

KAMUYU AYDINLATMA PLATFORMU

JP MORGAN CHASE BANK N.A. MERKEZİ COLUMBUS OHIO - İSTANBUL TÜRKİYE ŞUBESİ 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

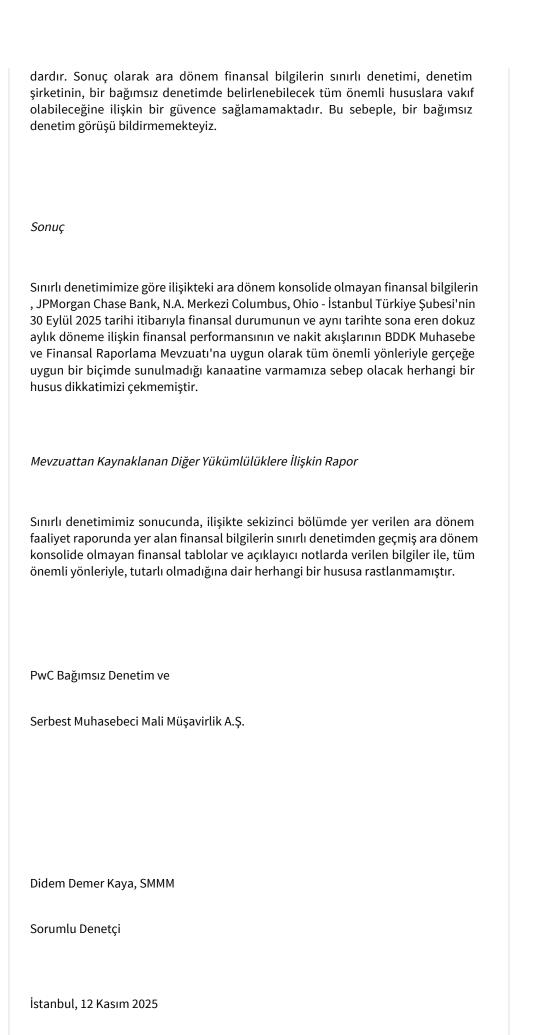
JPMorgan Chase Bank, N.A. Merkezi Columbus, Ohio - İstanbul Türkiye Şubesi Müdürler Kurulu'na:

Giriş

JPMorgan Chase Bank, N.A. Merkezi Columbus, Ohio - İstanbul Türkiye Şubesi'nin ("Şube") 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 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





