KAMUYU AYDINLATMA PLATFORMU

TURKISH BANK A.Ş.
Bank Financial Report
Consolidated
2025 - 3. 3 Monthly Notification

General Information About Financial Statements

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") ve konsolidasyona tabi ortaklığının 30 Eylül 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide 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 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 finansal bilgilerin, Turkish Bank A.Ş.'nin ve konsolidasyona tabi ortaklığının 30 Eylül 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem konsolide faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır
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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	Consolidated

	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)		1.858.687	2.388.439	4.247.126	1.718.504	2.077.535	3.796.039
Cash and cash equivalents		1.598.078	2.116.013	3.714.091	1.528.363	1.838.819	3.367.182
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	31.483	399.900	431.383	53.720	437.583	491.303
Receivables From Money Markets		1.563.981	0	1.563.981	1.336.836	0	1.336.836
Allowance for Expected Losses (-)		-860	0	-860	-348	0	-348
Financial assets at fair value through profit or loss	2	123.114	66.241	189.355	101.463	52.892	154.355
Public Debt Securities		0	0	0	0	0	0
Equity instruments		11	66.241	66.252	4	52.892	52.896
Other Financial Assets		123.103	0	123.103	101.459	0	101.459
Financial Assets at Fair Value Through Other Comprehensive Income	4	137.292	204.018	341.310	87.925	183.673	271.598
Public Debt Securities		36.803	0	36.803	11.419	0	11.419
Equity instruments		1.517	0	1.517	1.517	0	1.517
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)		866.969	1.524.006	2.390.975	1.274.509	1.081.314	2.355.823
Loans	5	892.761	1.524.006	2.416.767	1.320.773	1.081.314	2.402.087
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 (-)		-25.792	0	-25.792	-46.264	0	-46.264
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		10.000	0	10.000	10.000	0	10.000
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	10.000	0	10.000	10.000	0	10.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		30.417	0	30.417	21.630	0	21.630
INTANGIBLE ASSETS AND GOODWILL (Net)		13.865	0	13.865	14.518	0	14.518
Goodwill		0	0	0	0	0	0
Other		13.865	0	13.865	14.518	0	14.518
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS	12	39	0	39	0	0	0
DEFERRED TAX ASSET	12	68.597	0	68.597	55.766	0	55.766
OTHER ASSETS (Net)		319.801	15.607	335.408	247.173	47.302	294.475
TOTAL ASSETS		**3.168.375**	**3.928.052**	**7.096.427**	**3.342.100**	**3.206.151**	**6.548.251**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	1.625.655	3.546.809	5.172.464	2.317.496	2.993.721	5.311.217
LOANS RECEIVED	3	14.106	278.252	292.358	11.604	161.529	173.133
MONEY MARKET FUNDS	4	510.858	0	510.858	160.224	0	160.224
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	33.929	0	33.929	37.672	0	37.672
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		21.397	0	21.397	17.713	0	17.713
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		12.532	0	12.532	19.959	0	19.959
CURRENT TAX LIABILITIES	10	38.306	0	38.306	34.727	0	34.727
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	494.541	40.345	534.886	253.941	30.944	284.885
EQUITY	13	434.865	337	435.202	416.733	-699	416.034
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		-5.342	0	-5.342	-7.207	0	-7.207
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.023	337	1.360	166	-699	-533
Profit Reserves		30.698	0	30.698	26.368	0	26.368
Legal Reserves	14	17.302	0	17.302	12.972	0	12.972
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	15	13.396	0	13.396	13.396	0	13.396
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		233.486	0	233.486	222.406	0	222.406
Prior Years' Profit or Loss		218.076	0	218.076	132.658	0	132.658
Current Period Net Profit Or Loss		15.410	0	15.410	89.748	0	89.748
Non-controlling Interests	16	0	0	0	0	0	0
Total equity and liabilities		**3.228.128**	**3.868.299**	**7.096.427**	**3.359.237**	**3.189.014**	**6.548.251**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		429.065	3.127.110	3.556.175	479.778	1.479.862	1.959.640
GUARANTIES AND WARRANTIES	1	279.161	87.678	366.839	304.843	219.238	524.081
Letters of Guarantee		279.161	40.892	320.053	304.843	168.293	473.136
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		416	0	416	12.469	4.644	17.113
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	43.904	59.192	103.096	50.753	114.129	164.882
Irrevocable Commitments		43.904	59.192	103.096	50.753	114.129	164.882
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		27.690	0	27.690	29.956	0	29.956
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		17.523.517	78.889.532	96.413.049	18.019.540	63.728.982	81.748.522
ITEMS HELD IN CUSTODY		2.235.860	5.120.616	7.356.476	2.113.346	1.855.072	3.968.418
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.821.269	4.086.757	5.908.026	1.765.928	1.438.208	3.204.136
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		**17.952.582**	**82.016.642**	**99.969.224**	**18.499.318**	**65.208.844**	**83.708.162**

