

KAMUYU AYDINLATMA PLATFORMU

TURKLAND BANK A.Ş. Bank Financial Report Unconsolidated 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	Partial Positive

Ara Dönem Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Turkland Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkland 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 tabloların 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 tablolara 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 tablolara 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 tabloların 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 tabloların sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanakları

Beşinci Bölüm 2.8.e.2 numaralı dipnotta belirtildiği üzere, 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal tablolar, BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle geçmiş dönemlerde gider yazılan 18,000 bin TL ve cari dönemde bu tutar üzerinden iptal edilen 4,000 bin TL ile toplamda 14,000 bin TL tutarındaki serbest karşılığı ve söz konusu karşılık üzerinden geçmiş dönemlerde 5,400 bin TL tutarında ertelenmiş vergi geliri yazılan ve cari dönemde 1,200 bin TL tutarındaki kısmı iptal edilen toplamda 4,200 bin TL ertelenmiş vergi varlığını içermektedir.

TMS 12 "Gelir Vergileri" standardına göre ertelenmiş vergi varlık ve yükümlülükleri, bir varlığın veya borcun bilançodaki defter değeri ile bunların vergi açısından taşıdıkları değerler ("vergiye esas değer") arasındaki farkları ifade etmektedir. Bu şekilde hesaplanan indirilebilir veya vergiye tabi geçici farklar üzerinden sırasıyla gelecek dönemlerde geri kazanılacak veya ödenecek gelir vergisi tutarları kayıtlara alınır. Banka, 213 sayılı Kanunun geçici 33'üncü maddesi ve mükerrer 298'inci maddesinin (A) fıkrası uyarınca, kurumlar vergisinin enflasyona göre düzeltilmesinden kaynaklanan vergi etkilerini muhasebeleştirirken maddi ve maddi olmayan varlıkların vergi amaçlı değeri ile defter değeri arasındaki farkı dikkate almaktadır. Banka, 31 Aralık 2024 tarihi itibarıyla TMS 12 uyarınca ertelenmiş vergi varlığı ve yükümlülüğünün hesaplanmasında geçici fark tespitinde bulunurken, maddi duran varlıklar ve maddi olmayan duran varlıkların yukarıda bahsedilen vergi mevzuatına uygun olarak enflasyona göre düzeltilmiş vergiye esas değerlerini hesaplarken enflasyon düzeltmelerinin maliyetler üzerindeki etkisini dikkate almamıştır. Bu durum, ilgili TMS 12 "Gelir Vergileri" standardının hükümlerine aykırılık teşkil etmektedir. Banka, söz konusu enflasyon muhasebesine göre hazırlanmış bilançosunu 31 Mart 2025 tarihinden itibaren ertelenmiş vergi hesaplamasında dikkate alarak 30 Eylül 2025 tarihli konsolide olmayan finansal bilgilerinde muhasebeleştirmiştir. Söz konusu durum önceki dönem (31 Aralık 2024) düzeltilmiş olsaydı, 30 Eylül 2025 tarihinde sona eren hesap dönemine ait ertelenmiş vergi geliri ve dolayısıyla dönem net karı 27,393 bin TL daha az ve geçmiş yıl karı da 27,393 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanakları paragraflarında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal tabloların, Turkland 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal tablolarının 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