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

| | Footnote Reference | | 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) | | 6.419.328 | 758.627 | 7.177.955 | 4.518.405 | 511.108 | 5.029.51 | |
| Cash and cash equivalents | | 4.957.301 | 758.367 | 5.715.668 | 4.023.311 | 510.231 | 4.533.54 | |
| Cash and Cash Balances at Central Bank | 1 | 4.685.512 | 545.576 | 5.231.088 | 1.574.568 | 463.457 | 2.038.02 | |
| Banks | 4 | 272.461 | 212.904 | 485.365 | 2.459.359 | 46.892 | 2.506.25 | |
| Receivables From Money Markets | | 0 | 0 | 0 | 0 | | | |
| Allowance for Expected Losses (-) | | -672 | -113 | -785 | -10.616 | -118 | -10.73 | |
| Financial assets at fair value through profit or loss | 2 | 1.462.027 | 0 | 1.462.027 | 495.094 | 0 | 495.09 | |
| Public Debt Securities | | 1.462.027 | | 1.462.027 | 495.094 | | 495.09 | |
| Equity instruments | | | | 0 | | | | |
| Other Financial Assets | | 0 | | 0 | 0 | | | |
| Financial Assets at Fair Value Through Other Comprehensive Income | | 0 | 0 | 0 | 0 | 0 | | |
| Derivative financial assets | 3.13 | 0 | 260 | 260 | 0 | 877 | 8 | |
| Derivative Financial Assets At Fair Value Through Profit Or Loss | | 0 | 260 | 260 | | 877 | 8 | |
| FINANCIAL ASSETS AT AMORTISED COST (Net) | | 0 | 0 | 0 | 0 | 0 | | |
| NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net) | | 0 | 0 | 0 | 0 | 0 | | |
| INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES | | 0 | 0 | 0 | 0 | 0 | | |
| Investments in Associates (Net) | | 0 | 0 | 0 | 0 | 0 | | |
| Investments in Subsidiaries (Net) | | 0 | 0 | 0 | 0 | 0 | | |
| Jointly Controlled Partnerships (JointVentures) (Net) | | 0 | 0 | 0 | 0 | 0 | | |
| TANGIBLE ASSETS (Net) | | 50.311 | 0 | 50.311 | 30.166 | 0 | 30.1 | |
| INTANGIBLE ASSETS AND GOODWILL (Net) | | 24.641 | 0 | 24.641 | 21.778 | 0 | 21.7 | |
| Other | | 24.641 | 0 | 24.641 | 21.778 | | 21.7 | |
| INVESTMENT PROPERTY (Net) | | 0 | 0 | 0 | | | | |
| CURRENT TAX ASSETS | | 0 | 0 | 0 | | | | |
| DEFERRED TAX ASSET | 15 | 43.276 | 0 | 43.276 | 34.852 | | 34.85 | |
| OTHER ASSETS (Net) | 17 | 27.992 | 59.611 | 87.603 | 14.203 | 321.348 | 335.5 | |
| TOTAL ASSETS | | 6.565.548 | 818.238 | 7.383.786 | 4.619.404 | 832.456 | 5.451.86 | |
| LIABILITY AND EQUITY ITEMS | | | | | | | | |
| DEPOSITS | 1 | 32.864 | 20.792 | 53.656 | 1.104.878 | 567.368 | 1.672.24 | |
| LOANS RECEIVED | | | | 0 | | 22.1300 | | |

| MONEY MARKET FUNDS | | | | 0 | 0 | 0 | 0 |
|--|-----|-----------|--------|-----------|-----------|---------|-----------|
| MARKETABLE SECURITIES (Net) | | | | 0 | | | 0 |
| FUNDS | | | | 0 | | | 0 |
| FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS | | | | 0 | | | 0 |
| DERIVATIVE FINANCIAL LIABILITIES | 2.8 | 0 | 742 | 742 | 0 | 719 | 719 |
| Derivative Financial Liabilities At Fair Value Through Profit Or Loss | | 0 | 742 | 742 | 0 | 719 | 719 |
| FACTORING PAYABLES | | | | 0 | | | 0 |
| LEASE PAYABLES (Net) | 7 | 0 | 34.165 | 34.165 | 227 | 47.644 | 47.871 |
| PROVISIONS | 9 | 95.690 | 0 | 95.690 | 100.771 | 0 | 100.771 |
| Reserves for Employee Benefits | | 90.545 | 0 | 90.545 | 87.311 | 0 | 87.311 |
| Other provisions | | 5.145 | 0 | 5.145 | 13.460 | 0 | 13.460 |
| CURRENT TAX LIABILITIES | 10 | 742.412 | 0 | 742.412 | 428.237 | 0 | 428.237 |
| DEFERRED TAX LIABILITY | | 0 | | 0 | 0 | | 0 |
| LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net) | | 0 | | 0 | | | 0 |
| SUBORDINATED DEBT | | 0 | | 0 | | | 0 |
| OTHER LIABILITIES | 6 | 29.977 | 0 | 29.977 | 9.418 | 0 | 9.418 |
| EQUITY | 11 | 6.427.144 | 0 | 6.427.144 | 3.192.598 | 0 | 3.192.598 |
| Issued capital | | 100.000 | 0 | 100.000 | 100.000 | 0 | 100.000 |
| Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss | | -4.858 | 0 | -4.858 | -4.306 | 0 | -4.306 |
| Profit or Loss | | 6.332.002 | 0 | 6.332.002 | 3.096.904 | 0 | 3.096.904 |
| Prior Years' Profit or Loss | | 3.096.904 | 0 | 3.096.904 | 1.442.638 | 0 | 1.442.638 |
| Current Period Net Profit Or Loss | | 3.235.098 | 0 | 3.235.098 | 1.654.266 | 0 | 1.654.266 |
| Total equity and liabilities | | 7.328.087 | 55.699 | 7.383.786 | 4.836.129 | 615.731 | 5.451.860 |



Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

| | Factore Deference | | Current Period 30.09.2025 | | | Previous Period 31.12.2024 | |
|--|----------------------|-----------|------------------------------|------------|-----------|-------------------------------|----------|
| | Footnote Reference - | тс | FC | Total | ТС | FC | Total |
| Off-Balance Sheet Items (TFRS 9 Impairment Model Applied) | | | | | | | |
| OFF-BALANCE SHEET COMMITMENTS | | 9.233.555 | 1.249.393 | 10.482.948 | 1.059.876 | 760.928 | 1.820.80 |
| GUARANTIES AND WARRANTIES | | 0 | 0 | 0 | 0 | 0 | |
| Letters of Guarantee | | 0 | 0 | 0 | 0 | 0 | |
| Guarantees Subject to State Tender Law | | 0 | 0 | 0 | 0 | 0 | |
| Guarantees Given for Foreign Trade Operations | | 0 | 0 | 0 | 0 | 0 | |
| Other Letters of Guarantee | | 0 | 0 | 0 | 0 | 0 | |
| Bank Acceptances | | 0 | 0 | 0 | 0 | 0 | |
| Import Letter of Acceptance | | 0 | 0 | 0 | 0 | 0 | |
| Other Bank Acceptances | | 0 | 0 | 0 | 0 | 0 | |
| Letters of Credit | | 0 | 0 | 0 | 0 | 0 | |
| Documentary Letters of Credit | | 0 | 0 | 0 | 0 | 0 | |
| Other Letters of Credit | | 0 | 0 | 0 | 0 | 0 | |
| Prefinancing Given as Guarantee | | 0 | 0 | 0 | 0 | 0 | |
| Endorsements | | 0 | 0 | 0 | 0 | 0 | |
| Endorsements to the Central Bank of Turkey | | 0 | 0 | 0 | 0 | 0 | |
| Other Endorsements | | 0 | 0 | 0 | 0 | 0 | |
| Purchase Guarantees for Securities Issued | | 0 | 0 | 0 | 0 | 0 | |
| Factoring Guarantees | | 0 | 0 | 0 | 0 | 0 | |
| Other Guarantees | | 0 | 0 | 0 | 0 | 0 | |
| Other Collaterals | | 0 | 0 | 0 | 0 | 0 | |
| COMMITMENTS | 2 | 8.609.712 | 295.344 | 8.905.056 | 1.059.876 | 523.948 | 1.583.8 |
| Irrevocable Commitments | | 8.609.712 | 295.344 | 8.905.056 | 1.059.876 | 523.948 | 1.583.8 |
| Forward Asset Purchase Commitments | | 8.609.712 | 295.344 | 8.905.056 | 1.059.876 | 523.948 | 1.583.8 |
| Time Deposit Purchase and Sales Commitments | | 0 | 0 | 0 | 0 | 0 | |
| Share Capital Commitments to Associates and Subsidiaries | | 0 | 0 | 0 | 0 | 0 | |
| Loan Granting Commitments | | 0 | 0 | 0 | 0 | 0 | |
| Securities Issue Brokerage Commitments | | 0 | 0 | 0 | 0 | 0 | |
| Commitments for Reserve Requirements | | 0 | 0 | 0 | 0 | 0 | |
| Commitments for Cheque Payments | | 0 | 0 | 0 | 0 | 0 | |
| Tax and Fund Liabilities Arised from Export Commitments | | 0 | 0 | 0 | 0 | 0 | |
| Commitments for Credit Card Limits | | 0 | 0 | 0 | 0 | 0 | |
| Commitments for Credit Cards and Banking Services Promotions | | 0 | 0 | 0 | 0 | 0 | |
| Receivables from Short Sale Commitments of Marketable Securities | | 0 | 0 | 0 | 0 | 0 | |