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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	872.600	737.748	272.990	305.158
Interest Income on Loans		406.258	332.612	117.748	135.053
Interest Income on Reserve Deposits		165	5.287	64	81
Interest Income on Banks		51.989	67.492	16.047	19.874
Interest Income on Money Market Placements		332.740	282.180	109.737	129.831
Interest Income on Marketable Securities Portfolio		66.178	28.738	21.447	12.012
Financial Assets At Fair Value Through Profit Loss		16.575	1.237	4.417	697
Financial Assets At Fair Value Through Other Comprehensive Income		49.603	27.501	17.030	11.315
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		15.270	21.439	7.947	8.307
INTEREST EXPENSES (-)	2	-641.596	-457.376	-183.283	-175.099
Interest Expenses on Deposits		-564.918	-436.349	-163.073	-169.087
Interest Expenses on Funds Borrowed		-16.967	-4.916	-6.337	-2.051
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	-1.046	-318	-282
Other Interest Expense		-22.488	-2.840	-3.889	-50
NET INTEREST INCOME OR EXPENSE		231.004	280.372	89.707	130.059
NET FEE AND COMMISSION INCOME OR EXPENSES		17.851	7.516	7.799	5.629
Fees and Commissions Received		57.745	39.018	20.856	16.903
From Noncash Loans		3.329	6.264	907	2.862
Other	4	54.416	32.754	19.949	14.041
Fees and Commissions Paid (-)		-39.894	-31.502	-13.057	-11.274
Paid for Noncash Loans		-699	-593	-280	-225
Other	4	-39.195	-30.909	-12.777	-11.049
DIVIDEND INCOME		2.164	1.081	1.077	529
TRADING INCOME OR LOSS (Net)	3	100.206	57.810	36.717	263
Gains (Losses) Arising from Capital Markets Transactions		75.465	79.330	26.407	24.591
Gains (Losses) Arising From Derivative Financial Transactions		1.477	-835	6.938	-11.049
Foreign Exchange Gains or Losses		23.264	-20.685	3.372	-13.279
OTHER OPERATING INCOME	5	54.620	28.616	27.283	11.983
GROSS PROFIT FROM OPERATING ACTIVITIES		405.845	375.395	162.583	148.463
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-2.803	-3.417	-1.403	-930
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-148.469	-96.520	-53.629	-32.334
OTHER OPERATING EXPENSES (-)	7	-249.265	-190.394	-82.598	-64.748
NET OPERATING INCOME (LOSS)		5.308	85.064	24.953	50.451
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		5.308	85.064	24.953	50.451
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	10.102	-8.406	-3.168	-15.246
Current Tax Provision		-4.340	-27.444	-3.089	-11.377
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		14.442	19.038	-79	-3.869
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		15.410	76.658	21.785	35.205
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	15.410	76.658	21.785	35.205
Profit (Loss) Attributable to Group		15.410	76.658	21.785	35.205
Profit (loss), attributable to non-controlling interests	10	0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar) (tam TL)		0,00088000	0,00438000	0,00124000	0,00201000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)		15.410	76.658	21.785	35.205
OTHER COMPREHENSIVE INCOME		3.758	-1.027	1.563	2.773
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.865	-307	-254	1.507
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		2.664	-439	-362	2.153
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		-799	132	108	-646
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)		19.168	75.631	23.348	37.978

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		-34.492	109.422
Interest Received		890.253	695.381
Interest Paid		-636.800	-422.826
Dividends received		1.064	1.081
Fees and Commissions Received		57.745	39.366
Other Gains		92.902	92.535
Collections from Previously Written Off Loans and Other Receivables		9.536	8.702
Cash Payments to Personnel and Service Suppliers		-142.121	-92.903
Taxes Paid		-15.493	-13.279
Other		-291.578	-198.635
Changes in Operating Assets and Liabilities Subject to Banking Operations		-389.148	-43.645
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-25.598	12.167
Net (Increase) Decrease in Due From Banks		193.508	-180.824
Net (Increase) Decrease in Loans		232.962	-473.575
Net (Increase) Decrease in Other Assets		-655.836	-467.510
Net Increase (Decrease) in Bank Deposits		-294.805	-64.057
Net Increase (Decrease) in Other Deposits		-536.061	1.161.652
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		71.206	-250.099
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		625.476	218.601
Net Cash Provided From Banking Operations		-423.640	65.777
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-18.780	-147.827
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-17.125	-2.719
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	-329.082
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	-20.918
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	-2.822
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		300.938	143.513
Net Increase (Decrease) in Cash and Cash Equivalents		-229.117	40.545
Cash and Cash Equivalents at Beginning of the Period		2.091.572	1.594.235
Cash and Cash Equivalents at End of the Period		1.862.455	1.634.780

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period		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**	**-4.731**	**-32**	**-4.763**	**0**	**952**	**0**	**952**	**22.329**	**52.499**	**84.198**	**330.215**	**0**	**330.215**
	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		175.000	0	0	0	0	-4.731	-32	-4.763	0	952	0	952	22.329	52.499	84.198	330.215	0	330.215
	Total Comprehensive Income (Loss)		0	0	0	0	0	-307	0	-307	0	-720	0	-720	0	0	76.658	75.631	0	75.631
	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	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.039	80.159	-84.198	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	4.039	80.159	-84.198	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		**175.000**	**0**	**0**	**0**	**0**	**-5.038**	**-32**	**-5.070**	**0**	**232**	**0**	**232**	**26.368**	**132.658**	**76.658**	**405.846**	**0**	**405.846**
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**	**-7.175**	**-32**	**-7.207**	**0**	**-533**	**0**	**-533**	**26.368**	**132.658**	**89.748**	**416.034**	**0**	**416.034**
	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		175.000	0	0	0	0	-7.175	-32	-7.207	0	-533	0	-533	26.368	132.658	89.748	416.034	0	416.034
	Total Comprehensive Income (Loss)		0	0	0	0	0	1.865	0	1.865	0	1.893	0	1.893	0	0	15.410	19.168	0	19.168
	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	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.330	85.418	-89.748	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	4.330	85.418	-89.748	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		**175.000**	**0**	**0**	**0**	**0**	**-5.310**	**-32**	**-5.342**	**0**	**1.360**	**0**	**1.360**	**30.698**	**218.076**	**15.410**	**435.202**	**0**	**435.202**