

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 Bağımsız denetim ve serbest muhasebeci mali müşavirlik a.Ş
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

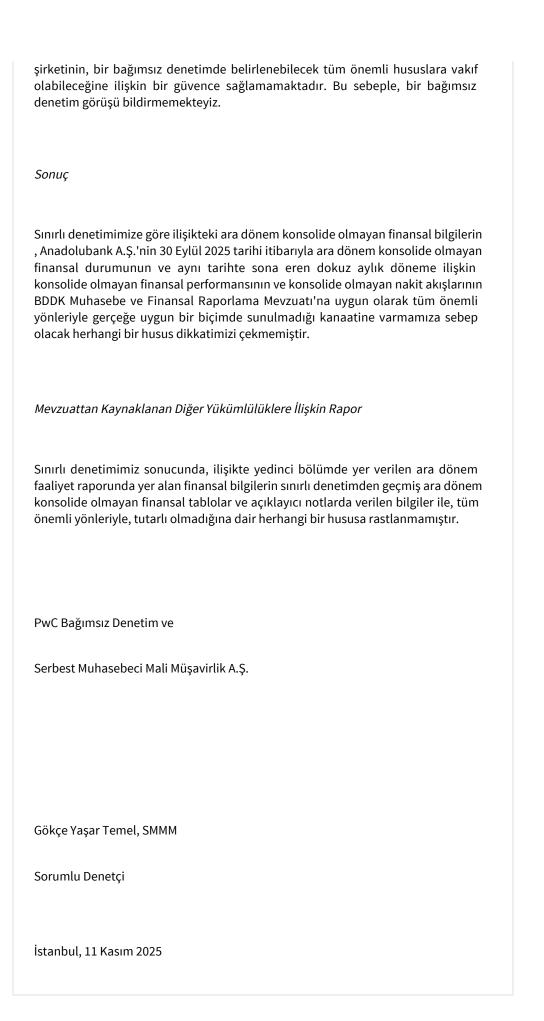
Anadolubank A.Ş. Genel Kurulu'na

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





Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

	V-I-1 V-I-2 V-I-5 V-I-6		Current Period 30.09.2025			Previous Period 31.12.2024	
	roothote Reference	тс	FC	Total	тс	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	31.941.49
Cash and cash equivalents		9.186.526	14.329.517	23.516.043	13.246.144	12.671.234	25.917.37
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	15.680.30
Banks	V-I-2	127.408	1.140.259	1.267.667	51.017	4.306.543	4.357.56
Receivables From Money Markets				0	5.601.483	293.994	5.895.47
Allowance for Expected Losses (-)		-1.122	-3.721	-4.843	-981	-14.978	-15.95
Financial assets at fair value through profit or loss	V-I-4	372.669	274.675	647.344	63.620	341.044	404.66
Public Debt Securities		372.669	176.412	549.081	63.620	242.368	305.98
Equity instruments				0			
Other Financial Assets			98.263	98.263		98.676	98.67
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	5.040.19
Public Debt Securities		20.647.086	2.249.617	22.896.703	2.868.088	1.921.894	4.789.98
Equity instruments		17.593	146.912	164.505	13.781	114.145	127.92
Other Financial Assets		169.354		169.354	122.291		122.29
Derivative financial assets	V-I-6	810.238	345.767	1.156.005	404.986	174.272	579.25
Derivative Financial Assets At Fair Value Through Profit Or Loss		810.238	345.767	1.156.005	404.986	174.272	579.25
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			
FINANCIAL ASSETS AT AMORTISED COST (Net)		65.617.832	23.506.506	89.124.338	43.726.285	14.735.899	58.462.18
Loans	V-I-7	67.352.803	12.744.935	80.097.738	44.523.408	8.626.580	53.149.98
Receivables From Leasing Transactions	V-I-9			0			
Factoring Receivables		14.731		14.731	731		73
Other Financial Assets Measured at Amortised Cost	V-I-8	0	10.868.454	10.868.454	0	6.170.262	6.170.26
Public Debt Securities			10.868.454	10.868.454		6.170.262	6.170.26
Other Financial Assets				0			
Allowance for Expected Credit Losses (-)		-1.749.702	-106.883	-1.856.585	-797.854	-60.943	-858.79
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	190.17
Held for Sale		88.128		88.128	190.178		190.17
Non-Current Assets From Discontinued Operations				0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.936.314	9.778.113	11.714.427	1.424.089	5.744.848	7.168.93
Investments in Associates (Net)	V-I-10	0	0	0	0	0	

