



KAMUYU AYDINLATMA PLATFORMU

TURKISH BANK 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

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank A.Ş.'nin ("Banka") 30 Eylül 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan 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 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 bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Turkish Bank A.Ş.'nin 30 Eylül 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatına uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülöklere 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

12 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		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.288.512	2.388.362	3.676.874	1.462.060	2.077.246	3.539.306
Cash and cash equivalents		1.086.935	2.115.936	3.202.871	1.364.884	1.838.530	3.203.414
Cash and Cash Balances at Central Bank	1	3.474	1.716.113	1.719.587	138.155	1.401.236	1.539.391
Banks	3	31.196	399.823	431.019	53.468	437.294	490.762
Receivables From Money Markets		1.053.123	0	1.053.123	1.173.608	0	1.173.608
Allowance for Expected Losses (-)		-858	0	-858	-347	0	-347
Financial assets at fair value through profit or loss	2	65.599	66.241	131.840	10.015	52.892	62.907
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	66.241	66.241	0	52.892	52.892
Other Financial Assets		65.599	0	65.599	10.015	0	10.015
Financial Assets at Fair Value Through Other Comprehensive Income	4	135.775	204.018	339.793	86.408	183.673	270.081
Public Debt Securities		36.803	0	36.803	11.419	0	11.419
Equity instruments		0	0	0	0	0	0
Other Financial Assets		98.972	204.018	302.990	74.989	183.673	258.662
Derivative financial assets	2	203	2.167	2.370	753	2.151	2.904
Derivative Financial Assets At Fair Value Through Profit Or Loss		203	2.167	2.370	753	2.151	2.904
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	10	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		852.420	1.524.006	2.376.426	1.267.582	1.081.314	2.348.896
Loans	5	878.104	1.524.006	2.402.110	1.313.795	1.081.314	2.395.109
Receivables From Leasing Transactions	9	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	6	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-25.684	0	-25.684	-46.213	0	-46.213
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	13	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		101.661	0	101.661	101.657	0	101.657
Investments in Associates (Net)	7	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	7	101.661	0	101.661	101.657	0	101.657
Unconsolidated Financial Subsidiaries		91.661	0	91.661	91.657	0	91.657
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	8	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		29.595	0	29.595	21.184	0	21.184
INTANGIBLE ASSETS AND GOODWILL (Net)		11.433	0	11.433	13.356	0	13.356
Goodwill		0	0	0	0	0	0
Other		11.433	0	11.433	13.356	0	13.356
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS	12	39	0	39	0	0	0
DEFERRED TAX ASSET	12	64.381	0	64.381	52.065	0	52.065
OTHER ASSETS (Net)		155.965	15.607	171.572	145.704	47.302	193.006
TOTAL ASSETS		2.504.006	3.927.975	6.431.981	3.063.608	3.205.862	6.269.470
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	1.677.661	3.546.809	5.224.470	2.319.763	2.993.721	5.313.484
LOANS RECEIVED	3	10.602	278.252	288.854	11.604	161.529	173.133
MONEY MARKET FUNDS	4	0	0	0	0	0	0
MARKETABLE SECURITIES (Net)	5	72.628	0	72.628	122.461	0	122.461
Bills		72.628	0	72.628	122.461	0	122.461
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2	197	2.556	2.753	758	3.519	4.277
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		197	2.556	2.753	758	3.519	4.277
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	8	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	7	3.043	0	3.043	3.621	0	3.621
PROVISIONS	9	25.986	0	25.986	30.957	0	30.957
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		15.954	0	15.954	13.498	0	13.498
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		10.032	0	10.032	17.459	0	17.459
CURRENT TAX LIABILITIES	10	17.103	0	17.103	28.284	0	28.284
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	11	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	12	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	6	345.145	40.345	385.490	156.999	30.944	187.943
EQUITY	13	411.317	337	411.654	406.009	-699	405.310
Issued capital		175.000	0	175.000	175.000	0	175.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-2.521	0	-2.521	-4.117	0	-4.117
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-199	337	138	-1.056	-699	-1.755
Profit Reserves		27.242	0	27.242	22.912	0	22.912
Legal Reserves	14	13.994	0	13.994	9.664	0	9.664
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	15	13.248	0	13.248	13.248	0	13.248
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		211.795	0	211.795	213.270	0	213.270
Prior Years' Profit or Loss		208.940	0	208.940	126.660	0	126.660
Current Period Net Profit Or Loss		2.855	0	2.855	86.610	0	86.610
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		2.563.682	3.868.299	6.431.981	3.080.456	3.189.014	6.269.470