Alper Güvenç, SMMM

Sorumlu Denetçi

İstanbul, Türkiye



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)		1.897.317	5.109.823	7.007.140	2.485.887	4.206.843	6.692.730
Cash and cash equivalents		1.758.783	5.109.823	6.868.606	2.022.146	4.206.807	6.228.95
Cash and Cash Balances at Central Bank	I-1	528.863	4.013.497	4.542.360	279.996	3.209.379	3.489.37
Banks	I-3	4.299	1.096.326	1.100.625	523	997.428	997.95
Receivables From Money Markets		1.226.390	0	1.226.390	1.742.324	0	1.742.324
Allowance for Expected Losses (-)		-769	0	-769	-697	0	-697
Financial assets at fair value through profit or loss		138.534	0	138.534	0	0	1
Public Debt Securities		138.396	0	138.396	0	0	(
Equity instruments		138	0	138	0	0	
Other Financial Assets		0	0	0	0	0	(
Financial Assets at Fair Value Through Other Comprehensive Income	I-4	0	0	0	463.741	36	463.77
Public Debt Securities		0	0	0	463.603	36	463.63
Equity instruments		0	0	0	138	0	138
Other Financial Assets					0	0	
Derivative financial assets	I-2				0	0	
Derivative Financial Assets At Fair Value Through Profit Or Loss					0	0	
Derivative Financial Assets At Fair Value Through Other Comprehensive Income					0	0	
FINANCIAL ASSETS AT AMORTISED COST (Net)	I-5	6.154.468	4.345.381	10.499.849	5.379.205	2.880.816	8.260.02
Loans		5.567.290	4.345.381	9.912.671	5.590.278	2.880.816	8.471.09
Receivables From Leasing Transactions		0	0	0	0	0	
Factoring Receivables		0	0	0	0	0	
Other Financial Assets Measured at Amortised Cost	I-6	797.748	0	797.748	51.232	0	51.23
Public Debt Securities		797.748	0	797.748	51.232	0	51.23
Other Financial Assets		0	0	0	0	0	
Allowance for Expected Credit Losses (-)		-210.570	0	-210.570	-262.305	0	-262.30
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net	I-16	21.872	0	21.872	27.252	0	27.252
Held for Sale		21.872	0	21.872	27.252	0	27.25
Non-Current Assets From Discontinued Operations		0	0	0	0	0	21.23
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		7.659	0	7.659	7.659	0	7.65
Investments in Associates (Net)	I-7	7.659	0	7.659	7.659	0	7.659

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		7.659	0	7.659	7.659	0	7.659
Investments in Subsidiaries (Net)	I-8	0	0	0	0	0	7.039
Unconsolidated Financial Subsidiaries	1-8	0	0	0	0	0	0
Unconsolidated Pinancial Subsidiaries Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-9	0	0	0	0	0	0
Jointly Controlled Partnerships (Jointventures) (Net)	1-9	U	U	U	U	U	U
Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	I-12	160.025	0	160.025	156.106	0	156.106
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	15.625	0	15.625	12.367	0	12.367
Goodwill		0	0	0	0	0	0
Other		15.625	0	15.625	12.367	0	12.367
INVESTMENT PROPERTY (Net)	I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	I-15	84.647	0	84.647	52.970	0	52.970
OTHER ASSETS (Net)	I-17	854.327	97.544	951.871	561.375	54	561.429
TOTAL ASSETS		9.195.940	9.552.748	18.748.688	8.682.821	7.087.713	15.770.534
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	4.739.551	9.940.609	14.680.160	4.741.662	8.088.504	12.830.166
LOANS RECEIVED	II-3	0	0	0	0	0	0
MONEY MARKET FUNDS		443.104	0	443.104	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
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	II-2	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through			_	_	_	_	
Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-6	93.214	0	93.214	102.752	0	102.752
PROVISIONS	II-8	152.525	1.353	153.878	195.200	28.361	223.561
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		73.412	0	73.412	52.960	0	52.960
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		79.113	1.353	80.466	142.240	28.361	170.601
CURRENT TAX LIABILITIES	II-9	90.592	0	90.592	59.561	0	59.561
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-5	665.182	999.567	1.664.749	318.955	793.889	1.112.844
EQUITY	II-12	1.622.991	0	1.622.991	1.441.650	0	1.441.650
Issued capital		1.000.000	0	1.000.000	1.000.000	0	1.000.000
Capital Reserves		25.430	0	25.430	25.430	0	25.430
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		25.430	0	25.430	25.430	0	25.430
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-19.313	0	-19.313	-16.715	0	-16.715
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		5.159	0	5.159	5.929	0	5.929
Profit Reserves		427.006	0	427.006	72.405	0	72.405
Legal Reserves		52.702	0	52.702	37.330	0	37.330
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		355.066	0	355.066	62.982	0	62.982
Other Profit Reserves		19.238	0	19.238	-27.907	0	-27.907
Profit or Loss		184.709	0	184.709	354.601	0	354.601
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		184.709	0	184.709	354.601	0	354.601
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		7.807.159	10.941.529	18.748.688	6.859.780	8.910.754	15.770.534