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			C
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			C
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-12	0	0	0	0	0	(
Jointly Controlled Partnerships Accounted for Using							
Equity Method				0			(
Unconsolidated Jointly Controlled Partnerships				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			(
Other		185.715		185.715	137.164		137.164
INVESTMENT PROPERTY (Net)	V-I-15			0			(
CURRENT TAX ASSETS				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	(
Bills			-	0		-	(
Asset-backed Securities				0			(
Bonds				0			C
FUNDS		0	0	0	0	0	(
Borrower funds				0			(
Other				0			(
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			(
DERIVATIVE FINANCIAL LIABILITIES	V-II-3	315.912	380.142	696.054	472.582	216.719	689.30
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		315.912	380.142	696.054			(
Derivative Financial Liabilities At Fair Value Through				0	472.582	216.719	689.301
Other Comprehensive Income							
FACTORING PAYABLES				0		2.0	(
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			(
Reserves for Employee Benefits		299.698		299.698	220.502		220.502
Insurance Technical Reserves (Net)				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			(
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-8	0	0	0	0	0	(
Held For Sale				0			
Related to Discontinued Operations				0			(
SUBORDINATED DEBT	V-II-9	0	6.278.530	6.278.530	0	0	C
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)

	V-III-2 V-III-1		Current Period 30.09.2025			Previous Period 31.12.2024	
	Pootilote Reference	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	149.312.49
GUARANTIES AND WARRANTIES	V-III-2	27.098.239	10.974.492	38.072.731	15.251.318	5.534.014	20.785.3
Letters of Guarantee		18.374.919	3.878.935	22.253.854	11.781.968	2.869.156	14.651.1
Guarantees Subject to State Tender Law		208.150	10.609	218.759	114.491	9.018	123.5
Guarantees Given for Foreign Trade Operations		113.452	8.531	121.983	121.623	6.429	128.0
Other Letters of Guarantee		18.053.317	3.859.795	21.913.112	11.545.854	2.853.709	14.399.5
Bank Acceptances			148.443	148.443	0	130.340	130.3
Import Letter of Acceptance			148.443	148.443		130.340	130.3
Other Bank Acceptances							
Letters of Credit			6.947.114	6.947.114	0	2.534.518	2.534.5
Documentary Letters of Credit			6.947.114	6.947.114	0	2.534.518	2.534.5
Other Letters of Credit							
Prefinancing Given as Guarantee							
Endorsements					0	0	
Endorsements to the Central Bank of Turkey							
Other Endorsements							
Purchase Guarantees for Securities Issued							
Factoring Guarantees							
Other Guarantees		8.723.320		8.723.320	3.469.350	0	3.469.3
Other Collaterals							
COMMITMENTS	V-III-1	21.434.331	53.734.900	75.169.231	10.349.701	6.925.991	17.275.6
Irrevocable Commitments		21.434.331	53.734.900	75.169.231	10.349.701	6.925.991	17.275.6
Forward Asset Purchase Commitments		14.204.039	53.734.900	67.938.939	5.492.147	6.925.991	12.418.1
Time Deposit Purchase and Sales Commitments							
Share Capital Commitments to Associates and Subsidiaries							
Loan Granting Commitments		5.071.250		5.071.250	3.226.871		3.226.8
Securities Issue Brokerage Commitments							
Commitments for Reserve Requirements							
Commitments for Cheque Payments		1.421.497		1.421.497	1.122.019	0	1.122.0
Tax and Fund Liabilities Arised from Export Commitments		52		52	39	0	
Commitments for Credit Card Limits		511.903		511.903	380.868	0	380.8
Commitments for Credit Cards and Banking Services Promotions		1.421		1.421	1.014	0	1.0
Receivables from Short Sale Commitments of Marketable Securities					0	0	

