



KAMUYU AYDINLATMA PLATFORMU

NUROL YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Nurol Yatırım Bankası A.Ş. Genel Kurulu'na

Giriş

Nurol Yatırım Bankası A.Ş.'nin ("Banka") 30 Eylül 2025 tarihli ilişikteki konsolide olmayan finansal durum tablosunun 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 finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Nuro Yatırım Bankası A.Ş.'nin 30 Eylül 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal 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, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 17 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)		39.826.462	12.279.669	52.106.131	17.697.355	11.365.961	29.063.316
Cash and cash equivalents	I-1	18.675.379	1.392.854	20.068.233	5.235.715	2.366.528	7.602.243
Cash and Cash Balances at Central Bank	I-1	18.224.109	586.492	18.810.601	323.574	709.852	1.033.426
Banks	I-3	95.702	806.362	902.064	1.110.202	1.656.676	2.766.878
Receivables From Money Markets		360.795	0	360.795	3.803.010	0	3.803.010
Allowance for Expected Losses (-)		-5.227	0	-5.227	-1.071	0	-1.071
Financial assets at fair value through profit or loss	I-2	11.962.762	203.631	12.166.393	7.498.484	125.136	7.623.620
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		11.962.762	203.631	12.166.393	7.498.484	125.136	7.623.620
Financial Assets at Fair Value Through Other Comprehensive Income	I-5	9.102.259	10.632.669	19.734.928	4.951.679	8.863.157	13.814.836
Public Debt Securities		2.829.572	2.428.506	5.258.078	303.960	2.241.319	2.545.279
Equity instruments		9.176	0	9.176	9.176	0	9.176
Other Financial Assets		6.263.511	8.204.163	14.467.674	4.638.543	6.621.838	11.260.381
Derivative financial assets	I-2	86.062	50.515	136.577	11.477	11.140	22.617
Derivative Financial Assets At Fair Value Through Profit Or Loss		86.062	50.515	136.577	11.477	11.140	22.617
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		21.352.556	13.286.829	34.639.385	12.390.681	8.082.082	20.472.763
Loans	I-6	21.383.185	13.345.685	34.728.870	12.422.195	8.134.209	20.556.404
Receivables From Leasing Transactions	I-11	0	0	0	0	0	0
Factoring Receivables	I-12	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-7	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-30.629	-58.856	-89.485	-31.514	-52.127	-83.641
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		499.996	0	499.996	499.996	0	499.996
Investments in Associates (Net)	I-8	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)	I-9	499.996	0	499.996	499.996	0	499.996
Unconsolidated Financial Subsidiaries		499.996	0	499.996	499.996	0	499.996
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-10	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		162.130	0	162.130	129.199	0	129.199
INTANGIBLE ASSETS AND GOODWILL (Net)		231.730	0	231.730	201.036	0	201.036
Goodwill		0	0	0	0	0	0
Other		231.730	0	231.730	201.036	0	201.036
INVESTMENT PROPERTY (Net)	I-14	61.960	0	61.960	87.944	0	87.944
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	I-15	241.934	0	241.934	182.597	0	182.597
OTHER ASSETS (Net)	I-17	2.526.589	149.926	2.676.515	550.526	229.769	780.295
TOTAL ASSETS		64.903.357	25.716.424	90.619.781	31.739.334	19.677.812	51.417.146
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	0	0	0	0	0	0
LOANS RECEIVED	II-3	1.444.152	1.291.713	2.735.865	1.044.230	932.560	1.976.790
MONEY MARKET FUNDS	II-5	3.102.421	1.073.258	4.175.679	4.110.138	1.210.970	5.321.108
MARKETABLE SECURITIES (Net)	II-6	12.144.856	0	12.144.856	8.132.476	0	8.132.476
Bills		10.758.836	0	10.758.836	8.047.415	0	8.047.415
Asset-backed Securities		0	0	0	0	0	0
Bonds		1.386.020	0	1.386.020	85.061	0	85.061
FUNDS	II-4	5.175.121	1.511.287	6.686.408	2.867.583	762.106	3.629.689
Borrower funds		221.307	9.307	230.614	56.581	2.616	59.197
Other		4.953.814	1.501.980	6.455.794	2.811.002	759.490	3.570.492
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		76.741	670.156	746.897	531	534.687	535.218
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-2	76.741	670.156	746.897	531	534.687	535.218
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-9	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-8	72.249	0	72.249	79.072	0	79.072
PROVISIONS	II-10	228.398	88.021	316.419	126.632	194.747	321.379
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		134.744	0	134.744	28.610	0	28.610
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		93.654	88.021	181.675	98.022	194.747	292.769
CURRENT TAX LIABILITIES	II-11	318.426	0	318.426	168.696	0	168.696
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-12	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	II-13	0	1.685.790	1.685.790	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	1.685.790	1.685.790	0	0	0
OTHER LIABILITIES	II-7	1.427.880	48.414.668	49.842.548	894.553	21.569.211	22.463.764
EQUITY		11.566.306	328.338	11.894.644	8.639.878	149.076	8.788.954
Issued capital	II-14	5.900.000	0	5.900.000	3.600.000	0	3.600.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums	II-15	0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.088	0	3.088	3.088	0	3.088
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	II-16	-138.338	328.338	190.000	-134.261	149.076	14.815
Profit Reserves		1.797.557	0	1.797.557	813.462	0	813.462
Legal Reserves		1.126.528	0	1.126.528	242.433	0	242.433
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		18.624	0	18.624	18.624	0	18.624
Other Profit Reserves		652.405	0	652.405	552.405	0	552.405
Profit or Loss		4.003.999	0	4.003.999	4.357.589	0	4.357.589
Prior Years' Profit or Loss		233.494	0	233.494	138.892	0	138.892
Current Period Net Profit Or Loss		3.770.505	0	3.770.505	4.218.697	0	4.218.697
Non-controlling Interests	II-17	0	0	0	0	0	0
Total equity and liabilities		35.556.550	55.063.231	90.619.781	26.063.789	25.353.357	51.417.146

