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KAMUYU AYDINLATMA PLATFORMU

ANADOLUBANK A.Ş.
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	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Anadolubank A.Ş. Genel Kurulu'na

Giriş

Anadolubank A.Ş.'nin ("Banka") 30 Eylül 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık dönemine 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 Standartları'na 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Anadolubank A.Ş.'nin 30 Eylül 2025 tarihi itibarıyla ara dönem 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.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 11 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)		31.203.466	17.346.488	48.549.954	16.718.910	15.222.589	31.941.499
Cash and cash equivalents		9.186.526	14.329.517	23.516.043	13.246.144	12.671.234	25.917.378
Cash and Cash Balances at Central Bank	V-I-1	9.060.240	13.192.979	22.253.219	7.594.625	8.085.675	15.680.300
Banks	V-I-2	127.408	1.140.259	1.267.667	51.017	4.306.543	4.357.560
Receivables From Money Markets				0	5.601.483	293.994	5.895.477
Allowance for Expected Losses (-)		-1.122	-3.721	-4.843	-981	-14.978	-15.959
Financial assets at fair value through profit or loss	V-I-4	372.669	274.675	647.344	63.620	341.044	404.664
Public Debt Securities		372.669	176.412	549.081	63.620	242.368	305.988
Equity instruments				0			0
Other Financial Assets			98.263	98.263		98.676	98.676
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-5	20.834.033	2.396.529	23.230.562	3.004.160	2.036.039	5.040.199
Public Debt Securities		20.647.086	2.249.617	22.896.703	2.868.088	1.921.894	4.789.982
Equity instruments		17.593	146.912	164.505	13.781	114.145	127.926
Other Financial Assets		169.354		169.354	122.291		122.291
Derivative financial assets	V-I-6	810.238	345.767	1.156.005	404.986	174.272	579.258
Derivative Financial Assets At Fair Value Through Profit Or Loss		810.238	345.767	1.156.005	404.986	174.272	579.258
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		65.617.832	23.506.506	89.124.338	43.726.285	14.735.899	58.462.184
Loans	V-I-7	67.352.803	12.744.935	80.097.738	44.523.408	8.626.580	53.149.988
Receivables From Leasing Transactions	V-I-9			0			0
Factoring Receivables		14.731		14.731	731		731
Other Financial Assets Measured at Amortised Cost	V-I-8	0	10.868.454	10.868.454	0	6.170.262	6.170.262
Public Debt Securities			10.868.454	10.868.454		6.170.262	6.170.262
Other Financial Assets				0			0
Allowance for Expected Credit Losses (-)		-1.749.702	-106.883	-1.856.585	-797.854	-60.943	-858.797
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	III-17	88.128	0	88.128	190.178	0	190.178
Held for Sale		88.128		88.128	190.178		190.178
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.936.314	9.778.113	11.714.427	1.424.089	5.744.848	7.168.937
Investments in Associates (Net)	V-I-10	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	V-I-11	1.936.314	9.778.113	11.714.427	1.424.089	5.744.848	7.168.937
Unconsolidated Financial Subsidiaries		1.936.314	9.778.113	11.714.427	1.424.089	5.744.848	7.168.937
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-12	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)	V-I-13	2.356.087	498	2.356.585	2.281.584	308	2.281.892
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-14	185.715	0	185.715	137.164	0	137.164
Goodwill				0			0
Other		185.715		185.715	137.164		137.164
INVESTMENT PROPERTY (Net)	V-I-15			0			0
CURRENT TAX ASSETS				0			0
DEFERRED TAX ASSET	V-I-16	305.163		305.163	532.041		532.041
OTHER ASSETS (Net)	V-I-18	8.609.165	287.435	8.896.600	3.467.816	78.689	3.546.505
TOTAL ASSETS		**110.301.870**	**50.919.040**	**161.220.910**	**68.478.067**	**35.782.333**	**104.260.400**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	48.065.299	43.098.297	91.163.596	41.755.841	32.507.849	74.263.690
LOANS RECEIVED	V-II-2	122.411	12.098.256	12.220.667	130.485	7.192.167	7.322.652
MONEY MARKET FUNDS		16.291.749	972.226	17.263.975	94.126		94.126
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills				0			0
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		0	0	0	0	0	0
Borrower funds				0			0
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	V-II-3	315.912	380.142	696.054	472.582	216.719	689.301
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		315.912	380.142	696.054			0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0	472.582	216.719	689.301
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	V-II-4	342.367	499	342.866	315.277	310	315.587
PROVISIONS	V-II-5	429.319	7.095	436.414	367.008	3.890	370.898
Provision for Restructuring				0			0
Reserves for Employee Benefits		299.698		299.698	220.502		220.502
Insurance Technical Reserves (Net)				0			0
Other provisions		129.621	7.095	136.716	146.506	3.890	150.396
CURRENT TAX LIABILITIES	V-II-6	1.635.456		1.635.456	1.038.953		1.038.953
DEFERRED TAX LIABILITY	V-II-7			0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-8	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	V-II-9	0	6.278.530	6.278.530	0	0	0
Loans				0			0

