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KAMUYU AYDINLATMA PLATFORMU

KUVEYT TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Consolidated
2025 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 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 özkaynak 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 finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde 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, 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte 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 Anıktar, 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	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)		178.301.422	397.410.180	575.711.602	128.395.216	239.151.497	367.546.713
Cash and cash equivalents		83.489.052	318.214.207	401.703.259	79.201.599	194.060.570	273.262.169
Cash and Cash Balances at Central Bank	(5.1.1.)	60.395.491	251.654.922	312.050.413	59.543.446	167.156.918	226.700.364
Banks	(5.1.3.)	11.698.531	66.561.966	78.260.497	12.418.838	26.907.745	39.326.583
Receivables From Money Markets		11.396.045	0	11.396.045	7.241.952	0	7.241.952
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		21.529.617	13.171.911	34.701.528	7.661.871	17.265.515	24.927.386
Public Debt Securities		2.314.752	5.259.285	7.574.037	775.372	11.956.887	12.732.259
Equity instruments		1.260.971	2.913	1.263.884	1.301.568	18.828	1.320.396
Other Financial Assets		17.953.894	7.909.713	25.863.607	5.584.931	5.289.800	10.874.731
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4.)	72.734.748	50.235.449	122.970.197	40.632.058	27.027.260	67.659.318
Public Debt Securities		69.055.682	48.648.773	117.704.455	40.455.600	25.552.171	66.007.771
Equity instruments		143.513	511.694	655.207	138.727	382.853	521.580
Other Financial Assets		3.535.553	1.074.982	4.610.535	37.731	1.092.236	1.129.967
Derivative financial assets		548.005	15.788.613	16.336.618	899.688	798.152	1.697.840
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.2.)	548.005	15.788.613	16.336.618	899.688	798.152	1.697.840
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	324.189.027	670.942.991	264.666.995	238.755.801	503.422.796
Loans	(5.1.5.)	311.095.575	243.619.784	554.715.359	227.283.754	180.153.271	407.437.025
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	33.111.418	65.754.090	30.961.072	27.653.350	58.614.422
Public Debt Securities		32.642.672	31.180.649	63.823.321	30.961.072	26.632.039	57.593.111
Other Financial Assets		0	1.930.769	1.930.769	0	1.021.311	1.021.311
Allowance for Expected Credit Losses (-)		-12.389.623	-4.014.975	-16.404.598	-9.240.562	-3.894.711	-13.135.273
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		9.042.675	0	9.042.675	779.060	0	779.060
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.)	8.123.680	0	8.123.680	123.680	0	123.680
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		8.123.680	0	8.123.680	123.680	0	123.680
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.9.)	918.995	0	918.995	655.380	0	655.380
Jointly Controlled Partnerships Accounted for Using Equity Method		918.995	0	918.995	655.380	0	655.380
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5.1.12.)	7.307.355	452.066	7.759.421	5.478.616	125.113	5.603.729
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.1.13.)	4.234.239	358.406	4.592.645	2.621.855	235.463	2.857.318
Goodwill		0	0	0	0	0	0
Other		4.234.239	358.406	4.592.645	2.621.855	235.463	2.857.318
INVESTMENT PROPERTY (Net)	(5.1.14.)	228.871	0	228.871	317.050	0	317.050
CURRENT TAX ASSETS		624.327	0	624.327	0	0	0
DEFERRED TAX ASSET	(5.1.15.)	4.873.782	351.023	5.224.805	8.169.608	286.970	8.456.578
OTHER ASSETS	(5.1.17.)	27.956.253	1.569.583	29.525.836	12.386.654	956.280	13.342.934
TOTAL ASSETS		**580.361.848**	**724.330.285**	**1.304.692.133**	**423.337.797**	**479.511.124**	**902.848.921**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(5.2.1.)	325.616.552	482.318.588	807.935.140	281.068.615	323.332.072	604.400.687
LOANS RECEIVED	(5.2.3.)	11.888.880	186.277.018	198.165.898	3.549.663	118.992.632	122.542.295
MONEY MARKET FUNDS		69.545.356	0	69.545.356	17.856.858	0	17.856.858
MARKETABLE SECURITIES (Net)	(5.2.4.)	5.974.101	0	5.974.101	1.000.923	0	1.000.923
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		3.072.907	668.252	3.741.159	1.319.486	1.453.023	2.772.509
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	3.072.907	668.252	3.741.159	1.319.486	1.453.023	2.772.509
