



## KAMUYU AYDINLATMA PLATFORMU

# NUROL YATIRIM BANKASI 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

Nurol Yatırım Bankası A.Ş. Genel Kurulu'na

#### Giriş

Nurol Yatırım Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2025 tarihli ilişikteki konsolide finansal durum tablosunun 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 konsolide 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 finansal bilgilerin, Nurol Yatırım Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide 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 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, 21 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
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
<b>FINANCIAL ASSETS (Net)</b>		39.281.007	12.279.669	51.560.676	17.189.379	11.365.961	28.555.340
Cash and cash equivalents	I-1	18.739.382	1.392.854	20.132.236	5.298.916	2.366.528	7.665.444
Cash and Cash Balances at Central Bank	I-1	18.224.109	586.492	18.810.601	323.558	709.852	1.033.410
Banks	I-3	159.705	806.362	966.067	1.173.419	1.656.676	2.830.095
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	12.135.638	203.631	12.339.269	7.634.402	125.136	7.759.538
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		12.135.638	203.631	12.339.269	7.634.402	125.136	7.759.538
Financial Assets at Fair Value Through Other Comprehensive Income	I-5	8.243.184	10.632.669	18.875.853	4.212.066	8.863.157	13.075.223
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		5.404.436	8.204.163	13.608.599	3.898.930	6.621.838	10.520.768
Derivative financial assets	I-2	162.803	50.515	213.318	43.995	11.140	55.135
Derivative Financial Assets At Fair Value Through Profit Or Loss		162.803	50.515	213.318	43.995	11.140	55.135
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
<b>FINANCIAL ASSETS AT AMORTISED COST (Net)</b>		24.011.650	13.286.829	37.298.479	14.271.118	8.082.082	22.353.200
Loans	I-6	24.236.202	13.345.685	37.581.887	14.322.293	8.134.209	22.456.502
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 ( - )		-224.552	-58.856	-283.408	-51.175	-52.127	-103.302
<b>NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )</b>	I-15	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
<b>INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES</b>		0	0	0	0	0	0
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	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		210.216	0	210.216	136.557	0	136.557
INTANGIBLE ASSETS AND GOODWILL (Net)		235.178	0	235.178	203.543	0	203.543
Goodwill		0	0	0	0	0	0
Other		235.178	0	235.178	203.543	0	203.543
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		0	0	0	59.082	0	59.082
OTHER ASSETS (Net)	I-16	2.602.468	149.926	2.752.394	593.940	229.769	823.709
<b>TOTAL ASSETS</b>		<b>66.402.479</b>	<b>25.716.424</b>	<b>92.118.903</b>	<b>32.541.563</b>	<b>19.677.812</b>	<b>52.219.375</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	II-1	0	0	0	0	0	0
LOANS RECEIVED	II-3	2.334.638	1.291.713	3.626.351	1.945.921	932.560	2.878.481
MONEY MARKET FUNDS	II-5	3.596.786	1.073.258	4.670.044	4.185.922	1.210.970	5.396.892
MARKETABLE SECURITIES (Net)	II-6	15.425.960	0	15.425.960	9.613.309	0	9.613.309
Bills		14.039.940	0	14.039.940	9.528.248	0	9.528.248
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	1.052.917	1.511.287	2.564.204	707.338	762.102	1.469.440
Borrower funds		216.573	9.307	225.880	56.531	2.616	59.147
Other		836.344	1.501.980	2.338.324	650.807	759.486	1.410.293
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		76.741	669.100	745.841	531	534.687	535.218
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-2	76.741	669.100	745.841	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	73.480	0	73.480	80.302	0	80.302
PROVISIONS	II-10	237.534	88.021	325.555	130.618	194.747	325.365
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		143.881	0	143.881	32.597	0	32.597
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		93.653	88.021	181.674	98.021	194.747	292.768
CURRENT TAX LIABILITIES	II-11	307.634	0	307.634	203.304	0	203.304
DEFERRED TAX LIABILITY	II-11	11.366	0	11.366	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	1.495.992	48.378.246	49.874.238	967.246	21.569.211	22.536.457
EQUITY		12.480.102	328.338	12.808.440	9.031.531	149.076	9.180.607
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	-137.714	328.338	190.624	-137.091	149.076	11.985
Profit Reserves		1.852.549	0	1.852.549	813.563	0	813.563
Legal Reserves		1.181.465	0	1.181.465	242.479	0	242.479
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		18.679	0	18.679	18.679	0	18.679
Other Profit Reserves		652.405	0	652.405	552.405	0	552.405
Profit or Loss		4.862.179	0	4.862.179	4.751.971	0	4.751.971
Prior Years' Profit or Loss		572.985	0	572.985	275.567	0	275.567
Current Period Net Profit Or Loss		4.289.194	0	4.289.194	4.476.404	0	4.476.404
Non-controlling Interests	II-17	0	0	0	0	0	0
Total equity and liabilities		37.093.150	55.025.753	92.118.903	26.866.022	25.353.353	52.219.375