Other Debt Instruments			6.278.530	6.278.530			0
OTHER LIABILITIES	V-II-10	5.627.211	332.009	5.959.220	2.905.380	132.072	3.037.452
EQUITY		24.596.809	627.323	25.224.132	16.370.252	757.489	17.127.741
Issued capital	V-II-11	1.100.000		1.100.000	1.100.000		1.100.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums				0			0
Share Cancellation Profits				0			0
Other Capital Reserves				0			0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.573.608	79.515	1.653.123	1.579.791	60.077	1.639.868
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.633.387	-87.471	2.545.916	1.525.407	-115.909	1.409.498
Profit Reserves		12.978.375	0	12.978.375	7.672.982	0	7.672.982
Legal Reserves		220.000		220.000	220.000		220.000
Statutory Reserves				0			0
Extraordinary Reserves		12.758.375		12.758.375	7.452.982		7.452.982
Other Profit Reserves				0			0
Profit or Loss		6.311.439	635.279	6.946.718	4.492.072	813.321	5.305.393
Prior Years' Profit or Loss				0			0
Current Period Net Profit Or Loss		6.311.439	635.279	6.946.718	4.492.072	813.321	5.305.393
Non-controlling Interests				0			0
Total equity and liabilities		**97.426.533**	**63.794.377**	**161.220.910**	**63.449.904**	**40.810.496**	**104.260.400**

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		115.204.217	187.406.702	302.610.919	68.539.660	80.772.837	149.312.497
GUARANTIES AND WARRANTIES	V-III-2	27.098.239	10.974.492	38.072.731	15.251.318	5.534.014	20.785.332
Letters of Guarantee		18.374.919	3.878.935	22.253.854	11.781.968	2.869.156	14.651.124
Guarantees Subject to State Tender Law		208.150	10.609	218.759	114.491	9.018	123.509
Guarantees Given for Foreign Trade Operations		113.452	8.531	121.983	121.623	6.429	128.052
Other Letters of Guarantee		18.053.317	3.859.795	21.913.112	11.545.854	2.853.709	14.399.563
Bank Acceptances			148.443	148.443	0	130.340	130.340
Import Letter of Acceptance			148.443	148.443		130.340	130.340
Other Bank Acceptances							0
Letters of Credit			6.947.114	6.947.114	0	2.534.518	2.534.518
Documentary Letters of Credit			6.947.114	6.947.114	0	2.534.518	2.534.518
Other Letters of Credit							0
Prefinancing Given as Guarantee							0
Endorsements					0	0	0
Endorsements to the Central Bank of Turkey							0
Other Endorsements							0
Purchase Guarantees for Securities Issued							0
Factoring Guarantees							0
Other Guarantees		8.723.320		8.723.320	3.469.350	0	3.469.350
Other Collaterals							0
COMMITMENTS	V-III-1	21.434.331	53.734.900	75.169.231	10.349.701	6.925.991	17.275.692
Irrevocable Commitments		21.434.331	53.734.900	75.169.231	10.349.701	6.925.991	17.275.692
Forward Asset Purchase Commitments		14.204.039	53.734.900	67.938.939	5.492.147	6.925.991	12.418.138
Time Deposit Purchase and Sales Commitments							0
Share Capital Commitments to Associates and Subsidiaries							0
Loan Granting Commitments		5.071.250		5.071.250	3.226.871		3.226.871
Securities Issue Brokerage Commitments							0
Commitments for Reserve Requirements							0
Commitments for Cheque Payments		1.421.497		1.421.497	1.122.019	0	1.122.019
Tax and Fund Liabilities Arised from Export Commitments		52		52	39	0	39
Commitments for Credit Card Limits		511.903		511.903	380.868	0	380.868
Commitments for Credit Cards and Banking Services Promotions		1.421		1.421	1.014	0	1.014
Receivables from Short Sale Commitments of Marketable Securities					0	0	0