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		401.476	3.127.110	3.528.586	449.923	1.479.862	1.929.785
GUARANTIES AND WARRANTIES	1	279.262	87.678	366.940	304.944	219.238	524.182
Letters of Guarantee		279.262	40.892	320.154	304.944	168.293	473.237
Guarantees Subject to State Tender Law		278.199	40.892	319.091	291.826	163.649	455.475
Guarantees Given for Foreign Trade Operations		546	0	546	548	0	548
Other Letters of Guarantee		517	0	517	12.570	4.644	17.214
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	46.786	46.786	0	50.945	50.945
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	46.786	46.786	0	50.945	50.945
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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	16.214	59.192	75.406	20.797	114.129	134.926
Irrevocable Commitments		16.214	59.192	75.406	20.797	114.129	134.926
Forward Asset Purchase Commitments		7.069	46.094	53.163	9.193	100.465	109.658
Time Deposit Purchase and Sales Commitments		0	0	0	1.263	0	1.263
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		1.059	0	1.059	1.475	0	1.475
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.330	0	3.330	4.022	0	4.022
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	7	0	7
Commitments for Credit Card Limits		4.605	13.098	17.703	4.693	13.664	18.357
Commitments for Credit Cards and Banking Services Promotions		144	0	144	144	0	144
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		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		106.000	2.980.240	3.086.240	124.182	1.146.495	1.270.677
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		106.000	2.980.240	3.086.240	124.182	1.146.495	1.270.677
Forward Foreign Currency Buy or Sell Transactions		0	0	0	27.982	26.460	54.442
Forward Foreign Currency Buying Transactions		0	0	0	0	26.460	26.460
Forward Foreign Currency Sale Transactions		0	0	0	27.982	0	27.982
Currency and Interest Rate Swaps		0	1.347.890	1.347.890	0	860.540	860.540
Currency Swap Buy Transactions		0	673.812	673.812	0	430.009	430.009
Currency Swap Sell Transactions		0	674.078	674.078	0	430.531	430.531
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		106.000	1.627.480	1.733.480	96.200	256.517	352.717
Currency Options Buy Transactions		53.000	802.448	855.448	48.100	128.217	176.317
Currency Options Sell Transactions		53.000	825.032	878.032	48.100	128.300	176.400
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	4.870	4.870	0	2.978	2.978
CUSTODY AND PLEDGES RECEIVED		16.203.698	78.889.532	95.093.230	16.902.008	63.728.982	80.630.990
ITEMS HELD IN CUSTODY		916.041	5.120.616	6.036.657	995.814	1.855.072	2.850.886
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		501.450	4.086.757	4.588.207	648.396	1.438.208	2.086.604
Cheques Received for Collection		361.840	72.689	434.529	294.667	58.165	352.832
Commercial Notes Received for Collection		0	538.767	538.767	0	1.887	1.887
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		52.751	422.403	475.154	52.751	356.812	409.563
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.830.438	6.964.229	8.794.667	2.304.575	7.042.065	9.346.640
Securities		4.315	0	4.315	4.315	0	4.315
Guarantee Notes		56.785	12.188	68.973	56.785	9.184	65.969
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		144.620	6.645.738	6.790.358	129.120	6.791.357	6.920.477
Other Pledged Items		1.624.718	306.303	1.931.021	2.114.355	241.524	2.355.879

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		13.457.219	66.804.687	80.261.906	13.601.619	54.831.845	68.433.464
TOTAL OFF-BALANCE SHEET ACCOUNTS		16.605.174	82.016.642	98.621.816	17.351.931	65.208.844	82.560.775

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	842.618	713.195	260.028	293.002
Interest Income on Loans		402.704	327.175	115.745	132.710
Interest Income on Reserve Deposits		165	5.287	64	81
Interest Income on Banks		51.989	65.898	16.047	19.820
Interest Income on Money Market Placements		331.442	274.488	109.577	126.507
Interest Income on Marketable Securities Portfolio		49.603	22.906	17.030	7.072
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		49.603	22.906	17.030	7.072
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		6.715	17.441	1.565	6.812
INTEREST EXPENSES (-)	2	-643.910	-457.499	-184.701	-175.236
Interest Expenses on Deposits		-567.509	-436.956	-164.606	-169.347
Interest Expenses on Funds Borrowed		-16.690	-4.508	-6.222	-1.978
Interest Expenses on Money Market Funds		0	-214	0	0
Interest Expenses on Securities Issued		-36.210	-12.011	-9.666	-3.629
Lease Interest Expenses		-1.013	-1.045	-318	-282
Other Interest Expense		-22.488	-2.765	-3.889	0
NET INTEREST INCOME OR EXPENSE		198.708	255.696	75.327	117.766
NET FEE AND COMMISSION INCOME OR EXPENSES		-29.395	-8.032	-8.813	-42
Fees and Commissions Received		36.434	31.469	12.687	13.776
From Noncash Loans		3.329	6.264	907	2.862
Other	4	33.105	25.205	11.780	10.914
Fees and Commissions Paid (-)		-65.829	-39.501	-21.500	-13.818
Paid for Noncash Loans		-410	-286	-163	-139
Other	4	-65.419	-39.215	-21.337	-13.679
DIVIDEND INCOME		1.229	529	1.077	529
TRADING INCOME OR LOSS (Net)	3	65.147	40.324	19.161	-5.945
Gains (Losses) Arising from Capital Markets Transactions		40.989	62.350	9.034	18.401
Gains (Losses) Arising From Derivative Financial Transactions		1.477	-835	6.938	-11.049
Foreign Exchange Gains or Losses		22.681	-21.191	3.189	-13.297
OTHER OPERATING INCOME	5	56.866	29.931	28.750	12.484
GROSS PROFIT FROM OPERATING ACTIVITIES		292.555	318.448	115.502	124.792
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-2.248	-3.342	-848	-930
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-100.448	-74.340	-35.938	-24.439
OTHER OPERATING EXPENSES (-)	7	-200.816	-159.890	-66.441	-55.433
NET OPERATING INCOME (LOSS)		-10.957	80.876	12.275	43.990
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		-10.957	80.876	12.275	43.990
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	13.812	-9.605	-301	-12.508
Current Tax Provision		0	-27.444	0	-11.376
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		13.812	17.839	-301	-1.132
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		2.855	71.271	11.974	31.482
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 (+/-)	8	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	9	2.855	71.271	11.974	31.482
Profit (Loss) Attributable to Group		2.855	71.271	11.974	31.482
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar) (tam TL)		0,00016000	0,00407000	0,00068000	0,00180000