Payables for Short Sale Commitments of Marketable Securities				0	0	
Other Irrevocable Commitments	224.169		224.169	126.743	0	12
Revocable Commitments				0	0	
Revocable Loan Granting Commitments						
Other Revocable Commitments						
DERIVATIVE FINANCIAL INSTRUMENTS	66.671.647	122.697.310	189.368.957	42.938.641	68.312.832	111.25
Derivative Financial Instruments Held For Hedging				0	0	
Fair Value Hedges						
Cash Flow Hedges						
Hedges of Net Investment in Foreign Operations						
Derivative Financial Instruments Held For Trading	66.671.647	122.697.310	189.368.957	42.938.641	68.312.832	111.2
Forward Foreign Currency Buy or Sell Transactions	11.981.270	12.558.856	24.540.126	4.539.445	4.900.038	9.4
Forward Foreign Currency Buying Transactions	3.790.541	8.097.260	11.887.801	1.124.466	3.376.509	4.5
Forward Foreign Currency Sale Transactions	8.190.729	4.461.596	12.652.325	3.414.979	1.523.529	4.9
Currency and Interest Rate Swaps	42.462.910	82.868.127	125.331.037	28.806.254	51.273.786	80.0
Currency Swap Buy Transactions	3.465.699	31.846.418	35.312.117	2.826.344	24.707.352	27.5
Currency Swap Sell Transactions	2.576.447	32.878.069	35.454.516	2.441.382	25.155.222	27.5
Interest Rate Swap Buy Transactions	18.210.382	9.071.820	27.282.202	11.769.264	705.606	12.4
Interest Rate Swap Sell Transactions	18.210.382	9.071.820	27.282.202	11.769.264	705.606	12.4
Currency, Interest Rate and Securities Options	12.227.467	27.270.327	39.497.794	9.592.942	12.139.008	21.7
Currency Options Buy Transactions	1.346.097	17.851.854	19.197.951	956.887	9.232.447	10.1
Currency Options Sell Transactions	10.881.370	9.418.473	20.299.843	8.636.055	2.906.561	11.5
Interest Rate Options Buy Transactions	10.001.010	3.110.110	20.233.0 13	0.000.000	2.300.301	11.0
Interest Rate Options Sell Transactions						
Securities Options Buy Transactions						
Securities Options Sell Transactions						
Currency Futures				0	0	
Currency Futures Buy Transactions				U	J	
Currency Futures Sell Transactions						
•				0	0	
Interest Rate Futures Buy and Sell Transactions				U	U	
Interest Rate Futures Buy Transactions						
Interest Rate Futures Sell Transactions						
Other	000 461 606	101 015 227	002 476 012	570 440 000	CF 007 022	626.4
CUSTODY AND PLEDGES RECEIVED	892.461.686	101.015.227	993.476.913	570.448.908	65.987.822	636.4
ITEMS HELD IN CUSTODY	29.952.338	9.006.894	38.959.232	19.348.240	8.453.569	27.8
Customer Fund and Portfolio Balances	5.468.244	3.056.808	8.525.052	1.964.971	3.399.400	5.3
Securities Held in Custody	218	5.565.175	5.565.393	218	4.855.798	4.8
Cheques Received for Collection	24.294.832	346.584	24.641.416	17.233.023	176.976	17.4
Commercial Notes Received for Collection	189.044	38.327	227.371	150.028	21.395	1
Other Assets Received for Collection						
Securities that will be Intermediated to Issue						
Other Items Under Custody						
Custodians						
PLEDGED ITEMS	861.904.348	92.008.333	953.912.681	549.503.683	57.534.253	607.0
Securities	1.983		1.983	1.382	0	
Guarantee Notes	44.968	114.764	159.732	12.538	89.330	1
Commodity				0	0	
Warrant				0	0	
Real Estate				0	0	
Other Pledged Items	861.857.397	91.893.569	953.750.966	549.489.763	57.444.923	606.9

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)