Payables for Short Sale Commitments of Marketable Securities				0	0	0
Other Irrevocable Commitments	224.169		224.169	126.743	0	126.743
Revocable Commitments				0	0	0
Revocable Loan Granting Commitments						0
Other Revocable Commitments						0
DERIVATIVE FINANCIAL INSTRUMENTS	66.671.647	122.697.310	189.368.957	42.938.641	68.312.832	111.251.473
Derivative Financial Instruments Held For Hedging				0	0	0
Fair Value Hedges						0
Cash Flow Hedges						0
Hedges of Net Investment in Foreign Operations						0
Derivative Financial Instruments Held For Trading	66.671.647	122.697.310	189.368.957	42.938.641	68.312.832	111.251.473
Forward Foreign Currency Buy or Sell Transactions	11.981.270	12.558.856	24.540.126	4.539.445	4.900.038	9.439.483
Forward Foreign Currency Buying Transactions	3.790.541	8.097.260	11.887.801	1.124.466	3.376.509	4.500.975
Forward Foreign Currency Sale Transactions	8.190.729	4.461.596	12.652.325	3.414.979	1.523.529	4.938.508
Currency and Interest Rate Swaps	42.462.910	82.868.127	125.331.037	28.806.254	51.273.786	80.080.040
Currency Swap Buy Transactions	3.465.699	31.846.418	35.312.117	2.826.344	24.707.352	27.533.696
Currency Swap Sell Transactions	2.576.447	32.878.069	35.454.516	2.441.382	25.155.222	27.596.604
Interest Rate Swap Buy Transactions	18.210.382	9.071.820	27.282.202	11.769.264	705.606	12.474.870
Interest Rate Swap Sell Transactions	18.210.382	9.071.820	27.282.202	11.769.264	705.606	12.474.870
Currency, Interest Rate and Securities Options	12.227.467	27.270.327	39.497.794	9.592.942	12.139.008	21.731.950
Currency Options Buy Transactions	1.346.097	17.851.854	19.197.951	956.887	9.232.447	10.189.334
Currency Options Sell Transactions	10.881.370	9.418.473	20.299.843	8.636.055	2.906.561	11.542.616
Interest Rate Options Buy Transactions						0
Interest Rate Options Sell Transactions						0
Securities Options Buy Transactions						0
Securities Options Sell Transactions						0
Currency Futures				0	0	0
Currency Futures Buy Transactions						0
Currency Futures Sell Transactions						0
Interest Rate Futures Buy and Sell Transactions				0	0	0
Interest Rate Futures Buy Transactions						0
Interest Rate Futures Sell Transactions						0
Other						0
CUSTODY AND PLEDGES RECEIVED	892.461.686	101.015.227	993.476.913	570.448.908	65.987.822	636.436.730
ITEMS HELD IN CUSTODY	29.952.338	9.006.894	38.959.232	19.348.240	8.453.569	27.801.809
Customer Fund and Portfolio Balances	5.468.244	3.056.808	8.525.052	1.964.971	3.399.400	5.364.371
Securities Held in Custody	218	5.565.175	5.565.393	218	4.855.798	4.856.016
Cheques Received for Collection	24.294.832	346.584	24.641.416	17.233.023	176.976	17.409.999
Commercial Notes Received for Collection	189.044	38.327	227.371	150.028	21.395	171.423
Other Assets Received for Collection						0
Securities that will be Intermediated to Issue						0
Other Items Under Custody						0
Custodians						0
PLEDGED ITEMS	861.904.348	92.008.333	953.912.681	549.503.683	57.534.253	607.037.936
Securities	1.983		1.983	1.382	0	1.382
Guarantee Notes	44.968	114.764	159.732	12.538	89.330	101.868
Commodity				0	0	0
Warrant				0	0	0
Real Estate				0	0	0
Other Pledged Items	861.857.397	91.893.569	953.750.966	549.489.763	57.444.923	606.934.686

Depositories Receiving Pledged Items					0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		605.000		605.000	1.596.985	0	1.596.985
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.007.665.903**	**288.421.929**	**1.296.087.832**	**638.988.568**	**146.760.659**	**785.749.227**

