



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasası - Merkezi
Saklama ve Veri Depolama Kuruluşu

Independet Audit Comment

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

Anadolubank A.Ş. Genel Kurulu'na

Giriş

Anadolubank 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 özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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

řirketinin, 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 finansal bilgilerin, Anadolubank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2025 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve 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 Yükümlölüklere İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 20 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)		31.704.808	39.471.248	71.176.056	17.340.621	34.459.243	51.799.864
Cash and cash equivalents		9.687.708	23.756.153	33.443.861	13.867.695	22.192.722	36.060.417
Cash and Cash Balances at Central Bank	V-I-1	9.060.270	13.193.349	22.253.619	7.594.655	8.085.770	15.680.425
Banks	V-I-2	628.560	10.566.533	11.195.093	672.538	13.827.942	14.500.480
Receivables From Money Markets	V-I-3			0	5.601.483	293.994	5.895.477
Allowance for Expected Losses (-)		-1.122	-3.729	-4.851	-981	-14.984	-15.965
Financial assets at fair value through profit or loss		372.669	274.675	647.344	63.620	341.044	404.664
Public Debt Securities		372.669	176.412	549.081	63.620	242.368	305.988
Equity instruments				0	0	0	0
Other Financial Assets			98.263	98.263	0	98.676	98.676
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-5	20.834.193	14.693.711	35.527.904	3.004.320	11.661.944	14.666.264
Public Debt Securities		20.647.086	3.461.968	24.109.054	2.868.088	2.277.600	5.145.688
Equity instruments		17.753	146.912	164.665	13.941	114.145	128.086
Other Financial Assets		169.354	11.084.831	11.254.185	122.291	9.270.199	9.392.490
Derivative financial assets	V-I-6	810.238	746.709	1.556.947	404.986	263.533	668.519
Derivative Financial Assets At Fair Value Through Profit Or Loss		810.238	746.709	1.556.947	404.986	263.533	668.519
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		74.690.990	61.285.923	135.976.913	47.710.825	36.073.309	83.784.134
Loans	V-I-7	70.212.644	44.731.658	114.944.302	44.230.672	26.326.544	70.557.216
Receivables From Leasing Transactions	V-I-10			0	0	0	0
Factoring Receivables	V-I-9	6.293.208		6.293.208	4.319.966	0	4.319.966
Other Financial Assets Measured at Amortised Cost	V-I-8	0	16.869.451	16.869.451	0	9.954.557	9.954.557
Public Debt Securities			13.019.627	13.019.627	0	7.248.082	7.248.082
Other Financial Assets			3.849.824	3.849.824	0	2.706.475	2.706.475
Allowance for Expected Credit Losses (-)		-1.814.862	-315.186	-2.130.048	-839.813	-207.792	-1.047.605
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		88.128	0	88.128	190.178	0	190.178
Held for Sale		88.128		88.128	190.178	0	190.178
Non-Current Assets From Discontinued Operations				0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	V-I-11	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0	0	0	0
Unconsolidated Associates				0	0	0	0
Investments in Subsidiaries (Net)	V-I-12	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries				0	0	0	0
Unconsolidated Non-Financial Subsidiaries				0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-13	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0	0	0	0
Unconsolidated Jointly Controlled Partnerships				0	0	0	0
TANGIBLE ASSETS (Net)	V-I-14	2.358.293	68.817	2.427.110	2.283.150	53.066	2.336.216
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-15	185.839	0	185.839	137.333	0	137.333
Goodwill				0	0	0	0
Other		185.839		185.839	137.333	0	137.333
INVESTMENT PROPERTY (Net)	V-I-16			0	0	0	0
CURRENT TAX ASSETS			32.455	32.455	0	8.937	8.937
DEFERRED TAX ASSET	V-I-17	329.158		329.158	546.211	0	546.211
OTHER ASSETS (Net)	V-I-19	8.822.936	333.088	9.156.024	3.580.399	118.731	3.699.130
TOTAL ASSETS		118.180.152	101.191.531	219.371.683	71.788.717	70.713.286	142.502.003
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	48.597.989	89.425.738	138.023.727	42.925.114	65.706.002	108.631.116
LOANS RECEIVED	V-II-2	4.807.163	12.098.256	16.905.419	3.203.777	7.192.167	10.395.944
MONEY MARKET FUNDS	V-II-3	18.638.067	3.773.962	22.412.029	148.195	0	148.195
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills				0	0	0	0
Asset-backed Securities				0	0	0	0
Bonds				0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds				0	0	0	0
Other				0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-4	315.912	443.137	759.049	472.582	475.140	947.722
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		315.912	443.137	759.049	472.582	475.140	947.722
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0	0	0	0
FACTORING PAYABLES		117		117	66	0	66
LEASE PAYABLES (Net)	V-II-5	343.340	54.555	397.895	316.350	41.581	357.931
PROVISIONS	V-II-6	459.041	30.198	489.239	391.046	40.486	431.532
Provision for Restructuring				0	0	0	0
Reserves for Employee Benefits		328.604		328.604	244.162	11.072	255.234
Insurance Technical Reserves (Net)				0	0	0	0
Other provisions		130.437	30.198	160.635	146.884	29.414	176.298
CURRENT TAX LIABILITIES	V-II-7	1.739.476		1.739.476	1.116.151	0	1.116.151
DEFERRED TAX LIABILITY	V-II-8		23.581	23.581	0	24.318	24.318
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	0	0	0	0	0	0
Held For Sale				0	0	0	0
Related to Discontinued Operations				0	0	0	0
SUBORDINATED DEBT	V-II-10	0	6.278.530	6.278.530	0	0	0
Loans				0	0	0	0