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		50.076.964	102.013.618	152.090.582	19.651.050	41.457.456	61.108.506
GUARANTIES AND WARRANTIES	III-2	9.653.303	1.522.758	11.176.061	6.284.890	900.356	7.185.246
Letters of Guarantee	III-1	9.653.303	1.395.012	11.048.315	6.175.413	803.475	6.978.888
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		9.653.303	1.395.012	11.048.315	6.175.413	803.475	6.978.888
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	127.746	127.746	109.477	96.881	206.358
Documentary Letters of Credit		0	127.746	127.746	109.477	96.881	206.358
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		6.153.363	5.214.937	11.368.300	54	0	54
Irrevocable Commitments		6.053.256	5.214.937	11.268.193	10	0	10
Forward Asset Purchase Commitments		6.053.246	5.214.937	11.268.183	0	0	0
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		10	0	10	10	0	10
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
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		0	0	0	0	0	0
Revocable Commitments		100.107	0	100.107	44	0	44
Revocable Loan Granting Commitments		100.107	0	100.107	44	0	44
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		34.270.298	95.275.923	129.546.221	13.366.106	40.557.100	53.923.206
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		34.270.298	95.275.923	129.546.221	13.366.106	40.557.100	53.923.206
Forward Foreign Currency Buy or Sell Transactions		5.296.443	5.119.075	10.415.518	205.369	183.952	389.321
Forward Foreign Currency Buying Transactions		81.715	5.040.461	5.122.176	197.123	7.409	204.532
Forward Foreign Currency Sale Transactions		5.214.728	78.614	5.293.342	8.246	176.543	184.789
Currency and Interest Rate Swaps		28.321.584	89.479.551	117.801.135	12.562.825	39.806.643	52.369.468
Currency Swap Buy Transactions		0	53.396.926	53.396.926	0	22.436.139	22.436.139
Currency Swap Sell Transactions		18.221.584	36.082.625	54.304.209	5.762.825	17.370.504	23.133.329
Interest Rate Swap Buy Transactions		5.050.000	0	5.050.000	3.400.000	0	3.400.000
Interest Rate Swap Sell Transactions		5.050.000	0	5.050.000	3.400.000	0	3.400.000
Currency, Interest Rate and Securities Options		652.271	677.297	1.329.568	597.912	566.505	1.164.417
Currency Options Buy Transactions		10.000	646.604	656.604	0	566.505	566.505
Currency Options Sell Transactions		642.271	30.693	672.964	597.912	0	597.912
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		62.728.011	17.763.036	80.491.047	50.694.942	10.949.323	61.644.265
ITEMS HELD IN CUSTODY		21.431.396	7.238.554	28.669.950	17.899.892	4.294.641	22.194.533
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		21.370.812	6.618.397	27.989.209	17.835.021	4.103.825	21.938.846
Cheques Received for Collection		60.584	0	60.584	64.871	0	64.871
Commercial Notes Received for Collection		0	0	0	0	52.920	52.920
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	620.157	620.157	0	137.896	137.896
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		41.245.615	10.109.414	51.355.029	32.795.050	6.654.682	39.449.732
Securities		13.167	2.075.340	2.088.507	122.533	1.764.015	1.886.548
Guarantee Notes		8.141.365	180.555	8.321.920	8.105.450	153.469	8.258.919
Commodity		15.137.346	316.940	15.454.286	12.481.355	70.561	12.551.916
Warrant		0	0	0	0	0	0
Real Estate		3.058.182	6.710.609	9.768.791	1.460.820	4.200.666	5.661.486
Other Pledged Items		14.895.555	825.970	15.721.525	10.624.892	465.971	11.090.863