| Payables for Short Sale Commitments of Marketable Securities | | | | | | |
|--|---------|---------|-----------|-------|---------|---------|
| Other Irrevocable Commitments | 0 | 0 | 0 | 0 | 0 | 0 |
| Revocable Commitments | 0 | 0 | 0 | 0 | 0 | 0 |
| Revocable Loan Granting Commitments | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Revocable Commitments | 0 | 0 | 0 | 0 | 0 | 0 |
| DERIVATIVE FINANCIAL INSTRUMENTS | 623.843 | 954.049 | 1.577.892 | 0 | 236.980 | 236.980 |
| Derivative Financial Instruments Held For Hedging | 0 | 0 | 0 | 0 | 0 | 0 |
| Fair Value Hedges | 0 | 0 | 0 | 0 | 0 | 0 |
| Cash Flow Hedges | 0 | 0 | 0 | 0 | 0 | 0 |
| Hedges of Net Investment in Foreign Operations | 0 | 0 | 0 | 0 | 0 | 0 |
| Derivative Financial Instruments Held For Trading | 623.843 | 954.049 | 1.577.892 | 0 | 236.980 | 236.980 |
| 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 | 623.843 | 954.049 | 1.577.892 | 0 | 236.980 | 236.980 |
| Currency Swap Buy Transactions | 623.843 | 165.238 | 789.081 | 0 | 118.424 | 118.424 |
| Currency Swap Sell Transactions | 0 | 788.811 | 788.811 | 0 | 118.556 | 118.556 |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 |
| Currency Futures Buy Transactions | 0 | 0 | 0 | 0 | 0 | 0 |
| Currency Futures Sell Transactions | 0 | 0 | 0 | 0 | 0 | 0 |
| Interest Rate Futures Buy and Sell Transactions | 0 | 0 | 0 | 0 | 0 | 0 |
| Interest Rate Futures Buy Transactions | 0 | 0 | 0 | 0 | 0 | 0 |
| Interest Rate Futures Sell Transactions | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 |
| TODY AND PLEDGES RECEIVED | 2.688 | 0 | 2.688 | 2.688 | 0 | 2.688 |
| TEMS HELD IN CUSTODY | 2.688 | 0 | 2.688 | 2.688 | 0 | 2.688 |
| Customer Fund and Portfolio Balances | 0 | 0 | 0 | 0 | 0 | 0 |
| Securities Held in Custody | 2.688 | 0 | 2.688 | 2.688 | 0 | 2.688 |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| Guarantee Notes | - | | 0 | Ů | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 0 |
| Commodity | 0 | 0 | | • | 0 | 0 |
| Warrant | 0 | 0 | 0 | 0 | 0 | 0 |
| Real Estate Other Pledged Items | 0 | 0 | 0 | 0 | 0 | U |

| Depositories Receiving Pledged Items | 0 | 0 | 0 | 0 | 0 | 0 |
|--|-----------|-----------|------------|-----------|---------|-----------|
| ACCEPTED BILL, GUARANTIES AND WARRANTEES | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OFF-BALANCE SHEET ACCOUNTS | 9.236.243 | 1.249.393 | 10.485.636 | 1.062.564 | 760.928 | 1.823.492 |