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		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
<b>COMMITMENTS</b>		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	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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	IV-1	14.874.669	8.684.723	5.801.888	3.810.008
Interest Income on Loans		7.498.813	5.187.998	2.416.462	2.359.806
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		2.120.629	562.078	1.252.028	243.589
Interest Income on Money Market Placements		1.296.677	652.149	570.599	201.275
Interest Income on Marketable Securities Portfolio		3.307.508	1.694.948	1.359.365	574.013
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		3.307.508	1.694.948	1.359.365	574.013
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	144.970	0	56.975
Other Interest Income		651.042	442.580	203.434	374.350
INTEREST EXPENSES (-)	IV-2	-6.533.780	-4.744.707	-1.939.090	-2.264.700
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-973.196	-1.190.822	149.161	-820.181
Interest Expenses on Money Market Funds		-1.029.609	-1.547.676	-357.171	-537.537
Interest Expenses on Securities Issued		-3.566.356	-1.466.803	-1.346.216	-641.655
Lease Interest Expenses		-16.875	-15.788	-6.232	-4.920
Other Interest Expense		-947.744	-523.618	-378.632	-260.407
NET INTEREST INCOME OR EXPENSE		8.340.889	3.940.016	3.862.798	1.545.308
NET FEE AND COMMISSION INCOME OR EXPENSES		-552.308	276.947	-199.575	46.846
Fees and Commissions Received		281.175	781.494	103.486	251.964
From Noncash Loans		161.782	106.990	66.312	40.407
Other		119.393	674.504	37.174	211.557
Fees and Commissions Paid (-)		-833.483	-504.547	-303.061	-205.118
Paid for Noncash Loans		-12.957	-11.200	-4.924	-3.888
Other		-820.526	-493.347	-298.137	-201.230
DIVIDEND INCOME	IV-3	365.028	147.961	227	76
TRADING INCOME OR LOSS (Net)	IV-4	-1.896.028	758.008	-670.400	1.200.483
Gains (Losses) Arising from Capital Markets Transactions		3.440.708	2.282.832	2.095.639	1.961.217
Gains (Losses) Arising From Derivative Financial Transactions		-4.298.477	-1.339.996	-2.562.581	-456.806
Foreign Exchange Gains or Losses		-1.038.259	-184.828	-203.458	-303.928
OTHER OPERATING INCOME	IV-5	84.269	359.410	35.924	150.864
GROSS PROFIT FROM OPERATING ACTIVITIES		6.341.850	5.482.342	3.028.974	2.943.577
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	IV-6	-245.817	-110.073	-69.153	-45.267
OTHER ALLOWANCE EXPENSES ( - )	IV-6	-116.888	-400.135	-34.651	-16.203
PERSONNEL EXPENSES (-)		-544.190	-316.195	-203.783	-114.541
OTHER OPERATING EXPENSES (-)	IV-7	-970.948	-712.906	-376.806	-253.260
NET OPERATING INCOME (LOSS)		4.464.007	3.943.033	2.344.581	2.514.306
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-9	4.464.007	3.943.033	2.344.581	2.514.306
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-10	-174.813	-362.665	12.662	-206.731
Current Tax Provision		-172.244	-340.847	-172.244	-123.877
Expense Effect of Deferred Tax		-2.569	-21.818	0	-82.854
Income Effect of Deferred Tax		0	0	184.906	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	4.289.194	3.580.368	2.357.243	2.307.575
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	4.289.194	3.580.368	2.357.243	2.307.575
Profit (Loss) Attributable to Group		4.289.194	3.580.368	2.357.243	2.307.575
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	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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		4.289.194	3.580.368	2.357.243	2.307.575
OTHER COMPREHENSIVE INCOME		178.639	213.242	181.911	156.384
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		178.639	213.242	181.911	156.384
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		246.518	302.058	256.895	221.255
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		-67.879	-88.816	-74.984	-64.871
TOTAL COMPREHENSIVE INCOME (LOSS)		4.467.833	3.793.610	2.539.154	2.463.959