Other Debt Instruments			6.278.530	6.278.530	0	0	0
OTHER LIABILITIES	V-II-11	5.715.182	1.367.454	7.082.636	2.949.089	342.884	3.291.973
EQUITY		24.632.662	627.323	25.259.985	16.399.566	757.489	17.157.055
Issued capital	V-II-12	1.100.000		1.100.000	1.100.000	0	1.100.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums				0	0	0	0
Share Cancellation Profits				0	0	0	0
Other Capital Reserves				0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.573.608	79.515	1.653.123	1.579.791	60.077	1.639.868
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.633.387	-87.471	2.545.916	1.525.407	-115.909	1.409.498
Profit Reserves		12.978.375	0	12.978.375	7.672.982	0	7.672.982
Legal Reserves		220.000		220.000	220.000	0	220.000
Statutory Reserves				0		0	0
Extraordinary Reserves		12.758.375		12.758.375	7.452.982	0	7.452.982
Other Profit Reserves				0	0	0	0
Profit or Loss		6.311.439	635.279	6.946.718	4.492.072	813.321	5.305.393
Prior Years' Profit or Loss				0		0	0
Current Period Net Profit Or Loss		6.311.439	635.279	6.946.718	4.492.072	813.321	5.305.393
Non-controlling Interests		35.853		35.853	29.314	0	29.314
Total equity and liabilities		105.248.949	114.122.734	219.371.683	67.921.936	74.580.067	142.502.003