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 |
|--|--------------------|--|---|--|---|
| ratement of Profit or Loss (TFRS 9 Impairment Model Applied) | | | | | |
| INCOME AND EXPENSE ITEMS | | | | | |
| INTEREST INCOME | 1 | 12.919.614 | 3.482.549 | 5.738.957 | 1.642.63 |
| Interest Income on Reserve Deposits | | 10.727 | 14.179 | 3.740 | 5.12 |
| Interest Income on Banks | | 12.355.307 | 2.920.340 | 5.557.480 | 1.451.23 |
| Interest Income on Money Market Placements | | 340.216 | 74.995 | 123.142 | 14.36 |
| Interest Income on Marketable Securities Portfolio | | 212.084 | 473.021 | 53.315 | 171.90 |
| Financial Assets At Fair Value Through Profit Loss | | 212.084 | 473.021 | 53.315 | 171.90 |
| Other Interest Income | 2 | 1.280 -9.385.537 | 2 401 061 | 1.280 | 1 222 07 |
| INTEREST EXPENSES (-) | 2 | -9.385.53 <i>1</i> -9.377.831 | -2.481.061 -2.471.368 | -4.244.826 -4.244.476 | -1.223.97 -1.221.06 |
| Interest Expenses on Deposits Interest Expenses on Money Market Funds | | -6.884 | -2.471.368 | -4.244.476 | -1.221.06 |
| Lease Interest Expenses | | -477 | -816 | -135 | -2.01 |
| Other Interest Expense | | -345 | -49 | -215 | -3 |
| NET INTEREST INCOME OR EXPENSE | | 3.534.077 | 1.001.488 | 1.494.131 | 418.65 |
| NET FEE AND COMMISSION INCOME OR EXPENSES | | 399.380 | 293.833 | 96.521 | 105.63 |
| Fees and Commissions Received | 10 | 402.640 | 295.478 | 97.714 | 106.40 |
| From Noncash Loans | | | | 0 | |
| Other | | 402.640 | 295.478 | 97.714 | 106.40 |
| Fees and Commissions Paid (-) | | -3.260 | -1.645 | -1.193 | -76 |
| Paid for Noncash Loans | | -41 | -34 | -15 | -1 |
| Other | | -3.219 | -1.611 | -1.178 | -75 |
| DIVIDEND INCOME | | 0 | 0 | 0 | |
| TRADING INCOME OR LOSS (Net) | 3 | 1.494.196 | 496.641 | 296.682 | 162.46 |
| Gains (Losses) Arising from Capital Markets Transactions | | 1.430.888 | 469.971 | 275.760 | 147.06 |
| Gains (Losses) Arising From Derivative Financial Transactions | | 15.084 | 8.525 | 1.382 | 3.43 |
| Foreign Exchange Gains or Losses | | 48.224 | 18.145 | 19.540 | 11.96 |
| OTHER OPERATING INCOME | 4 | 14.573 | 2.471 | 10.301 | 34 |
| GROSS PROFIT FROM OPERATING ACTIVITIES | | 5.442.226 | 1.794.433 | 1.897.635 | 687.09 |
| ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-) | 6 | 0 | -6.000 | 4.348 | -5.17 |
| OTHER ALLOWANCE EXPENSES (-) | 6 | -61.872 | -65.173 | 8.080 | -3.28 |
| PERSONNEL EXPENSES (-) | | -340.153 | -234.793 | -130.602 | -104.78 |
| OTHER OPERATING EXPENSES (-) | 7 | -421.792 | -214.401 | -151.175 | -84.48 |
| NET OPERATING INCOME (LOSS) | | 4.618.409 | 1.274.066 | 1.628.286 | 489.36 |
| AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER | | 0 | | 0 | |
| PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING | | 0 | | 0 | |
| EQUITY METHOD | | 0 | | 0 | |
| NET MONETARY POSITION GAIN (LOSS) | | 0 | | 0 | |
| PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX | | 4.618.409 | 1.274.066 | 1.628.286 | 489.36 |
| TAX PROVISION FOR CONTINUING OPERATIONS (+/-) | 8 | -1.383.311 | -373.771 | -488.495 | -134.87 |
| Current Tax Provision | | -1.391.500 | -371.699 | -487.807 | -141.10 |
| Expense Effect of Deferred Tax | | -61.149 | -32.570 | -13.858 | -5.22 |
| Income Effect of Deferred Tax | | 69.338 | 30.498 | 13.170 | 11.45 |
| NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS | | 3.235.098 | 900.295 | 1.139.791 | 354.49 |
| INCOME ON DISCONTINUED OPERATIONS | | 0 | 0 | 0 | |
| Income on Assets Held for Sale | | 0 | | 0 | |
| EXPENSES ON DISCONTINUED OPERATIONS (-) | | 0 | 0 | 0 | |
| Expense on Assets Held for Sale | | 0 | | | |
| PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX | | 0 | 0 | 0 | |
| TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-) | | 0 | 0 | 0 | |
| Current Tax Provision | | 0 | 0 | | |
| NET PERIOD PROFIT/LOSS FROM DISCONTINUED | | 0 | 0 | 0 | |
| OPERATIONS NET PROFIT OR LOSS FOR THE PERIOD | 9 | 3.235.098 | 900.295 | 1.139.791 | 354.49 |
| Profit (Loss) Attributable to Group | J | 3.235.098 | 900.295 | 1.139.791 | 354.49 354.49 |
| Profit (loss), attributable to group Profit (loss), attributable to non-controlling interests | | 3.235.098 | 900.293 | 1.139.791 | 334.49 |
| Profit (loss) per share | | 0 | 3 | 0 | |
| FIOHL HOSSI DEL SUSTE | | | | | |



