



KAMUYU AYDINLATMA PLATFORMU

KUVEYT TRK KATILIM BANKASI A.. Participation Bank Financial Report Unconsolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Trkye Sermaye Piyasası - Merkezi
Saklama ve Veri Depolama Kurululuęu

Independent Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Kuveyt Türk Katılım Bankası A.Ş. Genel Kurulu'na

Giriş

Kuveyt Türk Katılım Bankası 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 özkaynak 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 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 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, 30 Eylül 2025 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Sunay Aniktar, SMMM

Sorumlu Denetçi

İstanbul, 13 Kasım 2025

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)		144.347.907	391.794.308	536.142.215	113.004.326	231.439.362	344.443.688
Cash and cash equivalents		60.428.926	313.992.141	374.421.067	59.569.581	190.460.115	250.029.696
Cash and Cash Balances at Central Bank	(5.1.1.)	60.395.491	245.907.975	306.303.466	59.543.446	163.449.279	222.992.725
Banks	(5.1.3.)	34.450	68.086.847	68.121.297	27.753	27.014.929	27.042.682
Receivables From Money Markets		0	0	0	1.019	0	1.019
Allowance for Expected Losses (-)		-1.015	-2.681	-3.696	-2.637	-4.093	-6.730
Financial assets at fair value through profit or loss		21.618.159	12.760.549	34.378.708	15.070.891	17.269.448	32.340.339
Public Debt Securities		1.553.710	5.259.285	6.812.995	475.948	11.956.887	12.432.835
Equity instruments		0	2.913	2.913	0	18.828	18.828
Other Financial Assets		20.064.449	7.498.351	27.562.800	14.594.943	5.293.733	19.888.676
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4.)	62.107.785	49.253.005	111.360.790	38.046.620	22.911.647	60.958.267
Public Debt Securities		61.979.698	48.417.268	110.396.966	37.933.533	22.251.047	60.184.580
Equity instruments		128.087	511.694	639.781	105.587	382.853	488.440
Other Financial Assets		0	324.043	324.043	7.500	277.747	285.247
Derivative financial assets		193.037	15.788.613	15.981.650	317.234	798.152	1.115.386
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.2.)	193.037	15.788.613	15.981.650	317.234	798.152	1.115.386
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.11.)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		346.753.964	288.280.123	635.034.087	264.276.514	213.507.764	477.784.278
Loans	(5.1.5.)	311.095.575	210.805.886	521.901.461	227.378.754	156.856.799	384.235.553
Receivables From Leasing Transactions	(5.1.10.)	15.405.340	51.472.800	66.878.140	15.662.731	34.843.891	50.506.622
Other Financial Assets Measured at Amortised Cost	(5.1.6.)	32.642.672	29.782.087	62.424.759	30.475.591	25.548.284	56.023.875
Public Debt Securities		32.642.672	29.782.087	62.424.759	30.475.591	25.548.284	56.023.875
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-12.389.623	-3.780.650	-16.170.273	-9.240.562	-3.741.210	-12.981.772
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.16.)	1.038.960	0	1.038.960	522.743	0	522.743