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)		2.855	71.271	11.974	31.482
OTHER COMPREHENSIVE INCOME		3.489	32	1.614	2.999
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.596	752	-203	1.733
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		2.280	1.074	-289	2.476
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-684	-322	86	-743
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.893	-720	1.817	1.266
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		2.705	-1.028	2.595	1.808
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-812	308	-778	-542
TOTAL COMPREHENSIVE INCOME (LOSS)		6.344	71.303	13.588	34.481

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		-49.891	102.258
Interest Received		860.201	670.905
Interest Paid		-639.060	-422.930
Dividends received		129	529
Fees and Commissions Received		36.434	31.469
Other Gains		69.254	81.192
Collections from Previously Written Off Loans and Other Receivables		9.536	8.702
Cash Payments to Personnel and Service Suppliers		-95.712	-71.105
Taxes Paid		-13.081	-12.733
Other		-277.592	-183.771
Changes in Operating Assets and Liabilities Subject to Banking Operations		-372.882	38.632
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-56.925	104.241
Net (Increase) Decrease in Due From Banks		193.508	-180.824
Net (Increase) Decrease in Loans		240.711	-472.064
Net (Increase) Decrease in Other Assets		-242.337	-432.971
Net Increase (Decrease) in Bank Deposits		-294.805	-64.057
Net Increase (Decrease) in Other Deposits		-492.932	1.154.856
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		67.702	-251.099
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		212.196	180.550
Net Cash Provided From Banking Operations		-422.773	140.890
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-16.434	-211.019
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-4	-63.889
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-14.775	-2.643
Cash Obtained from Tangible and Intangible Asset Sales		279	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-350.159	-328.461
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		348.225	183.974
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-87.635	-20.919
Cash Obtained from Loans and Securities Issued		113.956	98.904
Cash Outflow Arised From Loans and Securities Issued		-200.000	-117.000
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.591	-2.823
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		300.827	143.457
Net Increase (Decrease) in Cash and Cash Equivalents		-226.015	52.409
Cash and Cash Equivalents at Beginning of the Period		2.088.106	1.473.599
Cash and Cash Equivalents at End of the Period		1.862.091	1.526.008

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		175.000	0	0	0	0	-3.391	0	-	3.391	0	-270	0	-270	18.873	49.929	80.770	320.911	0	320.911	
	Adjustments Related to TMS 8		0	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	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	0	
	Adjusted Beginning Balance		175.000	0	0	0	0	-3.391	0	-	3.391	0	-270	0	-270	18.873	49.929	80.770	320.911	0	320.911	
	Total Comprehensive Income (Loss)		0	0	0	0	0	752	0	752	0	-720	0	-720	0	0	0	71.271	71.303	0	71.303	
	Capital Increase in Cash		0	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	0	
	Issued Capital Inflation Adjustment Difference		0	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	0	
	Subordinated Debt		0	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	0	0	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.039	76.731	-80.770	0	0	0	0	
	Dividends Paid		0	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	4.039	76.731	-80.770	0	0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period		175.000	0	0	0	0	-2.639	0	-	2.639	0	-990	0	-990	22.912	126.660	71.271	392.214	0	392.214	
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		175.000	0	0	0	0	-4.117	0	-	4.117	0	-1.755	0	-	1.755	22.912	126.660	86.610	405.310	0	405.310
	Adjustments Related to TMS 8		0	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	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	0	
	Adjusted Beginning Balance		175.000	0	0	0	0	-4.117	0	-	4.117	0	-1.755	0	-	1.755	22.912	126.660	86.610	405.310	0	405.310
	Total Comprehensive Income (Loss)		0	0	0	0	0	1.596	0	1.596	0	1.893	0	1.893	0	0	2.855	6.344	0	6.344		
	Capital Increase in Cash		0	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	0	
	Issued Capital Inflation Adjustment Difference		0	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	0	
	Subordinated Debt		0	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	0	0	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.330	82.280	-86.610	0	0	0	0	
	Dividends Paid		0	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	4.330	82.280	-86.610	0	0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period		175.000	0	0	0	0	-2.521	0	-	2.521	0	138	0	138	27.242	208.940	2.855	411.654	0	411.654	