-1.082.231	-495.880	-375.619
Paid for Noncash Loans		0	0	0	0
Other		-1.389.840	-1.082.231	-495.880	-375.619
DIVIDEND INCOME		125.383	88.227	0	1.286
TRADING INCOME OR LOSS (Net)	(3)	3.471.225	267.716	1.112.754	219.498
Gains (Losses) Arising from Capital Markets Transactions		10	-15.370	0	0
Gains (Losses) Arising From Derivative Financial Transactions		-11.869.536	421.552	590.369	-1.746.622
Foreign Exchange Gains or Losses		15.340.751	-138.466	522.385	1.966.120
OTHER OPERATING INCOME	(4)	750.893	650.894	687.420	321.142
GROSS PROFIT FROM OPERATING ACTIVITIES		44.050.332	27.854.147	17.258.013	11.255.053
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-660.972	-431.938	-381.740	-241.043
OTHER ALLOWANCE EXPENSES (-)	(6)	-89.693	-81.394	10.832	-18.252
PERSONNEL EXPENSES (-)		-2.852.536	-1.858.128	-939.251	-653.020
OTHER OPERATING EXPENSES (-)	(6)	-1.424.661	-947.749	-573.153	-360.231
NET OPERATING INCOME (LOSS)		39.022.470	24.534.938	15.374.701	9.982.507
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	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		39.022.470	24.534.938	15.374.701	9.982.507
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(7)	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 CONTINUING OPERATIONS		39.022.470	24.534.938	15.374.701	9.982.507
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		39.022.470	24.534.938	15.374.701	9.982.507
Profit (Loss) Attributable to Group		39.022.470	24.534.938	15.374.701	9.982.507
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 Kâr / Zarar		0,70603000	0,74933000	0,27817000	0,27962000

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)		39.022.470	24.534.938		
OTHER COMPREHENSIVE INCOME		668.529	869.229		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.001.946	752.687		
Gains (Losses) on Revaluation of Property, Plant and Equipment		6.000	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		995.946	752.687		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-333.417	116.542		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-296.273	127.413		
Income (Loss) Related with Cash Flow Hedges		-37.144	-10.871		
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		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		39.690.999	25.404.167		

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		44.889.389	25.080.208
Interest Received		111.309.574	91.157.737
Interest Paid		-67.244.507	-58.743.920
Dividends received		125.383	88.227
Fees and Commissions Received		3.031.700	2.370.166
Other Gains		100.903	273.466
Collections from Previously Written Off Loans and Other Receivables	(7.9.2)	126.863	126.832
Cash Payments to Personnel and Service Suppliers		-3.158.891	-2.037.444
Taxes Paid		-2.366.634	-1.530.568
Other		2.964.998	-6.624.288
Changes in Operating Assets and Liabilities Subject to Banking Operations		-37.575.728	-18.427.157
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		365.449	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-300.697.798	-205.724.307
Net (Increase) Decrease in Other Assets		-8.664.223	-3.539.900
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		230.615.300	171.683.499
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		40.805.544	19.153.551
Net Cash Provided From Banking Operations		7.313.661	6.653.051
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-10.107.821	1.224.682
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-90.519	-74.814
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-84.947	-118.947
Cash Obtained from Tangible and Intangible Asset Sales		0	9.005
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-21.555.168	-5.573.082
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		10.622.895	987.481
Cash Paid for Purchase of Financial Assets At Amortised Cost	(8.4)	-1.592.884	-1.981.034
Cash Obtained from Sale of Financial Assets At Amortised Cost	(8.4)	2.710.528	8.022.487
Other		-117.726	-46.414
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		29.272.880	16.197.418
Cash Obtained from Loans and Securities Issued		148.688.486	77.999.920
Cash Outflow Arised From Loans and Securities Issued		-119.341.582	-76.862.351
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-74.024	-40.151
Other		0	15.100.000
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		4.679.874	4.630.246
Net Increase (Decrease) in Cash and Cash Equivalents		31.158.594	28.705.397
Cash and Cash Equivalents at Beginning of the Period		29.401.134	28.691.592
Cash and Cash Equivalents at End of the Period		60.559.728	57.396.989

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		20.600.000	0	0	0	0	-61.215	585.805	0	55.977	80.698	9.912.745	11.258.259	0	42.432.269		42.432.269
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	424.698	0	424.698		424.698
	Effect Of Corrections		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	424.698	0	424.698		424.698
	Adjusted Beginning Balance		20.600.000	0	0	0	0	-61.215	585.805	0	55.977	80.698	9.912.745	11.682.957	0	42.856.967		42.856.967
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	752.687	0	127.413	-10.871	0	0	24.534.938	25.404.167		25.404.167
	Capital Increase in Cash	(10.2.1)	15.100.000	0	0	0	0	0	0	0	0	0	0	0	0	15.100.000		15.100.000
	Capital Increase Through Internal Reserves		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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	11.258.259	-	0	0		0
	Dividends Paid		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	11.258.259	-	0	0		0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
	Equity at end of period		35.700.000	0	0	0	0	-61.215	1.338.492	0	183.390	69.827	21.171.004	424.698	24.534.938	83.361.134		83.361.134
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		55.270.000	0	0	0	27.656	-89.202	1.435.624	0	-145.146	65.743	1.601.004	34.840.965	0	93.006.644		93.006.644
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	818.300	0	818.300		818.300
	Effect Of Corrections		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	818.300	0	818.300		818.300
	Adjusted Beginning Balance		55.270.000	0	0	0	27.656	-89.202	1.435.624	0	-145.146	65.743	1.601.004	35.659.265	0	93.824.944		93.824.944
	Total Comprehensive Income (Loss)		0	0	0	0	6.000		995.946	0	-296.273	-37.144	0	0	39.022.470	39.690.999		39.690.999
	Capital Increase in Cash	(10.2.1)	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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	34.840.965	-	0	0		0
	Dividends Paid		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	34.840.965	-	0	0		0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
	Equity at end of period		55.270.000	0	0	0	33.656	-89.202	2.431.570	0	-441.419	28.599	36.441.969	818.300	39.022.470	133.515.943		133.515.943