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.2.7.)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.2.6.)	2.214.643	419.940	2.634.583	1.483.109	98.706	1.581.815
PROVISIONS	(5.2.8.)	35.882.472	1.403.798	37.286.270	24.810.535	2.230.905	27.041.440
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.665.282	397.488	5.062.770	3.934.704	348.830	4.283.534
Insurance Technical Reserves (Net)		29.317.453	209.488	29.526.941	18.891.907	51.011	18.942.918
Other provisions		1.899.737	796.822	2.696.559	1.983.924	1.831.064	3.814.988
CURRENT TAX LIABILITIES	(5.2.9.)	558.043	0	558.043	6.051.257	0	6.051.257
DEFERRED TAX LIABILITY	(5.2.9.)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.2.10.)	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	(5.2.11.)	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	(5.2.5.)	25.460.860	16.446.932	41.907.792	12.930.852	2.625.176	15.556.028
EQUITY	(5.2.12.)	121.355.378	789.656	122.145.034	89.697.887	160.937	89.858.824
Issued capital		7.995.131	0	7.995.131	4.947.336	0	4.947.336
Capital Reserves		6.376.278	0	6.376.278	6.376.655	0	6.376.655
Equity Share Premiums		6.376.278	0	6.376.278	6.374.781	0	6.374.781
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		-554.449	0	-554.449	-543.859	0	-543.859
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-4.056.956	846.658	-3.210.298	-4.537.749	273.187	-4.264.562
Profit Reserves		72.789.537	0	72.789.537	42.916.867	0	42.916.867
Legal Reserves		5.249.908	0	5.249.908	3.029.102	0	3.029.102
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		67.212.486	0	67.212.486	39.604.749	0	39.604.749
Other Profit Reserves		327.143	0	327.143	283.016	0	283.016
Profit or Loss		38.512.456	-57.002	38.455.454	40.453.683	-112.250	40.341.433
Prior Years' Profit or Loss		4.139.980	-112.250	4.027.730	3.265.944	10.930	3.276.874
Current Period Net Profit Or Loss		34.372.476	55.248	34.427.724	37.187.739	-123.180	37.064.559
Non-controlling Interests	(5.2.13.)	293.381	0	293.381	84.954	0	84.954
Total equity and liabilities		**601.569.192**	**703.122.941**	**1.304.692.133**	**439.769.185**	**463.079.736**	**902.848.921**

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		373.604.661	462.470.153	836.074.814	258.748.910	305.816.835	564.565.745
GUARANTIES AND WARRANTIES	(5.3.1.)	99.570.898	52.623.931	152.194.829	69.399.512	35.661.870	105.061.382
Letters of Guarantee		91.430.143	29.470.187	120.900.330	64.449.367	21.091.600	85.540.967
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		86.147.862	29.048.119	115.195.981	60.511.072	20.896.622	81.407.694
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	19.375.913	188.681.494	96.030.796	13.700.170	109.730.966
Irrevocable Commitments		169.305.581	19.375.913	188.681.494	96.030.796	13.700.170	109.730.966
Forward Asset Purchase Commitments		5.549.097	19.066.557	24.615.654	7.573.069	13.614.732	21.187.801
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	219.384	147.622.699	76.389.710	85.438	76.475.148
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.)	104.728.182	390.470.309	495.198.491	93.318.602	256.454.795	349.773.397
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		104.728.182	390.470.309	495.198.491	93.318.602	256.454.795	349.773.397
Forward Buy or Sell Transactions		23.273.470	24.730.248	48.003.718	18.287.200	20.458.168	38.745.368
Forward Foreign Currency Buying Transactions		15.958.775	8.679.368	24.638.143	12.970.429	7.075.606	20.046.035
Forward Foreign Currency Sale Transactions		7.314.695	16.050.880	23.365.575	5.316.771	13.382.562	18.699.333
Other Forward Buy or Sell Transactions		81.454.712	365.740.061	447.194.773	75.031.402	235.996.627	311.028.029
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		**6.160.091.260**	**12.131.621.772**	**18.291.713.032**	**4.411.017.243**	**5.879.425.124**	**10.290.442.367**

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					
PROFIT SHARE INCOME	(5.4.1.)	129.811.632	101.188.460	46.456.083	36.587.764
Profit Share on Loans		78.312.149	63.330.147	28.614.096	22.871.269
Income Received From Reserve Deposits		11.736.173	6.138.644	4.103.084	2.853.133
Income Received From Banks		4.885.098	4.843.993	1.843.092	1.915.002
Income Received from Money Market Placements		1.634.152	0	599.284	0
Income Received From Marketable Securities Portfolio		24.336.289	19.495.063	8.173.958	6.344.189
Financial Assets At Fair Value Through Profit Loss		3.716.293	2.099.534	580.009	699.859
Financial Assets At Fair Value Through Other Comprehensive Income		11.791.173	8.903.879	4.461.546	3.023.437