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

1.000 TL Nature of Financial Statements

Unconsolidated

	Footnote Reference		Current Period 30.09.2025			Previous Period 31.12.2024	
	roothote Reference	TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		6.041.610	1.587.938	7.629.548	4.237.478	2.055.360	6.292.838
GUARANTIES AND WARRANTIES	III-1	4.609.951	196.683	4.806.634	2.261.200	193.868	2.455.068
Letters of Guarantee		647.451	105.908	753.359	390.700	151.551	542.251
Guarantees Subject to State Tender Law		2.859	1.329	4.188	2.858	1.108	3.966
Guarantees Given for Foreign Trade Operations		10.854	17.098	27.952	8.026	20.659	28.685
Other Letters of Guarantee		633.738	87.481	721.219	379.816	129.784	509.600
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	C
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	90.775	90.775	0	42.317	42.317
Documentary Letters of Credit		0	90.775	90.775	0	42.317	42.317
Other Letters of Credit		0	0	0	0	0	C
Prefinancing Given as Guarantee		0	0	0	0	0	C
Endorsements		3.962.500	0	3.962.500	1.870.500	0	1.870.500
Endorsements to the Central Bank of Turkey		3.962.500	0	3.962.500	1.870.500	0	1.870.500
Other Endorsements		0	0	0	0	0	C
Purchase Guarantees for Securities Issued		0	0	0	0	0	C
Factoring Guarantees		0	0	0	0	0	C
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-1	657.486	643.715	1.301.201	311.103	344.829	655.932
Irrevocable Commitments		657.486	643.715	1.301.201	311.103	344.829	655.932
Forward Asset Purchase Commitments		644.606	643.715	1.288.321	296.966	333.071	630.037
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		718	0	718	397	0	397
Securities Issue Brokerage Commitments		0	0	0	0	0	C
Commitments for Reserve Requirements		0	0	0	0	0	C
Commitments for Cheque Payments		12.162	0	12.162	13.740	0	13.740
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	C
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	C
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Securities							
Other Irrevocable Commitments		0	0	0	0	11.758	11.758
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	III-2	774.173	747.540	1.521.713	1.665.175	1.516.663	3.181.838
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		774.173	747.540	1.521.713	1.665.175	1.516.663	3.181.838
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		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
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		774.173	747.540	1.521.713	1.665.175	1.516.663	3.181.838
Currency Futures Buy Transactions		0	747.540	747.540	0	1.516.663	1.516.663
Currency Futures Sell Transactions		774.173	0	774.173	1.665.175	0	1.665.175
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
STODY AND PLEDGES RECEIVED		17.746.248	8.209.039	25.955.287	17.040.499	9.570.456	26.610.955
TEMS HELD IN CUSTODY		5.163.610	10.912	5.174.522	4.738.923	13.483	4.752.406
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		55.735	5.706	61.441	46.425	9.818	56.243
Cheques Received for Collection		5.107.848	5.206	5.113.054	4.691.806	3.665	4.695.471
Commercial Notes Received for Collection		27	0	27	692	0	692
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		12.582.638	8.198.127	20.780.765	12.301.576	9.556.973	21.858.549
Securities		0	0	0	0	0	0
Guarantee Notes		62	0	62	62	0	62
Commodity		1.646	0	1.646	1.646	0	1.646
Warrant		0	0	0	0	0	0
Real Estate		947.803	45.443	993.246	1.049.993	38.610	1.088.603
Other Pledged Items		11.633.127	8.152.684	19.785.811	11.249.875	9.518.363	20.768.238

Depositories Receiving Pledged Items ACCEPTED BILL, GUARANTIES AND WARRANTEES	0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS	23.787.858	9.796.977	33.584.835	21.277.977	11.625.816	32.903.793