Held for Sale		1.038.960	0	1.038.960	522.743	0	522.743
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		13.380.612	0	13.380.612	4.142.212	0	4.142.212
Investments in Associates (Net)	(5.1.7.)	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)	(5.1.8.)	13.360.612	0	13.360.612	4.122.212	0	4.122.212
Unconsolidated Financial Subsidiaries		5.236.932	0	5.236.932	3.998.532	0	3.998.532
Unconsolidated Non-Financial Subsidiaries		8.123.680	0	8.123.680	123.680	0	123.680
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.9.)	20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method		20.000	0	20.000	20.000	0	20.000
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5.1.12.)	7.020.978	4.152	7.025.130	5.357.578	4.852	5.362.430
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.1.13.)	3.599.687	200	3.599.887	2.314.602	247	2.314.849
Goodwill		0	0	0	0	0	0
Other		3.599.687	200	3.599.887	2.314.602	247	2.314.849
INVESTMENT PROPERTY (Net)	(5.1.14.)	0	0	0	0	0	0
CURRENT TAX ASSETS		624.327	0	624.327	0	0	0
DEFERRED TAX ASSET	(5.1.15.)	5.434.169	0	5.434.169	8.340.450	0	8.340.450
OTHER ASSETS	(5.1.17.)	14.728.246	279.166	15.007.412	9.065.395	144.358	9.209.753
TOTAL ASSETS		536.928.850	680.357.949	1.217.286.799	407.023.820	445.096.583	852.120.403
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(5.2.1.)	325.763.274	451.054.706	776.817.980	284.192.520	301.371.393	585.563.913
LOANS RECEIVED	(5.2.3.)	11.888.698	184.711.110	196.599.808	4.147.337	117.773.649	121.920.986
MONEY MARKET FUNDS		69.545.356	0	69.545.356	17.719.258	0	17.719.258
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		3.077.563	668.252	3.745.815	1.399.910	1.453.023	2.852.933
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	3.077.563	668.252	3.745.815	1.399.910	1.453.023	2.852.933
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.2.6.)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.2.5.)	2.196.842	10.173	2.207.015	1.457.178	8.845	1.466.023
PROVISIONS	(5.2.7.)	5.672.432	1.111.306	6.783.738	5.319.973	2.077.631	7.397.604
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.137.428	394.659	4.532.087	3.514.580	347.300	3.861.880
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.535.004	716.647	2.251.651	1.805.393	1.730.331	3.535.724
CURRENT TAX LIABILITIES	(5.2.8.1.)	0	0	0	5.716.978	0	5.716.978
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.2.9.)	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	(5.2.10.)	0	14.798.757	14.798.757	0	14.186.285	14.186.285
Loans		0	0	0	0	0	0
Other Debt Instruments		0	14.798.757	14.798.757	0	14.186.285	14.186.285
OTHER LIABILITIES	(5.2.4.)	22.454.063	15.718.663	38.172.726	10.781.402	2.287.527	13.068.929
EQUITY	(5.2.11.)	107.768.946	846.658	108.615.604	81.954.307	273.187	82.227.494
Issued capital		7.995.131	0	7.995.131	4.947.336	0	4.947.336
Capital Reserves		6.373.506	0	6.373.506	6.375.380	0	6.375.380
Equity Share Premiums		6.373.506	0	6.373.506	6.373.506	0	6.373.506
Share Cancellation Profits		0	0	0	1.874	0	1.874
Other Capital Reserves		0	0	0	0	0	0