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		51.000	415.068	466.068	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		112.804.975	119.776.654	232.581.629	70.345.992	52.406.779	122.752.771

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	IV-1	13.200.956	7.240.939	5.668.015	2.715.931
Interest Income on Loans		5.865.940	3.929.576	2.280.629	1.480.708
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		2.120.589	561.891	1.252.022	243.562
Interest Income on Money Market Placements		1.296.677	652.149	570.599	201.275
Interest Income on Marketable Securities Portfolio		3.560.648	1.723.262	1.438.759	671.803
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		3.560.648	1.723.262	1.438.759	671.803
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	144.970	0	56.975
Other Interest Income		357.102	229.091	126.006	61.608
INTEREST EXPENSES (-)	IV-2	-6.180.652	-4.219.399	-2.304.058	-1.600.345
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-637.566	-661.545	-234.301	-207.802
Interest Expenses on Money Market Funds		-1.008.050	-1.546.589	-335.612	-536.892
Interest Expenses on Securities Issued		-3.570.417	-1.471.859	-1.349.281	-642.486
Lease Interest Expenses		-16.875	-15.788	-6.232	-4.920
Other Interest Expense		-947.744	-523.618	-378.632	-208.245
NET INTEREST INCOME OR EXPENSE		7.020.304	3.021.540	3.363.957	1.115.586
NET FEE AND COMMISSION INCOME OR EXPENSES		152.481	703.030	58.483	222.633
Fees and Commissions Received		282.915	781.604	105.226	252.074
From Noncash Loans		161.782	106.990	66.312	40.407
Other		121.133	674.614	38.914	211.667
Fees and Commissions Paid (-)		-130.434	-78.574	-46.743	-29.441
Paid for Noncash Loans		-9.169	-9.980	-3.192	-3.349
Other		-121.265	-68.594	-43.551	-26.092
DIVIDEND INCOME	IV-3	365.028	175.765	227	77
TRADING INCOME OR LOSS (Net)	IV-4	-2.475.843	763.064	-864.284	1.247.225
Gains (Losses) Arising from Capital Markets Transactions		3.110.497	2.287.886	1.970.977	2.007.959
Gains (Losses) Arising From Derivative Financial Transactions		-4.548.081	-1.339.994	-2.631.803	-456.806
Foreign Exchange Gains or Losses		-1.038.259	-184.828	-203.458	-303.928
OTHER OPERATING INCOME	IV-5	84.110	244.123	35.904	103.634
GROSS PROFIT FROM OPERATING ACTIVITIES		5.146.080	4.907.522	2.594.287	2.689.155
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-71.365	-94.192	-8.567	-28.860
OTHER ALLOWANCE EXPENSES (-)	IV-6	-115.176	-388.606	-34.245	-15.633
PERSONNEL EXPENSES (-)		-437.665	-258.749	-166.151	-92.634
OTHER OPERATING EXPENSES (-)	IV-7	-706.342	-499.586	-263.991	-164.980
NET OPERATING INCOME (LOSS)		3.815.532	3.666.389	2.121.333	2.387.048
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	IV-8	3.815.532	3.666.389	2.121.333	2.387.048
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-45.027	-309.114	61.197	-195.966
Current Tax Provision		-172.244	-340.847	-172.244	-123.877
Expense Effect of Deferred Tax		0	0	0	-72.089
Income Effect of Deferred Tax		127.217	31.733	233.441	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	3.770.505	3.357.275	2.182.530	2.191.082
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	IV-8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	IV-9	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	IV-11	3.770.505	3.357.275	2.182.530	2.191.082
Profit (Loss) Attributable to Group		3.770.505	3.357.275	2.182.530	2.191.082
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)		3.770.505	3.357.275	2.182.530	2.191.082
OTHER COMPREHENSIVE INCOME		175.185	216.722	178.899	159.796
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0	0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		175.185	216.722	178.899	159.796
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		243.065	305.538	253.883	224.668
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-67.880	-88.816	-74.984	-64.872
TOTAL COMPREHENSIVE INCOME (LOSS)		3.945.690	3.573.997	2.361.429	2.350.878