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
atement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	IV-1	3.307.234	3.071.341	1.042.626	914.8
Interest Income on Loans	10-1	2.517.855	2.106.295	773.056	649.7
Interest Income on Reserve Deposits		170.980	69.734	43.687	31.
Interest Income on Banks		74.242	31.581	24.946	11.:
Interest Income on Money Market Placements		339.052	504.958	117.857	103.
Interest Income on Marketable Securities Portfolio		205.104	358.583	83.080	119.
Financial Assets At Fair Value Through Profit Loss		0	0	0	113.
Financial Assets At Fair Value Through Other					
Comprehensive Income		166.189	152.782	56.234	59.
Financial Assets Measured at Amortised Cost		38.915	205.801	26.846	59.
Finance Leasing Interest Income		0	0	0	
Other Interest Income		1	190	0	
INTEREST EXPENSES (-)	IV-2	-2.187.619	-2.138.904	-675.313	-631
Interest Expenses on Deposits		-2.115.357	-2.081.730	-645.057	-609
Interest Expenses on Funds Borrowed		-4	-8	0	
Interest Expenses on Money Market Funds		-41.469	-35.085	-24.130	-16
Interest Expenses on Securities Issued		0	0	0	10
Lease Interest Expenses		-17.714	-15.901	-5.981	-5
Other Interest Expense		-13.075	-6.180	-145	
NET INTEREST INCOME OR EXPENSE		1.119.615	932.437	367.313	283
NET FEE AND COMMISSION INCOME OR EXPENSES		11.001	25.646	5.088	9
Fees and Commissions Received		27.331	34.620	11.843	13
From Noncash Loans		23.704	31.338	11.007	12
Other	IV-10	3.627	3.282	836	12
Fees and Commissions Paid (-)	10-10	-16.330	-8.974	-6.755	-3
Paid for Noncash Loans		-16.330	-642	-6.755	
Other	IV-10	-15.765	-8.332	-6.600	2
					-3
DIVIDEND INCOME	IV-3	532	234	00.154	22
TRADING INCOME OR LOSS (Net)	IV-4	-323.195	-252.890	-99.154	-33
Gains (Losses) Arising from Capital Markets Transactions		1.497	-26.401	1.499	
Gains (Losses) Arising From Derivative Financial Transactions		-135.075	-151.753	-48.498	-36
Foreign Exchange Gains or Losses		-189.617	-74.736	-52.155	2
OTHER OPERATING INCOME	IV-5	64.015	97.175	17.258	30
GROSS PROFIT FROM OPERATING ACTIVITIES	10-5	871.968	802.602	290.505	290
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	49.255	188.955	3.319	3
OTHER ALLOWANCE EXPENSES (-)	IV-0	49.233	188.933	0.519	3
· ·			-	-	00
PERSONNEL EXPENSES (-)	N/ 7	-368.448	-276.819	-111.646	-88
OTHER OPERATING EXPENSES (-)	IV-7	-353.143	-310.492	-110.901	-126
NET OPERATING INCOME (LOSS)		199.632	404.246	71.277	78
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE		U	U	U	
TAX	IV-8	199.632	404.246	71.277	78
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-14.923	-66.694	-37.978	-21
Current Tax Provision		-45.157	-115.323	-45.157	27
Expense Effect of Deferred Tax		0	-24.401	0	-5
Income Effect of Deferred Tax		30.234	73.030	7.179	-43
NET PERIOD PROFIT (LOSS) FROM CONTINUING					
OPERATIONS	IV-10	184.709	337.552	33.299	57
INCOME ON DISCONTINUED OPERATIONS		0	0	0	
Income on Assets Held for Sale		0	0	0	
Gain on Sale of Associates, Subsidiaries and Jointly					
Controlled Entities (Joint Ventures)		0	0	0	
Other Income on Discontinued Operations		0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	
Expense on Assets Held for Sale					

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 (+/-)		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	IV-10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-11	184.709	337.552	33.299	57.051
Profit (Loss) Attributable to Group		184.709	337.552	33.299	57.051
Profit (loss), attributable to non-controlling interests		0	0	0	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)		184.709	337.552		
OTHER COMPREHENSIVE INCOME		-3.368	8.413		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-2.598	4.979		
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		-3.711	-2.401		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.113	7.380		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-770	3.434		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.100	4.906		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		330	-1.472		
TOTAL COMPREHENSIVE INCOME (LOSS)		181.341	345.965		



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		395.954	840.51
Interest Received		3.265.056	3.182.57
Interest Paid		-2.292.025	-2.014.64
Dividends received		532	23
Fees and Commissions Received		52.224	29.00
Other Gains		567.342	182.37
Collections from Previously Written Off Loans and Other Receivables		54.654	147.82
Cash Payments to Personnel and Service Suppliers		-426.190	-331.30
Taxes Paid		-19.207	39.95
Other		-806.432	-395.49
Changes in Operating Assets and Liabilities Subject to Banking Operations		-448.164	-2.681.69
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	
Net (Increase) Decrease in Due From Banks		-657.690	-135.04
Net (Increase) Decrease in Loans		-727.981	1.836.35
Net (Increase) Decrease in Other Assets		-233.440	-518.73
Net Increase (Decrease) in Bank Deposits		446.397	11
Net Increase (Decrease) in Other Deposits		498.704	-4.741.34
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		0	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		225.846	876.96
let Cash Provided From Banking Operations		-52.210	-1.841.17
ASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
let Cash Flows from (used in) Investing Activities		-389.165	-61.00
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		37.866	-58.20
Cash Obtained from Tangible and Intangible Asset Sales		-7.771	11.02
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-86.831	-455.41
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		405.510	23.25
Cash Paid for Purchase of Financial Assets At Amortised Cost		-730.564	-165.97
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.935	585.68
Other		-9.310	-1.37
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-57.590	-40.32
Payments of lease liabilities		-57.590	-40.32
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		481.003	294.37
Net Increase (Decrease) in Cash and Cash Equivalents		-17.962	-1.648.13
Cash and Cash Equivalents at Beginning of the Period		3.987.843	4.376.83
Cash and Cash Equivalents at End of the Period		3.969.881	2.728.69