Financial Assets Measured at Amortised Cost		8.828.823	8.491.650	3.132.403	2.620.893
Finance Lease Income		7.999.195	6.955.524	2.754.273	2.395.496
Other Profit Share Income		908.576	425.089	368.296	208.675
PROFIT SHARE EXPENSES (-)		-74.728.328	-58.389.970	-26.936.530	-20.562.091
Expenses on Profit Sharing Accounts	(5.4.4.)	-51.666.357	-44.021.577	-17.758.815	-15.700.149
Profit Share Expense on Funds Borrowed	(5.4.2.)	-6.260.618	-5.337.677	-2.228.229	-1.927.799
Profit Share Expense on Money Market Borrowings		-14.275.859	-5.267.496	-6.406.385	-1.865.412
Expense on Securities Issued	(5.4.2.)	-2.191.796	-3.620.226	-417.180	-1.499.312
Profit Share Expense on Leases		-333.698	-142.994	-125.921	430.581
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		55.083.304	42.798.490	19.519.553	16.025.673
NET FEE AND COMMISSION INCOME OR EXPENSES		9.741.017	5.067.430	3.757.958	1.722.070
Fees and Commissions Received		25.590.716	13.543.030	9.797.329	5.269.882
From Noncash Loans		866.122	537.275	320.004	203.912
Other	(5.4.13.)	24.724.594	13.005.755	9.477.325	5.065.970
Fees and Commissions Paid (-)		-15.849.699	-8.475.600	-6.039.371	-3.547.812
Paid for Noncash Loans		-22.775	-4.022	-10.421	-1.696
Other	(5.4.13.)	-15.826.924	-8.471.578	-6.028.950	-3.546.116
DIVIDEND INCOME	(5.4.3.)	9.229	9.903	3.932	6.140
TRADING INCOME OR LOSS (Net)	(5.4.5.)	13.086.356	2.144.277	4.442.219	1.201.004
Gains (Losses) Arising from Capital Markets Transactions		1.289.671	1.368.531	1.408.130	564.841
Gains (Losses) Arising From Derivative Financial Transactions		10.482.787	4.532.086	11.818.372	4.584.351
Foreign Exchange Gains or Losses		1.313.898	-3.756.340	-8.784.283	-3.948.188
OTHER OPERATING INCOME	(5.4.6.)	18.115.317	16.245.868	6.415.234	5.871.972
GROSS PROFIT FROM OPERATING ACTIVITIES		96.035.223	66.265.968	34.138.896	24.826.859
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.4.7.)	-8.723.093	-3.911.166	-2.706.022	-903.617
OTHER ALLOWANCE EXPENSES (-)	(5.4.7.)	-791.886	-1.478.501	-169.113	-1.011.532
PERSONNEL EXPENSES (-)		-15.284.973	-9.459.551	-5.321.267	-3.609.181
OTHER OPERATING EXPENSES (-)	(5.4.8.)	-26.110.187	-16.549.275	-9.993.521	-6.216.485
NET OPERATING INCOME (LOSS)		45.125.084	34.867.475	15.948.973	13.086.044
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		263.615	245.025	125.441	96.985
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.4.9.)	45.388.699	35.112.500	16.074.414	13.183.029
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-10.917.372	-8.352.100	-3.830.717	-3.278.091
Current Tax Provision		-7.243.475	-6.714.032	315.400	-715.308
Expense Effect of Deferred Tax		-4.642.838	-2.092.325	-3.927.497	-1.697.074
Income Effect of Deferred Tax		968.941	454.257	-218.620	-865.709
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	34.471.327	26.760.400	12.243.697	9.904.938
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.)	34.471.327	26.760.400	12.243.697	9.904.938
Profit (Loss) Attributable to Group		34.427.724	26.734.334	12.225.566	9.885.439
Profit (loss), attributable to non-controlling interests		43.603	26.066	18.131	19.499
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	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)		34.471.327	26.760.400		
OTHER COMPREHENSIVE INCOME		1.043.674	-3.904.924		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-10.590	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		-15.128	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		4.538	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.054.264	-3.904.924		
Exchange Differences on Translation		1.915.527	935.382		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		706.452	-6.032.378		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.935.152	-904.045		
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		367.437	2.096.117		
TOTAL COMPREHENSIVE INCOME (LOSS)		35.515.001	22.855.476		

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		47.384.435	33.737.254
Profit Share Income Received		125.472.324	92.140.061
Profit Share Expense Paid		-77.610.020	-50.642.001
Dividends received		9.229	9.903
Fees and Commissions Received		25.590.716	13.543.030
Other Gains		18.378.932	18.550.067
Collections from Previously Written Off Loans and Other Receivables		5.938.415	523.773
Cash Payments to Personnel and Service Suppliers		-14.505.736	-8.967.349
Taxes Paid		-9.633.460	-7.571.788
Other		-26.255.965	-23.848.442
Changes in Operating Assets and Liabilities Subject to Banking Operations		-28.838.651	-16.585.506