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		114.926.612	231.683.862	346.610.474	67.364.928	107.017.639	174.382.567
GUARANTIES AND WARRANTIES	V-III-2	27.097.634	12.627.345	39.724.979	15.250.713	7.125.594	22.376.307
Letters of Guarantee		18.374.314	3.955.100	22.329.414	11.781.363	2.890.555	14.671.918
Guarantees Subject to State Tender Law		208.150	10.609	218.759	114.491	9.018	123.509
Guarantees Given for Foreign Trade Operations		113.452	8.531	121.983	121.623	6.429	128.052
Other Letters of Guarantee		18.052.712	3.935.960	21.988.672	11.545.249	2.875.108	14.420.357
Bank Acceptances		0	148.443	148.443	0	130.340	130.340
Import Letter of Acceptance			148.443	148.443	0	130.340	130.340
Other Bank Acceptances				0	0	0	0
Letters of Credit		0	8.523.802	8.523.802	0	4.104.699	4.104.699
Documentary Letters of Credit			8.523.802	8.523.802	0	4.104.699	4.104.699
Other Letters of Credit				0	0	0	0
Prefinancing Given as Guarantee				0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0	0	0	0
Other Endorsements				0	0	0	0
Purchase Guarantees for Securities Issued				0	0	0	0
Factoring Guarantees				0	0	0	0
Other Guarantees		8.723.320		8.723.320	3.469.350	0	3.469.350
Other Collaterals				0	0	0	0
COMMITMENTS	V-III-1	21.434.331	53.734.900	75.169.231	10.349.701	6.925.991	17.275.692
Irrevocable Commitments		21.434.331	53.734.900	75.169.231	10.349.701	6.925.991	17.275.692
Forward Asset Purchase Commitments		14.204.039	53.734.900	67.938.939	5.492.147	6.925.991	12.418.138
Time Deposit Purchase and Sales Commitments				0	0	0	0
Share Capital Commitments to Associates and Subsidiaries				0	0	0	0
Loan Granting Commitments		5.071.250		5.071.250	3.226.871	0	3.226.871
Securities Issue Brokerage Commitments				0	0	0	0
Commitments for Reserve Requirements				0	0	0	0
Commitments for Cheque Payments		1.421.497		1.421.497	1.122.019	0	1.122.019
Tax and Fund Liabilities Arised from Export Commitments		52		52	39	0	39
Commitments for Credit Card Limits		511.903		511.903	380.868	0	380.868
Commitments for Credit Cards and Banking Services Promotions		1.421		1.421	1.014	0	1.014
Receivables from Short Sale Commitments of Marketable Securities				0	0	0	0