	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)				30.09.2025	30.09.2024
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		27.092.418	13.952.820	11.095.111	5.835.0
Interest Income on Loans	V-IV-1	20.208.922	10.951.830	7.789.753	4.450.7
Interest Income on Reserve Deposits	1112	1.828.968	402.812	774.461	278.5
Interest Income on Banks	V-IV-1	105.317	26.524	23.780	9.8
Interest Income on Money Market Placements		946.708	2.090.021	45.180	953.5
Interest Income on Marketable Securities Portfolio	V-IV-1	3.948.175	466.937	2.442.772	133.2
Financial Assets At Fair Value Through Profit Loss		75.727	10.124	25.765	5.6
Financial Assets At Fair Value Through Other Comprehensive Income		3.658.146	378.585	2.340.622	85.9
Financial Assets Measured at Amortised Cost		214.302	78.228	76.385	41.
Finance Leasing Interest Income		0	0	0	
Other Interest Income		54.328	14.696	19.165	9.
INTEREST EXPENSES (-)		-17.745.913	-9.590.497	-7.135.862	-3.852.
Interest Expenses on Deposits	V-IV-2	-15.013.355	-9.232.052	-5.240.990	-3.703.
Interest Expenses on Funds Borrowed	V-IV-2	-287.204	-183.061	-107.482	-88.
Interest Expenses on Money Market Funds		-2.050.034	-346	-1.619.268	
Interest Expenses on Securities Issued	V-IV-2	-332.560	0	-147.651	
Lease Interest Expenses		-59.884	-37.616	-20.390	-12.
Other Interest Expense		-2.876	-137.422	-81	-47.
NET INTEREST INCOME OR EXPENSE		9.346.505	4.362.323	3.959.249	1.983.
NET FEE AND COMMISSION INCOME OR EXPENSES		1.775.724	888.295	773.359	286.
Fees and Commissions Received		2.540.993	1.539.938	1.042.379	620.
From Noncash Loans		184.517	156.387	70.382	48.
Other	V-IV-11	2.356.476	1.383.551	971.997	571.
Fees and Commissions Paid (-)		-765.269	-651.643	-269.020	-333.
Paid for Noncash Loans		-1.146	-185	-558	
Other		-764.123	-651.458	-268.462	-333.
DIVIDEND INCOME	V-IV-3	2.444	89	0	
TRADING INCOME OR LOSS (Net)	V-IV-4	-302.605	681.745	-688.407	-169.
Gains (Losses) Arising from Capital Markets Transactions		109.251	110.163	25.583	36.
Gains (Losses) Arising From Derivative Financial Transactions		-193.606	74.502	-523.915	-221.
Foreign Exchange Gains or Losses		-218.250	497.080	-190.075	16.
OTHER OPERATING INCOME	V-IV-5	1.456.607	337.604	85.944	58.
GROSS PROFIT FROM OPERATING ACTIVITIES		12.278.675	6.270.056	4.130.145	2.158.
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-1.180.488	-372.339	-375.703	-122.
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-1.066	-106.268	-399	-13.
PERSONNEL EXPENSES (-)		-2.035.941	-1.203.678	-678.630	-417.
OTHER OPERATING EXPENSES (-)	V-IV-7	-1.143.945	-677.460	-374.747	-256.
NET OPERATING INCOME (LOSS)		7.917.235	3.910.311	2.700.666	1.348.
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.148.901	1.018.302	408.716	343.
NET MONETARY POSITION GAIN (LOSS) PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE		0	0	0	
TAX TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	9.066.136	4.928.613 -1.134.300	3.109.382 -798.992	1.692. -388.
Current Tax Provision		-1.427.391	-1.556.879	-1.023.767	-326.
Expense Effect of Deferred Tax		-805.968	-257.264	184.146	-137.
Income Effect of Deferred Tax		113.941	679.843	40.629	75.
NET PERIOD PROFIT (LOSS) FROM CONTINUING					
OPERATIONS INCOME ON DISCONTINUED OPERATIONS	V-IV-10	6.946.718	3.794.313	2.310.390	1.304
EXPENSES ON DISCONTINUED OPERATIONS (-)		0			
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0			
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-) NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0			
OPERATIONS NET PROFIT OR LOSS FOR THE REPIOR	V IV 10	6.046.716	2704245	2.212.222	1.00
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-10	6.946.718	3.794.313	2.310.390	1.304.

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)

	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)

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
tatement 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	13.648.2
Interest Received		23.694.254	13.056.9
Interest Paid		-17.415.465	-8.010.8
Dividends received		2.444	
Fees and Commissions Received		2.360.599	1.539.9
Other Gains		462.267	3.319.7
Collections from Previously Written Off Loans and Other Receivables		154.295	131.5
Cash Payments to Personnel and Service Suppliers		-2.035.941	-1.203.6
Taxes Paid		-1.066.674	-640.4
Other		-3.651.749	5.454.9
Changes in Operating Assets and Liabilities Subject to Banking Operations		644.484	-11.212.9
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-243.093	-82.:
Net (Increase) Decrease in Due From Banks		-4.234.709	-1.551.8
Net (Increase) Decrease in Loans		-23.707.045	-14.584.6
Net (Increase) Decrease in Other Assets		-7.079.412	-8.720.
Net Increase (Decrease) in Bank Deposits		-3.778.550	-190.7
Net Increase (Decrease) in Other Deposits		20.673.602	15.223.1
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss			
Net Increase (Decrease) in Funds Borrowed			
Net Increase (Decrease) in Matured Payables		19.013.691	-1.305.9
Net Increase (Decrease) Other Liabilities			
Net Cash Provided From Banking Operations		3.148.514	2.435.2
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-20.351.127	-6.261.4
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.221.057	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			
Cash Paid For Tangible And Intangible Asset Purchases		-118.137	-260.0
Cash Obtained from Tangible and Intangible Asset Sales		221.610	45.5
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-17.263.252	-106.3
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		602.935	567.5
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.502.684	-6.372.4
Cash Obtained from Sale of Financial Assets At Amortised Cost		-70.542	-135.9
Other			
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		9.970.246	7.143.9
Cash Obtained from Loans and Securities Issued		10.399.663	7.146.6
Cash Outflow Arised From Loans and Securities Issued		-187.886	
Equity Instruments Issued			
Dividends paid			
Payments of lease liabilities Other		-241.531	-2.7
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		596.323	366.
Net Increase (Decrease) in Cash and Cash Equivalents		-6.636.044	3.684.5
Cash and Cash Equivalents at Beginning of the Period		20.502.656	9.783.2
Cash and Cash Equivalents at End of the Period		13.866.612	13.467.7