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		27.092.418	13.952.820	11.095.111	5.835.086
Interest Income on Loans	V-IV-1	20.208.922	10.951.830	7.789.753	4.450.735
Interest Income on Reserve Deposits		1.828.968	402.812	774.461	278.552
Interest Income on Banks	V-IV-1	105.317	26.524	23.780	9.802
Interest Income on Money Market Placements		946.708	2.090.021	45.180	953.517
Interest Income on Marketable Securities Portfolio	V-IV-1	3.948.175	466.937	2.442.772	133.291
Financial Assets At Fair Value Through Profit Loss		75.727	10.124	25.765	5.625
Financial Assets At Fair Value Through Other Comprehensive Income		3.658.146	378.585	2.340.622	85.900
Financial Assets Measured at Amortised Cost		214.302	78.228	76.385	41.766
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		54.328	14.696	19.165	9.189
INTEREST EXPENSES (-)		-17.745.913	-9.590.497	-7.135.862	-3.852.018
Interest Expenses on Deposits	V-IV-2	-15.013.355	-9.232.052	-5.240.990	-3.703.815
Interest Expenses on Funds Borrowed	V-IV-2	-287.204	-183.061	-107.482	-88.556
Interest Expenses on Money Market Funds		-2.050.034	-346	-1.619.268	0
Interest Expenses on Securities Issued	V-IV-2	-332.560	0	-147.651	0
Lease Interest Expenses		-59.884	-37.616	-20.390	-12.594
Other Interest Expense		-2.876	-137.422	-81	-47.053
NET INTEREST INCOME OR EXPENSE		9.346.505	4.362.323	3.959.249	1.983.068
NET FEE AND COMMISSION INCOME OR EXPENSES		1.775.724	888.295	773.359	286.350
Fees and Commissions Received		2.540.993	1.539.938	1.042.379	620.313
From Noncash Loans		184.517	156.387	70.382	48.916
Other	V-IV-11	2.356.476	1.383.551	971.997	571.397
Fees and Commissions Paid (-)		-765.269	-651.643	-269.020	-333.963
Paid for Noncash Loans		-1.146	-185	-558	-46
Other		-764.123	-651.458	-268.462	-333.917
DIVIDEND INCOME	V-IV-3	2.444	89	0	0
TRADING INCOME OR LOSS (Net)	V-IV-4	-302.605	681.745	-688.407	-169.006
Gains (Losses) Arising from Capital Markets Transactions		109.251	110.163	25.583	36.429
Gains (Losses) Arising From Derivative Financial Transactions		-193.606	74.502	-523.915	-221.567
Foreign Exchange Gains or Losses		-218.250	497.080	-190.075	16.132
OTHER OPERATING INCOME	V-IV-5	1.456.607	337.604	85.944	58.487
GROSS PROFIT FROM OPERATING ACTIVITIES		12.278.675	6.270.056	4.130.145	2.158.899
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-1.180.488	-372.339	-375.703	-122.885
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-1.066	-106.268	-399	-13.396
PERSONNEL EXPENSES (-)		-2.035.941	-1.203.678	-678.630	-417.037
OTHER OPERATING EXPENSES (-)	V-IV-7	-1.143.945	-677.460	-374.747	-256.712
NET OPERATING INCOME (LOSS)		7.917.235	3.910.311	2.700.666	1.348.869
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.148.901	1.018.302	408.716	343.681
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-8	9.066.136	4.928.613	3.109.382	1.692.550
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-2.119.418	-1.134.300	-798.992	-388.515
Current Tax Provision		-1.427.391	-1.556.879	-1.023.767	-326.258
Expense Effect of Deferred Tax		-805.968	-257.264	184.146	-137.597
Income Effect of Deferred Tax		113.941	679.843	40.629	75.340
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-10	6.946.718	3.794.313	2.310.390	1.304.035
INCOME ON DISCONTINUED OPERATIONS		0			
EXPENSES ON DISCONTINUED OPERATIONS (-)		0			
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0			
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0			
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0			
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-10	6.946.718	3.794.313	2.310.390	1.304.035

Profit (Loss) Attributable to Group		6.946.718	3.794.313	2.310.390	1.304.035
Profit (loss), attributable to non-controlling interests		0			
Profit (loss) per share					
Profit (Loss) per Share					

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)		6.946.718	3.794.313		
OTHER COMPREHENSIVE INCOME		1.149.673	359.573	0	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		13.255	-41.913		
Gains (Losses) on Revaluation of Property, Plant and Equipment			0		
Gains (Losses) on Revaluation of Intangible Assets			0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-13.559	-74.437		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		27.768	13.188		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-954	19.336		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.136.418	401.486	0	
Exchange Differences on Translation		2.178.983	792.393		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		670.314	167.790		
Income (Loss) Related with Cash Flow Hedges			0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.178.983	-778.870		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss			0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		466.104	220.173		
TOTAL COMPREHENSIVE INCOME (LOSS)		8.096.391	4.153.886	0	