Payables for Short Sale Commitments of Marketable Securities				0	0	0	0
Other Irrevocable Commitments		224.169		224.169	126.743	0	126.743
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0	0	0	0
Other Revocable Commitments				0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		66.394.647	165.321.617	231.716.264	41.764.514	92.966.054	134.730.568
Derivative Financial Instruments Held For Hedging		0	3.168.828	3.168.828	0	2.755.215	2.755.215
Fair Value Hedges			3.168.828	3.168.828	0	2.755.215	2.755.215
Cash Flow Hedges				0	0	0	0
Hedges of Net Investment in Foreign Operations				0	0	0	0
Derivative Financial Instruments Held For Trading		66.394.647	162.152.789	228.547.436	41.764.514	90.210.839	131.975.353
Forward Foreign Currency Buy or Sell Transactions		11.981.270	14.496.140	26.477.410	4.539.873	6.392.749	10.932.622
Forward Foreign Currency Buying Transactions		3.790.541	9.065.630	12.856.171	1.124.680	4.122.671	5.247.351
Forward Foreign Currency Sale Transactions		8.190.729	5.430.510	13.621.239	3.415.193	2.270.078	5.685.271
Currency and Interest Rate Swaps		42.185.910	119.898.810	162.084.720	27.631.699	71.311.720	98.943.419
Currency Swap Buy Transactions		3.465.699	45.319.168	48.784.867	2.825.434	29.932.632	32.758.066
Currency Swap Sell Transactions		2.299.447	46.376.280	48.675.727	1.267.737	31.792.616	33.060.353
Interest Rate Swap Buy Transactions		18.210.382	14.101.681	32.312.063	11.769.264	4.793.236	16.562.500
Interest Rate Swap Sell Transactions		18.210.382	14.101.681	32.312.063	11.769.264	4.793.236	16.562.500
Currency, Interest Rate and Securities Options		12.227.467	27.270.327	39.497.794	9.592.942	12.139.008	21.731.950
Currency Options Buy Transactions		1.346.097	17.851.854	19.197.951	956.887	9.232.447	10.189.334
Currency Options Sell Transactions		10.881.370	9.418.473	20.299.843	8.636.055	2.906.561	11.542.616
Interest Rate Options Buy Transactions				0	0	0	0
Interest Rate Options Sell Transactions				0	0	0	0
Securities Options Buy Transactions				0	0	0	0
Securities Options Sell Transactions				0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0	0	0	0
Currency Futures Sell Transactions				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
Interest Rate Futures Sell Transactions				0	0	0	0
Other			487.512	487.512	0	367.362	367.362
CUSTODY AND PLEDGES RECEIVED		1.246.191.721	103.060.336	1.349.252.057	845.029.665	67.337.100	912.366.765
ITEMS HELD IN CUSTODY		261.418.309	9.053.006	270.471.315	195.253.778	8.453.569	203.707.347
Customer Fund and Portfolio Balances		8.475.164	3.096.365	11.571.529	1.965.623	3.399.400	5.365.023
Securities Held in Custody		220.203.239	5.565.175	225.768.414	168.169.579	4.855.798	173.025.377
Cheques Received for Collection		31.041.269	347.432	31.388.701	21.923.818	176.976	22.100.794
Commercial Notes Received for Collection		189.044	38.327	227.371	150.028	21.395	171.423
Other Assets Received for Collection				0	0	0	0
Securities that will be Intermediated to Issue				0	0	0	0
Other Items Under Custody		1.509.593	5.707	1.515.300	3.044.730	0	3.044.730
Custodians				0	0	0	0
PLEDGED ITEMS		984.168.412	94.007.330	1.078.175.742	648.178.902	58.883.531	707.062.433
Securities		1.983		1.983	1.382	0	1.382
Guarantee Notes		44.968	114.764	159.732	12.538	89.330	101.868
Commodity				0	0	0	0
Warrant		459.185		459.185	315.444	0	315.444
Real Estate				0	0	0	0
Other Pledged Items		983.662.276	93.892.566	1.077.554.842	647.849.538	58.794.201	706.643.739

Depositories Receiving Pledged Items				0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		605.000		605.000	1.596.985	0	1.596.985
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.361.118.333	334.744.198	1.695.862.531	912.394.593	174.354.739	1.086.749.332