# 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
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		1.492.294	3.840.640
Interest Received		13.616.164	8.020.977
Interest Paid		-6.009.439	-4.427.616
Dividends received		363.410	147.189
Fees and Commissions Received		281.175	781.495
Other Gains		758.121	2.642.904
Collections from Previously Written Off Loans and Other Receivables		247.407	139.584
Cash Payments to Personnel and Service Suppliers		-1.807.021	-1.251.502
Taxes Paid		-298.706	-577.952
Other		-5.658.817	-1.634.439
Changes in Operating Assets and Liabilities Subject to Banking Operations		8.997.620	1.514.356
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.763.642	-1.860.033
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-14.628.007	-8.390.233
Net (Increase) Decrease in Other Assets		-2.161.218	2.579.917
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		1.069.590	817.297
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		26.480.897	8.367.408
Net Cash Provided From Banking Operations		10.489.914	5.354.996
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-4.947.829	-6.714.125
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		-115.253	-13.071
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		-9.683.081	-23.079.143
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.929.447	16.454.071
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		-99.620	-77.982
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		6.131.837	2.954.954
Cash Obtained from Loans and Securities Issued		87.681.738	37.713.983
Cash Outflow Arised From Loans and Securities Issued		-80.657.693	-34.326.275
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		12.458.275	1.940.784
Cash and Cash Equivalents at Beginning of the Period		7.154.189	5.325.182
Cash and Cash Equivalents at End of the Period		19.612.464	7.265.966

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		1.800.000	0	0	0	0	0	0	3.088 0	0	-31.886	0 0	295.300	17.968	2.975.862	5.060.332	0	5.060.332	
	Adjustments Related to TMS 8		0	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	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		1.800.000	0	0	0	0	0	0	3.088 0	0	-31.886	0 0	295.300	17.968	2.975.862	5.060.332	0	5.060.332	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	213.242	0 0	0	0	3.580.368	3.793.610	0	3.793.610	
	Capital Increase in Cash		0	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	0	
	Issued Capital Inflation Adjustment Difference		0	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	0	
	Subordinated Debt		0	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	0	0	0	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	375.405	2.200.457	-	-400.000	0	-400.000	
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-400.000	0	-400.000	0	-400.000	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	375.405	2.600.457	-	0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period		1.800.000	0	0	0	0	0	0	3.088 0	0	181.356	0 0	670.705	2.218.425	3.580.368	8.453.942	0	8.453.942	
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		3.600.000	0	0	0	0	0	0	3.088 0	0	11.985	0 0	813.563	275.567	4.476.404	9.180.607	0	9.180.607	
	Adjustments Related to TMS 8		0	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	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		3.600.000	0	0	0	0	0	0	3.088 0	0	11.985	0 0	813.563	275.567	4.476.404	9.180.607	0	9.180.607	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	178.639	0 0	0	0	4.289.194	4.467.833	0	4.467.833	
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves		2.300.000	0	0	0	0	0	0	0	0	0	0	984.095	-	3.284.095	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	0	
	Convertible Bonds		0	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	0	
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	54.891	3.581.513	-	-840.000	0	-840.000	
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-840.000	0	-840.000	0	-840.000	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	54.891	4.421.513	-	0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period		5.900.000	0	0	0	0	0	0	3.088 0	0	190.624	0 0	1.852.549	572.985	4.289.194	12.808.440	0	12.808.440	