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

resentation Currency ature of Financial Statement 1.000 TL

							Other Accı	umulated Compre	nensive Income That Will Not Be Reclassified In Profit and Loss	Ot	ther Accumulated Comprehensiv	ve Income That Will Be Reclassified In Profit and Loss					
		Footnote Reference	Issued Capital P		Cancellation	Other Capital Reserves		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)	on	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)	Profit Pr Reserves	rior Current ears' Period rofits Net or Profit (osses Loss)	Total Equity	Non-controlling Interests	g Total Equity
	Statement of changes in equity (TFRS 9 Impairment Model Applied)																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		1.000.000	0	0	25.430	0	-22.200	2.807	0 0	0	0	0 -362.548	0 434.953	0	0	0 1.078.442
	Adjustments Related to TMS 8		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	C) 0
	Effect Of Corrections		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	O	0 ر
	Effect Of Changes In Accounting Policy		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	O	J 0
	Adjusted Beginning Balance		1.000.000	0	0	25.430	0	-22.200	2.807	0 0	,		0 -362.548	0 434.953	0		0 1.078.442
	Total Comprehensive Income (Loss)		0	0	0	0	0	4.979			3.434		0 0	0 337.552	0	0	0 345.965
	Capital Increase in Cash		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	0	0
Previous Period 01.01.2024 - 30.09.2024	Capital Increase Through Internal Reserves		0	0	0	0	0	C	0		0		0 0	0 0	0	0) 0
01.01.2024 - 30.03.2024	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	0	0
	Convertible Bonds		0	0	0	0	0	C	0		0	0	0 0	0 0	0	0) 0
	Subordinated Debt		0	0	0	0	0	C	0		0		0 0	0 0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	0) 0
	Profit Distributions		0	0	0	0	0	C	0	0 0	0	0	0 434.953	0 434.953	0	O	0
	Dividends Paid		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	O) 0
	Transfers To Reserves		0	0	0	0	0	C	0	0 0	0	0	0 435.953	0 434.953	0	C	0
	Other		0	0	0	0	0	C	0	0 0	0	0	0	0 0	0	C) 0
	Equity at end of period		1.000.000	0	0	25.430	0	-17.221	2.807	0 0	3.434	0	0 72.405	0 337.552	0	O	0 1.424.407
	Statement of changes in equity (TFRS 9 Impairment Model Applied)																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		1.000.000	0	0	25.430	0	-19.522	2.807	0 0	5.929	0	0 72.405	0 354.601	0	O	0 1.441.650
	Adjustments Related to TMS 8		0	0	0	0	0	C	0		0		0 0	0 0	0	C) 0
	Effect Of Corrections		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	O) 0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	C) 0
	Adjusted Beginning Balance		1.000.000	0	0	25.430	0	-19.522	2.807	0 0	5.929	0	0 72.405	0 354.601	0	O	0 1.441.650
	Total Comprehensive Income (Loss)		0	0	0	0	0	-2.598					0 0	0 184.709	0		0 181.341
	Capital Increase in Cash		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	0	0
Current Period	Capital Increase Through Internal Reserves		0	0	0	0	0	C	0	0 0	0		0 0	0 0	0	C) 0
01.01.2025 - 30.09.2025	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	C	0
	Convertible Bonds		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	C) 0
	Subordinated Debt		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	0) 0
	Profit Distributions		0	0	0	0	0	C	0	0	0	0	0 354.601	0 354.601	0	O	0
	Dividends Paid		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	0) 0
	Transfers To Reserves		0	0	0	0	0	C	0	0 0	0	0	0 354.601	0 354.601	0	0	0
	Other		0	0	0	0	0	C	0	0 0	0	0	0 0	0 0	0	0) 0
	Equity at end of period		1.000.000	0	0	25.430	0	-22.120			5.159		0 427.006	0 184.709	0	0	0 1.622.991