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		31.363.172	17.186.940	12.752.513	7.047.457
Interest Income on Loans	V-IV-1	22.131.968	12.616.863	8.589.237	5.103.081
Interest Income on Reserve Deposits		1.828.968	402.812	774.461	278.552
Interest Income on Banks	V-IV-1	456.123	375.341	128.784	106.309
Interest Income on Money Market Placements		946.708	2.090.021	45.180	953.517
Interest Income on Marketable Securities Portfolio	V-IV-1	4.111.337	591.627	2.505.487	176.223
Financial Assets At Fair Value Through Profit Loss		84.928	18.925	27.989	9.454
Financial Assets At Fair Value Through Other Comprehensive Income		3.682.021	391.782	2.349.851	89.673
Financial Assets Measured at Amortised Cost		344.388	180.920	127.647	77.096
Finance Leasing Interest Income			0	0	0
Other Interest Income		1.888.068	1.110.276	709.364	429.775
INTEREST EXPENSES (-)		-20.409.253	-11.377.004	-8.169.867	-4.541.030
Interest Expenses on Deposits	V-IV-2	-15.974.625	-10.217.556	-5.475.922	-4.096.923
Interest Expenses on Funds Borrowed	V-IV-2	-1.710.411	-980.836	-629.335	-383.539
Interest Expenses on Money Market Funds		-2.324.964	-346	-1.894.198	0
Interest Expenses on Securities Issued	V-IV-2	-332.560	0	-147.651	0
Lease Interest Expenses		-59.884	-37.616	-20.390	-12.594
Other Interest Expense		-6.809	-140.650	-2.371	-47.974
NET INTEREST INCOME OR EXPENSE		10.953.919	5.809.936	4.582.646	2.506.427
NET FEE AND COMMISSION INCOME OR EXPENSES		2.290.139	1.260.980	972.434	419.629
Fees and Commissions Received		3.104.549	1.943.499	1.260.320	765.491
From Noncash Loans		184.342	156.132	70.321	48.863
Other		2.920.207	1.787.367	1.189.999	716.628
Fees and Commissions Paid (-)		-814.410	-682.519	-287.886	-345.862
Paid for Noncash Loans		-1.146	-185	-558	-46
Other		-813.264	-682.334	-287.328	-345.816
DIVIDEND INCOME	V-IV-3	3.378	640	0	0
TRADING INCOME OR LOSS (Net)	V-IV-4	-266.295	727.748	-733.004	-175.394
Gains (Losses) Arising from Capital Markets Transactions		161.366	110.160	37.439	36.429
Gains (Losses) Arising From Derivative Financial Transactions		-209.411	120.508	-580.368	-227.955
Foreign Exchange Gains or Losses		-218.250	497.080	-190.075	16.132
OTHER OPERATING INCOME	V-IV-5	1.521.012	341.664	95.818	17.786
GROSS PROFIT FROM OPERATING ACTIVITIES		14.502.153	8.140.968	4.917.894	2.768.448
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-1.225.555	-390.707	-385.036	-92.513
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-1.066	-106.268	-399	-13.396
PERSONNEL EXPENSES (-)		-2.409.375	-1.475.116	-815.436	-517.090
OTHER OPERATING EXPENSES (-)	V-IV-7	-1.354.389	-847.864	-445.686	-318.739
NET OPERATING INCOME (LOSS)		9.511.768	5.321.013	3.271.337	1.826.710
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 TAX	V-IV-8	9.511.768	5.321.013	3.271.337	1.826.710
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-2.558.475	-1.519.285	-958.461	-520.095
Current Tax Provision		-1.874.990	-1.945.760	-1.186.164	-458.697
Expense Effect of Deferred Tax		-808.368	-258.946	184.146	-139.004
Income Effect of Deferred Tax		124.883	685.421	43.557	77.606
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-8	6.953.293	3.801.728	2.312.876	1.306.615
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale			0		0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0		0
Other Income on Discontinued Operations			0		0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale			0		0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0		0
Other Expenses on Discontinued Operations			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
Expense Effect of Deferred Tax			0		0
Income Effect of Deferred Tax			0		0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-10	6.953.293	3.801.728	2.312.876	1.306.615
Profit (Loss) Attributable to Group		6.946.718	3.794.313	2.310.390	1.304.035
Profit (loss), attributable to non-controlling interests		6.575	7.415	2.486	2.580
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar(Zarar)	III-XXIV	0,06321200	0,03456100	0,02103000	0,01187800

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)		6.953.293	3.801.728		
OTHER COMPREHENSIVE INCOME		1.149.673	359.573		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		13.255	-41.913		
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		-13.559	-74.437		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		27.768	13.188		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-954	19.336		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.136.418	401.486		
Exchange Differences on Translation		2.178.983	792.393		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		670.314	167.790		
Income (Loss) Related with Cash Flow Hedges			0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.178.983	-778.870		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss			0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		466.104	220.173		
TOTAL COMPREHENSIVE INCOME (LOSS)		8.102.966	4.161.301		