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-553.764	0	-553.764	-553.764	0	-553.764
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-5.890.698	846.658	-5.044.040	-5.732.435	273.187	-5.459.248
Profit Reserves		70.348.234	0	70.348.234	42.203.716	0	42.203.716
Legal Reserves		5.023.898	0	5.023.898	2.944.691	0	2.944.691
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		65.019.735	0	65.019.735	38.978.346	0	38.978.346
Other Profit Reserves		304.601	0	304.601	280.679	0	280.679
Profit or Loss		29.496.537	0	29.496.537	34.714.074	0	34.714.074
Prior Years' Profit or Loss		60.618	0	60.618	60.618	0	60.618
Current Period Net Profit Or Loss		29.435.919	0	29.435.919	34.653.456	0	34.653.456
Non-controlling Interests	(5.2.12.)	0	0	0	0	0	0
Total equity and liabilities		548.367.174	668.919.625	1.217.286.799	412.688.863	439.431.540	852.120.403

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	(5.3.1.)	362.317.203	454.664.917	816.982.120	248.076.321	297.568.524	545.644.845
GUARANTIES AND WARRANTIES		99.977.247	52.620.278	152.597.525	69.514.466	35.653.962	105.168.428
Letters of Guarantee		91.836.492	29.466.534	121.303.026	64.564.321	21.083.692	85.648.013
Guarantees Subject to State Tender Law		1.073.331	34.439	1.107.770	990.082	27.987	1.018.069
Guarantees Given for Foreign Trade Operations		4.208.950	387.629	4.596.579	2.948.213	166.991	3.115.204
Other Letters of Guarantee		86.554.211	29.044.466	115.598.677	60.626.026	20.888.714	81.514.740
Bank Acceptances		220.609	974.178	1.194.787	93.099	634.440	727.539
Import Letter of Acceptance		220.609	974.178	1.194.787	93.099	634.440	727.539
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		35.929	21.596.741	21.632.670	30.972	13.550.814	13.581.786
Documentary Letters of Credit		0	2.154.618	2.154.618	4.784	1.480.135	1.484.919
Other Letters of Credit		35.929	19.442.123	19.478.052	26.188	12.070.679	12.096.867
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
Other Guarantees		7.884.217	582.825	8.467.042	4.826.074	385.016	5.211.090
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.3.1.)	169.305.581	19.204.079	188.509.660	96.030.796	13.707.495	109.738.291
Irrevocable Commitments		169.305.581	19.204.079	188.509.660	96.030.796	13.707.495	109.738.291
Forward Asset Purchase Commitments		5.549.097	19.114.107	24.663.204	7.573.069	13.707.495	21.280.564
Share Capital Commitments to Associates and Subsidiaries		0	0	0	22.500	0	22.500
Loan Granting Commitments		7.642.175	0	7.642.175	5.708.160	0	5.708.160
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		7.914.708	0	7.914.708	5.864.748	0	5.864.748
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		147.403.315	0	147.403.315	76.389.710	0	76.389.710
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		796.286	89.972	886.258	472.609	0	472.609
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	(5.3.2.)	93.034.375	382.840.560	475.874.935	82.531.059	248.207.067	330.738.126
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		93.034.375	382.840.560	475.874.935	82.531.059	248.207.067	330.738.126
Forward Buy or Sell Transactions		11.579.663	16.269.085	27.848.748	7.499.657	11.975.720	19.475.377
Forward Foreign Currency Buying Transactions		5.081.045	8.966.552	14.047.597	4.305.649	5.511.268	9.816.917
Forward Foreign Currency Sale Transactions		6.498.618	7.302.533	13.801.151	3.194.008	6.464.452	9.658.460
Other Forward Buy or Sell Transactions		81.454.712	366.571.475	448.026.187	75.031.402	236.231.347	311.262.749
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		5.786.486.599	11.669.151.619	17.455.638.218	4.152.268.333	5.573.608.289	9.725.876.622
ITEMS HELD IN CUSTODY		298.033.554	10.420.064.806	10.718.098.360	203.063.073	4.699.808.964	4.902.872.037
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		85.706.247	10.329.206.619	10.414.912.866	47.479.628	4.636.308.727	4.683.788.355
Cheques Received for Collection		102.980.077	4.978.997	107.959.074	79.818.813	1.735.102	81.553.915
Commercial Notes Received for Collection		9.846.949	3.611.917	13.458.866	7.049.650	2.677.302	9.726.952
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		99.500.281	82.267.273	181.767.554	68.714.982	59.087.833	127.802.815
PLEDGED ITEMS		5.486.437.552	1.248.386.035	6.734.823.587	3.947.957.092	873.242.903	4.821.199.995
Securities		8.799.193	5.222.724	14.021.917	5.797.660	3.150.772	8.948.432
Guarantee Notes		100.927	17.676.686	17.777.613	100.977	14.953.279	15.054.256
Commodity		179.181.897	323.194.142	502.376.039	133.357.236	54.581.832	187.939.068
Warrant		0	0	0	0	0	0
Real Estate		1.228.686.863	38.380.758	1.267.067.621	914.931.926	37.315.693	952.247.619
Other Pledged Items		4.069.668.672	863.911.725	4.933.580.397	2.893.769.293	763.241.327	3.657.010.620
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.015.493	700.778	2.716.271	1.248.168	556.422	1.804.590
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.148.803.802	12.123.816.536	18.272.620.338	4.400.344.654	5.871.176.813	10.271.521.467