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.574.262	22.161.820
Net (Increase) Decrease in Due From Banks		-46.280.715	-40.152.494
Net (Increase) Decrease in Loans		-41.850.781	-73.618.590
Net (Increase) Decrease in Other Assets		278.764	-21.948.582
Net (Increase) Decrease in Funds Collected From Banks		2.270.529	1.477.399
Net Increase (Decrease) in Other Funds Collected		-15.356.585	19.093.215
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-16.385.434	57.739.931
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		92.059.833	18.661.795
Net Cash Provided From Banking Operations		18.545.784	17.151.748
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-47.582.787	7.390.912
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-22.500	-45.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-3.350.832	-1.747.119
Cash Obtained from Tangible and Intangible Asset Sales		920.706	266.199
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		-1.144.683	-1.160.888
Cash Obtained from Sale of Financial Assets At Amortised Cost		872.250	691.622
Other		-1.813.744	-1.926.743
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-6.581.179	7.762.317
Cash Obtained from Loans and Securities Issued		14.550.000	13.000.000
Cash Outflow Arised From Loans and Securities Issued		-17.318.675	-2.380.842
Equity Instruments Issued		0	0
Dividends paid		-3.465.346	-2.660.937
Payments of lease liabilities		-347.158	-195.904
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		106.771.571	14.628.236
Net Increase (Decrease) in Cash and Cash Equivalents		71.153.389	46.933.213
Cash and Cash Equivalents at Beginning of the Period		148.500.260	81.563.193
Cash and Cash Equivalents at End of the Period		219.653.649	128.496.406

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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)						
	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**4.595.131**	**24.525**	**1.874**	**0**	**0**	**-513.980**	**0**	**3.657.676**	**-1.044.709**	**-2.688.530**	**18.336.113**	**1.690.961**	**28.826.897**	**52.885.958**	**87.122**	**52.973.080**
	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	24.525	1.874	0	0	-513.980	0	3.657.676	-1.044.709	-2.688.530	18.336.113	1.690.961	28.826.897	52.885.958	87.122	52.973.080
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	935.382	-4.207.474	-632.832	0	0	26.734.334	22.829.410	26.066	22.855.476
	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
Previous Period 01.01.2024 - 30.09.2024	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	0	-19.014	20.226	0	1.212	-31.058	-29.846
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	24.600.157	1.565.803	-28.826.897	-2.660.937	0	-2.660.937
	Dividends Paid		0	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	0	24.600.157	-24.600.157	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	28.826.897	-28.826.897	0	0	0
	Equity at end of period	(5.2.12)	**4.947.336**	**6.374.781**	**1.874**	**0**	**0**	**-513.980**	**0**	**4.593.058**	**-5.252.183**	**-3.321.362**	**42.917.256**	**3.276.990**	**26.734.334**	**79.758.104**	**82.130**	**79.840.234**
	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**4.947.336**	**6.374.781**	**1.874**	**0**	**0**	**-543.859**	**0**	**4.352.941**	**-5.469.698**	**-3.147.805**	**42.916.867**	**3.276.874**	**37.064.559**	**89.773.870**	**84.954**	**89.858.824**
	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	6.374.781	1.874	0	0	-543.859	0	4.352.941	-5.469.698	-3.147.805	42.916.867	3.276.874	37.064.559	89.773.870	84.954	89.858.824
	Total Comprehensive Income (Loss)		0	0	0	0	0	-10.590	0	1.915.527	493.343	-1.354.606	0	0	34.427.724	35.471.398	43.603	35.515.001
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Period 01.01.2025 - 30.09.2025	Capital Increase Through Internal Reserves		3.047.795	0	0	0	0	0	0	0	0	0	-3.047.795	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	1.497	-1.874	0	0	0	0	0	0	0	4.203	67.905	0	71.731	164.824	236.555
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	32.916.262	682.951	-37.064.559	-3.465.346	0	-3.465.346
	Dividends Paid		0	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	0	32.916.262	-32.837.748	-78.514	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	36.986.045	-36.986.045	0	0	0
	Equity at end of period	(5.2.12)	**7.995.131**	**6.376.278**	**0**	**0**	**0**	**-554.449**	**0**	**6.268.468**	**-4.976.355**	**-4.502.411**	**72.789.537**	**4.027.730**	**34.427.724**	**121.851.653**	**293.381**	**122.145.034**