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		4.210.287	12.557.435
Interest Received		28.552.853	16.489.292
Interest Paid		-20.151.002	-9.587.323
Dividends received		3.378	640
Fees and Commissions Received		3.104.549	1.943.499
Other Gains		967.745	280.757
Collections from Previously Written Off Loans and Other Receivables		156.342	131.580
Cash Payments to Personnel and Service Suppliers		-2.409.375	-1.475.116
Taxes Paid		-2.132.528	-296.369
Other		-3.881.675	5.070.475
Changes in Operating Assets and Liabilities Subject to Banking Operations		-2.035.535	-10.709.978
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.649.086	-54.695
Net (Increase) Decrease in Due From Banks		-4.609.913	-1.686.109
Net (Increase) Decrease in Loans		-43.165.668	-21.732.742
Net (Increase) Decrease in Other Assets		-13.768.570	-8.708.601
Net Increase (Decrease) in Bank Deposits		-3.158.091	173.735
Net Increase (Decrease) in Other Deposits		32.431.637	20.879.943
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		28.585.984	418.491
Net Cash Provided From Banking Operations		2.174.752	1.847.457
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-21.410.707	-6.079.434
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-146.464	-156.180
Cash Obtained from Tangible and Intangible Asset Sales		221.655	14.919
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-18.201.362	-204.829
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		602.935	567.578
Cash Paid for Purchase of Financial Assets At Amortised Cost		-4.103.051	-6.728.500
Cash Obtained from Sale of Financial Assets At Amortised Cost		461.507	414.081
Other		-245.927	13.497
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		11.516.511	7.712.205
Cash Obtained from Loans and Securities Issued		11.861.492	7.718.131
Cash Outflow Arised From Loans and Securities Issued		-90.765	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-254.216	-5.926
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		492.975	420.293
Net Increase (Decrease) in Cash and Cash Equivalents		-7.226.469	3.900.521
Cash and Cash Equivalents at Beginning of the Period		30.154.146	19.214.158
Cash and Cash Equivalents at End of the Period		22.927.677	23.114.679

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)								
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		1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	11.132.934	19.947	11.152.881		
	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	V-II-12	1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	11.132.934	19.947	11.152.881		
	Total Comprehensive Income (Loss)		0	0	0	0	-312	-50.833	9.232 0	792.395	154.301	-545.210 0	0	0	3.794.313	4.153.886	7.415	4.161.301		
	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		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	0	0	0	0	-45	-45		
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	2.931.239	-2.931.239	0	0	0	0		
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	2.931.239	-2.931.239	0	0	0	0		
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity at end of period		1.100.000	0	0	0	1.255.988	-147.176	48.143 0	4.108.569	-17.812	-2.528.187 0	7.672.982	0	3.794.313	15.286.820	27.317	15.314.137		
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		1.100.000				1.731.851	-152.061	60.078	3.892.045	-105.929	-2.376.618	7.672.982	5.305.393		17.127.741	29.314	17.157.055		
	Adjustments Related to TMS 8																	0		
	Effect Of Corrections																	0		
	Effect Of Changes In Accounting Policy																	0		
	Adjusted Beginning Balance	V-II-12	1.100.000				1.731.851	-152.061	60.078	3.892.045	-105.929	-2.376.618	7.672.982	5.305.939		17.127.741	29.314	17.157.055		
	Total Comprehensive Income (Loss)						3.728	-9.910	19.437	2.178.983	482.723	-1.525.288			6.946.718	8.096.391	6.575	8.102.966		
	Capital Increase in Cash																	0		
	Capital Increase Through Internal Reserves																	0		
	Issued Capital Inflation Adjustment Difference																	0		
	Convertible Bonds																	0		
	Subordinated Debt																	0		
	Increase (decrease) through other changes, equity																-36	-36		
	Profit Distributions												5.305.393	-5.305.393				0		
	Dividends Paid													5.305.393				0		
	Transfers To Reserves												5.305.393	-5.305.393				0		
	Other																	0		
	Equity at end of period		1.100.000				1.735.579	-161.971	79.515	6.071.028	376.794	-3.901.906	12.978.375		6.946.718	25.224.132	35.853	25.259.985		