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					
PROFIT SHARE INCOME	(5.4.1.)	117.503.320	94.594.167	42.589.386	34.049.992
Profit Share on Loans		77.584.593	62.802.494	28.332.346	22.684.575
Income Received From Reserve Deposits		11.736.173	6.138.644	4.103.084	2.853.133
Income Received From Banks		121.778	531.660	31.875	148.372
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		19.153.005	17.701.867	6.999.512	5.746.043
Financial Assets At Fair Value Through Profit Loss		709.320	812.160	185.190	261.318
Financial Assets At Fair Value Through Other Comprehensive Income		11.791.173	8.950.674	4.461.546	3.029.592
Financial Assets Measured at Amortised Cost		6.652.512	7.939.033	2.352.776	2.455.133
Finance Lease Income		7.999.195	6.994.413	2.754.273	2.409.194
Other Profit Share Income		908.576	425.089	368.296	208.675
PROFIT SHARE EXPENSES (-)		-74.418.402	-59.147.391	-26.821.443	-21.278.067
Expenses on Profit Sharing Accounts	(5.4.4.)	-51.406.044	-43.955.572	-17.658.044	-15.591.723
Profit Share Expense on Funds Borrowed	(5.4.2.)	-8.406.742	-9.650.666	-2.631.907	-3.753.172
Profit Share Expense on Money Market Borrowings		-14.273.738	-5.360.332	-6.406.274	-1.865.412
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-331.878	-180.821	-125.218	-67.760
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		43.084.918	35.446.776	15.767.943	12.771.925
NET FEE AND COMMISSION INCOME OR EXPENSES		11.260.810	6.126.151	4.398.533	2.503.784
Fees and Commissions Received		24.507.699	12.848.804	9.383.295	4.990.627
From Noncash Loans		866.122	537.275	320.004	203.912
Other	(5.4.13.)	23.641.577	12.311.529	9.063.291	4.786.715
Fees and Commissions Paid (-)		-13.246.889	-6.722.653	-4.984.762	-2.486.843
Paid for Noncash Loans		-22.775	-4.022	-10.421	-1.696
Other	(5.4.13.)	-13.224.114	-6.718.631	-4.974.341	-2.485.147
DIVIDEND INCOME	(5.4.3.)	5.308	3.630	2.592	2.769
TRADING INCOME OR LOSS (Net)	(5.4.5.)	13.464.156	3.483.526	3.903.233	1.813.312
Gains (Losses) Arising from Capital Markets Transactions		5.302.198	4.340.176	1.848.502	1.988.238
Gains (Losses) Arising From Derivative Financial Transactions		10.264.096	4.098.587	11.377.268	4.356.173
Foreign Exchange Gains or Losses		-2.102.138	-4.955.237	-9.322.537	-4.531.099
OTHER OPERATING INCOME	(5.4.6.)	4.494.674	8.000.521	1.159.874	2.637.871
GROSS PROFIT FROM OPERATING ACTIVITIES		72.309.866	53.060.604	25.232.175	19.729.661
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.4.7.)	-8.696.201	-3.909.459	-2.698.937	-922.626
OTHER ALLOWANCE EXPENSES (-)	(5.4.7.)	-419.107	-1.269.188	-11.684	-948.139
PERSONNEL EXPENSES (-)		-13.385.593	-8.413.125	-4.609.670	-3.202.744
OTHER OPERATING EXPENSES (-)	(5.4.8.)	-11.221.427	-7.301.235	-4.119.622	-2.702.410
NET OPERATING INCOME (LOSS)		38.587.538	32.167.597	13.792.262	11.953.742
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	(5.4.9.)	38.587.538	32.167.597	13.792.262	11.953.742
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-9.151.619	-7.761.726	-3.273.799	-3.044.269
Current Tax Provision		-6.424.962	-6.600.503	638.120	-706.516
Expense Effect of Deferred Tax		-3.694.272	-1.612.565	-3.694.272	-1.469.674
Income Effect of Deferred Tax		967.615	451.342	-217.647	-868.079
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	29.435.919	24.405.871	10.518.463	8.909.473
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 (+/-)		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	(5.4.12.)	29.435.919	24.405.871	10.518.463	8.909.473
Profit (Loss) Attributable to Group		29.435.919	24.405.871	10.518.463	8.909.473
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)

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)		29.435.919	24.405.871		
OTHER COMPREHENSIVE INCOME		415.208	-4.242.178		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		415.208	-4.242.178		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		594.832	-6.081.955		
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		-179.624	1.839.777		
TOTAL COMPREHENSIVE INCOME (LOSS)		29.851.127	20.163.693		