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

Presentation Currency Nature of Financial Statemer 1.000 TL

						Other Accur	nulated Comprehe	nsive Income That Will Not Be Reclassified In Profit and Loss	Othe	r Accumulated Comprehensive	Income That Will Be Reclassified In Profit and Loss					
				Share	Other	Tangible and	Accumulated	Other (Other Comprehensive Income of Associates		Accumulated gains (losses)	Other (Accumulated Gains or Losses on Cash Flow		rior Current	Total Equity	N	
		Footnote Reference	Issued Sh Capital Pre	lare Cancellati	on Capital	1	Gains / Losses on	and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or		due to revaluation and/or reclassification of financial	Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that	Profit Ye	ars' Net	Except from Non-controlling	Non-controlling Interests	g Total Equity
				Profit	Reserve	Assets	Remeasurements of Defined	Loss and OtherAccumulated Amounts of Other	on	assets measured at fair value	will be Reclassified to Profit or Loss and Other	Lo	sses Profit (Loss)	Interests		
						Revaluation Reserve	Benefit Plans	Comprehensive Income that will not be Reclassified to Profit or Loss)	Translation	through other comprehensive income	Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)					
	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	4.741.743 2.93	31.239	0 0	C	0 11.132.934
	Adjustments Related to TMS 8		0	0	0	0 0	0	0 0	0	0	0	0	0	0 0	C	0 0
	Effect Of Corrections		0	0	0	0 0	0	0 0	0	0	0 (0	0	0 0	C	0 0
	Effect Of Changes In Accounting Policy		0	0	0	0 0	0	0 0	0	0	0	0	0	0 0	C	0 0
	Adjusted Beginning Balance	V-II-11	1.100.000	0	0	0 1.256.300			3.316.174			4.741.743 2.93		0		0 11.132.934
	Total Comprehensive Income (Loss)		0	0	0	0 -312	-50.833			154.301	-545.210	0	0 3.794.31	3 0	C	0 4.153.886
	Capital Increase in Cash		0	0	0	0 0	0	0 0		0	0 (0	0	C	0 0
Previous Period 01.01.2024 - 30.09.2024	Capital Increase Through Internal Reserves		0	0	0	0 0	0	0 0		0	0 (0	0 0	С	J 0
01.01.2024 - 30.03.2024	Issued Capital Inflation Adjustment Difference		0	0	0	0 0	0	0 0		0	0 (0	0	C	0
	Convertible Bonds		0	0	0	0 0	0	0 0		0	0 (0	0 0	С	J 0
	Subordinated Debt		0	0	0	0 0	0	0 0		0	0		0	0	C) 0
	Increase (decrease) through other changes, equity		0	0	0	0 0	0	0 0	0	0	0 (0	0 0	С	J 3
	Profit Distributions		0	0	0	0 0	0	0 0	0	0	0 (2.931.239	- 31.239	0 0	C	0
	Dividends Paid		0	0	0	0 0	0	0 0	0	0	0	0	0	0 0	C	0 0
	Transfers To Reserves		0	0	0	0 0	0	0 0	0	0	0 (2.931.239	- 31.239	0	C	0 0
	Other		0	0	0	0 0	0	0 0	0	0	0		0	0 0	C	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	7.672.982	0 3.794.31	3 0	C	0 15.286.820
	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 5.30	5.393			17.127.741
	Adjustments Related to TMS 8		0	0	0	0										
	Effect Of Corrections		0	0	0	0										A
	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 5.30)5.393			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		6.946.71	8		8.096.391
	Capital Increase in Cash		0	0	0	0										
Current Period	Capital Increase Through Internal Reserves		0	0	0	0										
01.01.2025 - 30.09.2025	Issued Capital Inflation Adjustment Difference		0	0	0	0										
	Convertible Bonds		0	0	0	0										
	Subordinated Debt		0	0	0	0										A
	Increase (decrease) through other changes, equity		0	0	0	0										
	Profit Distributions		0	0	0	0						5.305.393	- 05.393			
	Dividends Paid		0	0	0	0										
	Transfers To Reserves		0	0	0	0						5.305.393	- 05.393			
	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	6.946.71	8		25.224.132