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		2.504.030	13.648.276
Interest Received		23.694.254	13.056.912
Interest Paid		-17.415.465	-8.010.812
Dividends received		2.444	89
Fees and Commissions Received		2.360.599	1.539.938
Other Gains		462.267	3.319.710
Collections from Previously Written Off Loans and Other Receivables		154.295	131.581
Cash Payments to Personnel and Service Suppliers		-2.035.941	-1.203.678
Taxes Paid		-1.066.674	-640.442
Other		-3.651.749	5.454.978
Changes in Operating Assets and Liabilities Subject to Banking Operations		644.484	-11.212.993
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-243.093	-82.178
Net (Increase) Decrease in Due From Banks		-4.234.709	-1.551.865
Net (Increase) Decrease in Loans		-23.707.045	-14.584.645
Net (Increase) Decrease in Other Assets		-7.079.412	-8.720.756
Net Increase (Decrease) in Bank Deposits		-3.778.550	-190.782
Net Increase (Decrease) in Other Deposits		20.673.602	15.223.134
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss			0
Net Increase (Decrease) in Funds Borrowed			0
Net Increase (Decrease) in Matured Payables		19.013.691	-1.305.901
Net Increase (Decrease) Other Liabilities			0
Net Cash Provided From Banking Operations		3.148.514	2.435.283
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-20.351.127	-6.261.473
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.221.057	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0
Cash Paid For Tangible And Intangible Asset Purchases		-118.137	-260.020
Cash Obtained from Tangible and Intangible Asset Sales		221.610	45.566
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-17.263.252	-106.197
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		602.935	567.578
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.502.684	-6.372.478
Cash Obtained from Sale of Financial Assets At Amortised Cost		-70.542	-135.922
Other			0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		9.970.246	7.143.920
Cash Obtained from Loans and Securities Issued		10.399.663	7.146.670
Cash Outflow Arised From Loans and Securities Issued		-187.886	0
Equity Instruments Issued			0
Dividends paid			0
Payments of lease liabilities		-241.531	-2.750
Other			0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		596.323	366.782
Net Increase (Decrease) in Cash and Cash Equivalents		-6.636.044	3.684.512
Cash and Cash Equivalents at Beginning of the Period		20.502.656	9.783.242
Cash and Cash Equivalents at End of the Period		13.866.612	13.467.754

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		**1.100.000**	**0**	**0**	**0**	**1.256.300**	**-96.343**	**38.911**	**0**	**3.316.174**	**-172.113**	**-1.982.977**	**0**	**4.741.743**	**2.931.239**	**0**	**0**	**0**	**11.132.934**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance	V-II-11	1.100.000	0	0	0	1.256.300	-96.343	38.911	0	3.316.174	-172.113	-1.982.977	0	4.741.743	2.931.239	0	0	0	11.132.934
	Total Comprehensive Income (Loss)		0	0	0	0	-312	-50.833	9.232	0	792.395	154.301	-545.210	0	0	0	3.794.313	0	0	4.153.886
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	2.931.239	-2.931.239	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	2.931.239	-2.931.239	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**1.100.000**	**0**	**0**	**0**	**1.255.988**	**-147.176**	**48.143**	**0**	**4.108.569**	**-17.812**	**-2.528.187**	**0**	**7.672.982**	**0**	**3.794.313**	**0**	**0**	**15.286.820**
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		**1.100.000**	**0**	**0**	**0**	**1.731.851**	**-152.061**	**60.078**		**3.892.045**	**-105.929**	**-2.376.618**		**7.672.982**	**5.305.393**				**17.127.741**
	Adjustments Related to TMS 8		0	0	0	0														
	Effect Of Corrections		0	0	0	0														
	Effect Of Changes In Accounting Policy		0	0	0	0														
	Adjusted Beginning Balance	V-II-11	1.100.000	0	0	0	1.731.851	-152.061	60.078		3.892.045	-105.929	-2.376.618		7.672.982	5.305.393				17.127.741
	Total Comprehensive Income (Loss)		0	0	0	0	3.728	-9.910	19.437		2.178.983	482.723	-1.525.288				6.946.718			8.096.391
	Capital Increase in Cash		0	0	0	0														
	Capital Increase Through Internal Reserves		0	0	0	0														
	Issued Capital Inflation Adjustment Difference		0	0	0	0														
	Convertible Bonds		0	0	0	0														
	Subordinated Debt		0	0	0	0														
	Increase (decrease) through other changes, equity		0	0	0	0														
	Profit Distributions		0	0	0	0									5.305.393	-5.305.393				
	Dividends Paid		0	0	0	0														
	Transfers To Reserves		0	0	0	0									5.305.393	-5.305.393				
	Other		0	0	0	0														
	Equity at end of period		**1.100.000**	**0**	**0**	**0**	**1.735.579**	**-161.971**	**79.515**		**6.071.028**	**376.794**	**-3.901.906**		**12.978.375**		**6.946.718**			**25.224.132**