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		46.436.007	40.694.833
Profit Share Income Received		113.212.467	85.614.531
Profit Share Expense Paid		-77.312.757	-51.415.854
Dividends received		5.308	3.630
Fees and Commissions Received		24.507.699	12.848.804
Other Gains		4.494.674	20.028.992
Collections from Previously Written Off Loans and Other Receivables		5.928.344	521.991
Cash Payments to Personnel and Service Suppliers		-12.715.476	-8.010.265
Taxes Paid		-9.297.730	-7.570.642
Other		-2.386.522	-11.326.354
Changes in Operating Assets and Liabilities Subject to Banking Operations		-26.908.517	-23.692.220
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		3.622.979	24.784.785
Net (Increase) Decrease in Due From Banks		-46.122.960	-40.247.809
Net (Increase) Decrease in Loans		-49.754.594	-65.435.633
Net (Increase) Decrease in Other Assets		16.469.352	-17.239.040
Net (Increase) Decrease in Funds Collected From Banks		835.984	777.441
Net Increase (Decrease) in Other Funds Collected		-7.536.504	4.501.840
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-14.696.553	57.902.336
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		70.273.779	11.263.860
Net Cash Provided From Banking Operations		19.527.490	17.002.613
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-55.240.412	12.734.682
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-9.260.900	-775.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.779.095	-1.701.334
Cash Obtained from Tangible and Intangible Asset Sales		832.527	541.644
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-55.318.984	-12.943.790
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		12.275.000	24.256.631
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-3.660.000
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	8.560.000
Other		-988.960	-1.543.469
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-3.797.224	-2.841.758
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		-3.465.346	-2.660.937
Payments of lease liabilities		-331.878	-180.821
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		106.737.081	14.743.211
Net Increase (Decrease) in Cash and Cash Equivalents		67.226.935	41.638.748
Cash and Cash Equivalents at Beginning of the Period		125.488.388	71.638.421
Cash and Cash Equivalents at End of the Period		192.715.323	113.277.169

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 Other Accumulated 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		4.595.131	23.250	1.874	0	0	-513.980	0	0	-1.044.479	0	18.253.903	60.618	26.609.371	47.985.688	0	47.985.688
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		4.595.131	23.250	1.874	0	0	-513.980	0	0	-1.044.479	0	18.253.903	60.618	26.609.371	47.985.688	0	47.985.688
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-4.242.178	0	0	0	24.405.871	20.163.693	0	20.163.693
	Capital Increase in Cash		352.205	6.350.256	0	0	0	0	0	0	0	0	0	0	0	6.702.461	0	6.702.461
	Capital Increase Through Internal Reserves		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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	-1.079	0	0	-1.079	0	-1.079	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	23.951.251	0	-26.609.371	-2.658.120	0	-2.658.120
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	-2.660.937	0	-2.660.937	0	-2.660.937	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	23.951.251	-23.948.434	0	2.817	0	2.817	
	Other		0	0	0	0	0	0	0	0	0	0	26.609.371	-26.609.371	0	0	0	0
	Equity at end of period		(5.2.11.)	4.947.336	6.373.506	1.874	0	0	-513.980	0	0	-5.286.657	0	42.204.075	60.618	24.405.871	72.192.643	0
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		4.947.336	6.373.506	1.874	0	0	-553.764	0	0	-5.459.248	0	42.203.716	60.618	34.653.456	82.227.494	0	82.227.494
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		4.947.336	6.373.506	1.874	0	0	-553.764	0	0	-5.459.248	0	42.203.716	60.618	34.653.456	82.227.494	0	82.227.494
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	415.208	0	0	0	29.435.919	29.851.127	0	29.851.127
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		3.047.795	0	0	0	0	0	0	0	0	-3.047.795	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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		0	0	-1.874	0	0	0	0	0	0	-1.077	0	0	-2.951	0	-2.951	
	Profit Distributions		0	0	0	0	0	0	0	0	0	31.193.390	0	-34.653.456	-3.460.066	0	-3.460.066	
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	-3.465.346	0	-3.465.346	0	-3.465.346	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	31.193.390	-31.188.110	0	5.280	0	5.280	
	Other		0	0	0	0	0	0	0	0	0	0	34.653.456	-34.653.456	0	0	0	0
	Equity at end of period		(5.2.11.)	7.995.131	6.373.506	0	0	-553.764	0	0	-5.044.040	0	70.348.234	60.618	29.435.919	108.615.604	0	108.615.604