Statement of Cash Flow (IFRS 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 (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		705.154	1.343.458
Interest Received		12.095.622	6.620.450
Interest Paid		-5.571.607	-3.907.623
Dividends received		365.028	174.993
Fees and Commissions Received		282.915	781.605
Other Gains		388.367	247.067
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-937.977	-649.022
Taxes Paid		-249.590	-542.851
Other		-5.667.604	-1.381.161
Changes in Operating Assets and Liabilities Subject to Banking Operations		11.594.767	4.192.725
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.639.566	-2.746.204
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-13.856.869	-6.595.978
Net (Increase) Decrease in Other Assets		-1.881.335	2.742.382
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.449.786	88.970
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		26.522.751	10.703.555
Net Cash Provided From Banking Operations		12.299.921	5.536.183
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.958.917	-6.286.245
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-400.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-38.342	-11.520
Cash Obtained from Tangible and Intangible Asset Sales		20.678	2.000
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-17.659.192	-27.320.340
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		12.815.319	21.520.422
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-97.380	-76.807
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.420.274	2.664.960
Cash Obtained from Loans and Securities Issued		82.681.738	35.121.902
Cash Outflow Arised From Loans and Securities Issued		-77.369.256	-32.024.188
Equity Instruments Issued		0	0
Dividends paid		-840.000	-400.000
Payments of lease liabilities		-52.208	-32.754
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		784.353	344.959
Net Increase (Decrease) in Cash and Cash Equivalents		12.545.631	2.259.857
Cash and Cash Equivalents at Beginning of the Period		7.091.386	4.979.186
Cash and Cash Equivalents at End of the Period		19.637.017	7.239.043

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Issued Capital	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
			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)	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income						
Statement of changes in equity (TFRS 9 Impairment Model Applied)										
CHANGES IN EQUITY ITEMS										
Equity at beginning of period		1.800.000	3.088	-31.741	295.199		2.857.155	4.923.701		4.923.701
Adjustments Related to TMS 8										
Effect Of Corrections										
Effect Of Changes In Accounting Policy										
Adjusted Beginning Balance		1.800.000	3.088	-31.741	295.199		2.857.155	4.923.701		4.923.701
Total Comprehensive Income (Loss)				216.722			3.357.275	3.573.997		3.573.997
Capital Increase in Cash										
Capital Increase Through Internal Reserves										0
Issued Capital Inflation Adjustment Difference										
Convertible Bonds										
Subordinated Debt										
Increase (decrease) through other changes, equity										
Profit Distributions										
Dividends Paid						375.405	2.081.750	-2.857.155	-400.000	-400.000
Transfers To Reserves										
Other						375.405	2.481.750	-2.857.155		
Equity at end of period		1.800.000	3.088	184.981	670.604	2.081.750	3.357.275	8.097.698		8.097.698
Statement of changes in equity (TFRS 9 Impairment Model Applied)										
CHANGES IN EQUITY ITEMS										
Equity at beginning of period		3.600.000	3.088	14.815	813.462	138.892	4.218.697	8.788.954		8.788.954
Adjustments Related to TMS 8										
Effect Of Corrections										
Effect Of Changes In Accounting Policy										
Adjusted Beginning Balance		3.600.000	3.088	14.815	813.462	138.892	4.218.697	8.788.954		8.788.954
Total Comprehensive Income (Loss)				175.185			3.770.505	3.945.690		3.945.690
Capital Increase in Cash										
Capital Increase Through Internal Reserves		2.300.000			984.095	-3.284.095				0
Issued Capital Inflation Adjustment Difference										
Convertible Bonds										
Subordinated Debt										
Increase (decrease) through other changes, equity										
Profit Distributions										
Dividends Paid						3.378.697	-4.218.697	-840.000		-840.000
Transfers To Reserves						-840.000		-840.000		-840.000
Other						4.218.697	-4.218.697			
Equity at end of period		5.900.000	3.088	190.000	1.797.557	233.494	3.770.505	11.894.644		11.894.644

Previous Period

01.01.2024 - 30.09.2024

Current Period

01.01.2025 - 30.09.2025