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) | | 3.235.098 | 900.295 | | |
| OTHER COMPREHENSIVE INCOME | | -552 | -2.299 | | |
| Other Comprehensive Income that will not be Reclassified to Profit or Loss | | -552 | -2.299 | | |
| Gains (Losses) on Remeasurements of Defined Benefit Plans | | -786 | -3.285 | | |
| Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss | | 234 | 986 | | |
| Other Comprehensive Income That Will Be Reclassified to Profit or Loss | | 0 | 0 | | |
| TOTAL COMPREHENSIVE INCOME (LOSS) | | 3.234.546 | 897.996 | | |



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 |
|--|--------------------|---|--|
| 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 | | 3.620.340 | 907.50 |
| Interest Received | | 12.919.614 | 3.482.54 |
| Interest Paid | | -9.385.537 | -2.481.00 |
| Fees and Commissions Received | | 402.640 | 295.4 |
| Other Gains | | 359.336 | 240.7 |
| Cash Payments to Personnel and Service Suppliers | | -680.306 | -469.5 |
| Taxes Paid | | -922.165 | -327.1 |
| Other | | 926.758 | 166.5 |
| Changes in Operating Assets and Liabilities Subject to Banking Operations | | -2.491.320 | 785.3 |
| Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss | | -966.316 | 325.2 |
| Net (Increase) Decrease in Other Assets | | 243.127 | -22.4 |
| Net Increase (Decrease) in Bank Deposits | | -1.618.590 | 424.2 |
| Net Increase (Decrease) Other Liabilities | | -149.541 | 58.3 |
| Net Cash Provided From Banking Operations | | 1.129.020 | 1.692.8 |
| CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES | | | |
| Net Cash Flows from (used in) Investing Activities | | -37.343 | -9.8 |
| Cash Paid For Tangible And Intangible Asset Purchases | | -20.145 | -9 |
| Other | | -17.198 | -8.9 |
| CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES | | | |
| Net cash flows from (used in) financing activities | | -13.706 | -8.3 |
| Payments of lease liabilities | | -13.706 | -8.3 |
| Other | | | |
| Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents | | 104.157 | 64.4 |
| Net Increase (Decrease) in Cash and Cash Equivalents | | 1.182.128 | 1.739.1 |
| Cash and Cash Equivalents at Beginning of the Period | | 4.533.542 | 854.1 |
| Cash and Cash Equivalents at End of the Period | | 5.715.670 | 2.593.3 |



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

Presentation Currency Nature of Financial Statement 1.000 TL

| | | | | | | Other Accu | mulated Compreh | ensive Income That Will Not Be Reclassified In Profit and Loss | | Other Accumulated Comprehens | sive Income That Will Be Reclassified In Profit and Loss | J Duitar Curr | Current | | |
|--|---|--------------------|----------------------------|-----|---------|---|-----------------|--|----------------|------------------------------------|--|--------------------------|-----------|--|--------------------|
| | | Footnote Reference | Share Share Capital Premiu | | Capital | Tangible and Intangible Assets Revaluation Reserve | | 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) | Differer on | nces reclassification of financial | 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 | Years' Frofits or Losses | Period | Total Equity Except from Non-controlling Interests Interests | ng Total Equity |
| | Statement of changes in equity (TFRS 9 Impairment Model Applied) | | | | | | | | | | | | | | |
| | CHANGES IN EQUITY ITEMS | | | | | | | | | | | | | | |
| | Equity at beginning of period | 1 | .00.000 | | | | -2.538 | | 0 0 | 0 | 0 | 1.143.808 | 298.830 | 1.540.100 | 1.540.100 |
| | Adjustments Related to TMS 8 | | | | | | | | | | | | | | 0 |
| | Effect Of Corrections | | | | | | | | | | | | | | 0 |
| | Effect Of Changes In Accounting Policy | | | - | _ | | | | | | | | | | 0 |
| | Adjusted Beginning Balance | 1 | .00.000 | 0 | 0 0 | (| -2.538 | | 0 0 | 0 | 0 | 1.143.808 | | 1.540.100 | 1.540.100 |
| | Total Comprehensive Income (Loss) | | | | | | -2.299 | | | | | | 900.295 | 897.996 | 897.996 |
| Previous Period 01.01.2024 - 30.09.2024 | Capital Increase in Cash | | | | | | | | | | | | | | 0 |
| 01.01.2024 - 30.03.2024 | Capital Increase Through Internal Reserves | | | | | | | | | | | | | | 0 |
| | Issued Capital Inflation Adjustment Difference | | | | | | | | | | | | | | 0 |
| | Convertible Bonds | | | | | | | | | | | | | | 0 |
| | Subordinated Debt | | | | | | | | | | | | | | 0 |
| | Increase (decrease) through other changes, equity Profit Distributions | | | | | | | | | | | 298.830 - | 200 020 | | 0 |
| | Dividends Paid | | | | | | | | | | | 298.830 - | -298.830 | | 0 |
| | Transfers To Reserves | | | | | | | | | | | | | | 0 |
| | Other | | | | | | | | | | | 298.830 - | 200 020 | | 0 |
| | Equity at end of period | 1 | .00.000 | 0 | 0 0 | | -4.837 | | | | | 1.442.638 | | 2.438.096 | 0 2.438.096 |
| | | _ | .00.000 | U . | 0 0 | | -4.037 | | | | | 1.442.036 | 900.293 | 2.436.030 | 0 2.436.030 |
| | Statement of changes in equity (TFRS 9 Impairment Model Applied) CHANGES IN EQUITY ITEMS | | | | | | | | | | | | | | |
| | | | | | | | 1 | | | | | | | | |
| | Equity at beginning of period | 1 | .00.000 | | | | -4.306 | | | | | 1.442.638 1. | 654.266 | 3.192.598 | 3.192.598 |
| | Adjustments Related to TMS 8 | | | | | | | | | | | | | | |
| | Effect Of Corrections | | | | | | | | | | | | | | |
| | Effect Of Changes In Accounting Policy | | | | | | | | | | | | | | |
| | Adjusted Beginning Balance | 1 | .00.000 | | | | -4.306 | | | | | 1.442.638 1. | | 3.192.598 | 3.192.598 |
| | Total Comprehensive Income (Loss) | | | | | | -552 | | | | | 3. | 3.235.098 | 3.234.546 | 3.234.546 |
| | Capital Increase in Cash | | | | | | | | | | | | | | 0 |
| Current Period 01.01.2025 - 30.09.2025 | Capital Increase Through Internal Reserves | | | | | | | | | | | | | | 0 |
| | Issued Capital Inflation Adjustment Difference | | | | | | | | | | | | | | 0 |
| | Convertible Bonds | | | | | | | | | | | | | | 0 |
| | Subordinated Debt | | | | | | | | | | | | | | 0 |
| | Increase (decrease) through other changes, equity Profit Distributions | | | | | | | | | | | 1 654 266 | - | 0 | 0 |
| | | | | | | | | | | | | 1.654.266 | 654.266 | | |
| | Dividends Paid | | | | | | | | | | | | | | 0 |
| | Transfers To Reserves | | | | | | | | | | | | | | 0 |
| | Other | | | | | | | | | | | 1.654.266 1. | | | 0 |
| | Equity at end of period | 1 | .00.000 | | | | -4.858 | | | | | 3.096.904 3. | 3.235.098 | 6.427.144 | 0 6.427.144 |