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KAMUYU AYDINLATMA PLATFORMU

TÜRK EKONOMİ BANKASI A.Ş.
Bank Financial Report
Consolidated
2026 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
Türk Ekonomi Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türk Ekonomi Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2026 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. Grup yönetimi, söz konusu ara dönem konsolide 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 ("TMS'') 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 vâkıf

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

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.d'de ve IV.5'de belirtildiği üzere, 30 Eylül 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından, 1.230 milyon TL'si geçmiş yıllarda ayrılan, 862 milyon TL'si de cari dönemde iptal edilen toplam 368 milyon TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve 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 Yükümlülüklere 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

26 Ekim 2026

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		121.087	118.421	239.508	118.672	116.224	234.896
Cash and cash equivalents		82.772	113.057	195.829	83.304	101.743	185.047
Cash and Cash Balances at Central Bank	(I-1)	80.598	74.560	155.158	81.818	65.850	147.668
Banks	(I-4)	1.001	38.525	39.526	1.522	35.922	37.444
Receivables From Money Markets		1.201	0	1.201	0	0	0
Allowance for Expected Losses (-)		-28	-28	-56	-36	-29	-65
Financial assets at fair value through profit or loss	(I-2)	5.086	1.481	6.567	7.945	1.326	9.271
Public Debt Securities		2.808	707	3.515	6.594	664	7.258
Equity instruments		338	707	1.045	273	604	877
Other Financial Assets		1.940	67	2.007	1.078	58	1.136
Financial Assets at Fair Value Through Other Comprehensive Income	(I-5)	27.707	1.786	29.493	20.706	10.620	31.326
Public Debt Securities		27.437	1.786	29.223	20.519	10.620	31.139
Equity instruments		270	0	270	187	0	187
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		5.522	2.097	7.619	6.717	2.535	9.252
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-3)	4.791	2.082	6.873	6.635	2.518	9.153
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-12)	731	15	746	82	17	99
FINANCIAL ASSETS AT AMORTISED COST (Net)		442.307	186.766	629.073	364.351	151.946	516.297
Loans	(I-6)	380.546	180.128	560.674	304.859	146.403	451.262
Receivables From Leasing Transactions	(I-11)	0	0	0	0	0	0
Factoring Receivables	(I-15)	18.842	7.905	26.747	14.013	6.479	20.492
Other Financial Assets Measured at Amortised Cost	(I-7)	61.004	0	61.004	57.728	0	57.728
Public Debt Securities		61.004	0	61.004	57.728	0	57.728
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-18.085	-1.267	-19.352	-12.249	-936	-13.185
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-14)	138	0	138	53	0	53
Held for Sale		138	0	138	53	0	53
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		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)		4.324	0	4.324	3.863	0	3.863
INTANGIBLE ASSETS AND GOODWILL (Net)		3.511	0	3.511	2.621	0	2.621
Goodwill		421	0	421	421	0	421
Other		3.090	0	3.090	2.200	0	2.200
INVESTMENT PROPERTY (Net)	(I-13)	0	0	0	0	0	0
CURRENT TAX ASSETS		398	0	398	760	0	760
DEFERRED TAX ASSET		234	0	234	186	0	186
OTHER ASSETS (Net)		42.342	2.346	44.688	38.476	485	38.961
TOTAL ASSETS		**614.341**	**307.533**	**921.874**	**528.982**	**268.655**	**797.637**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	400.923	175.961	576.884	356.255	153.132	509.387
LOANS RECEIVED	(II-3)	16.066	62.064	78.130	15.680	51.796	67.476
MONEY MARKET FUNDS		7.646	41.165	48.811	2.823	57.224	60.047
MARKETABLE SECURITIES (Net)	(II-3)	5.420	17.047	22.467	0	0	0
Bills		5.420	0	5.420	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	17.047	17.047	0	0	0
FUNDS		0	0	0	0	0	0
Funds from Credit Customers		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		4.751	3.675	8.426	5.777	867	6.644
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(II-2)	4.651	3.675	8.326	5.340	867	6.207
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-6)	100	0	100	437	0	437
FACTORING PAYABLES	(II-11)	1	46	47	2	22	24
LEASE PAYABLES (Net)	(II-5)	3.107	7	3.114	2.272	6	2.278
PROVISIONS	(II-7)	6.545	681	7.226	6.428	567	6.995
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.327	300	4.627	3.797	257	4.054
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.218	381	2.599	2.631	310	2.941
CURRENT TAX LIABILITIES	(II-8)	8.907	0	8.907	7.247	0	7.247
DEFERRED TAX LIABILITY		0	0	0	438	0	438
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	38.729	38.729	0	35.605	35.605
Loans		0	0	0	0	0	0

Other Debt Instruments		0	38.729	38.729	0	35.605	35.605
OTHER LIABILITIES	(II-4)	43.564	4.960	48.524	34.813	2.498	37.311
EQUITY	(II-9)	80.659	-50	80.609	63.995	190	64.185
Issued capital		2.204	0	2.204	2.204	0	2.204
Capital Reserves		392	0	392	392	0	392
Equity Share Premiums		3	0	3	3	0	3
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		389	0	389	389	0	389
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-348	0	-348	-478	0	-478
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-388	-50	-438	-833	190	-643
Profit Reserves		62.112	0	62.112	46.066	0	46.066
Legal Reserves		896	0	896	894	0	894
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		60.422	0	60.422	45.153	0	45.153
Other Profit Reserves		794	0	794	19	0	19
Profit or Loss		15.751	0	15.751	16.075	0	16.075
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		15.751	0	15.751	16.075	0	16.075
Non-controlling Interests	(II-10)	936	0	936	569	0	569
Total equity and liabilities		**577.589**	**344.285**	**921.874**	**495.730**	**301.907**	**797.637**

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		828.716	915.410	1.744.126	685.971	735.439	1.421.410
GUARANTIES AND WARRANTIES	(III-1)	75.823	107.462	183.285	55.090	92.528	147.618
Letters of Guarantee		42.103	55.338	97.441	30.676	49.394	80.070
Guarantees Subject to State Tender Law		309	330	639	212	292	504
Guarantees Given for Foreign Trade Operations		1.726	2.219	3.945	1.509	1.985	3.494
Other Letters of Guarantee		40.068	52.789	92.857	28.955	47.117	76.072
Bank Acceptances		0	218	218	0	321	321
Import Letter of Acceptance		0	218	218	0	321	321
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		22	39.453	39.475	50	33.435	33.485
Documentary Letters of Credit		0	4.567	4.567	0	4.791	4.791
Other Letters of Credit		22	34.886	34.908	50	28.644	28.694
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		14.612	12.007	26.619	11.991	9.326	21.317
Other Collaterals		19.086	446	19.532	12.373	52	12.425
COMMITMENTS	(III-1)	305.038	39.329	344.367	272.365	46.422	318.787
Irrevocable Commitments		301.272	39.329	340.601	268.531	46.422	314.953
Forward Asset Purchase Commitments		14.417	37.734	52.151	14.489	34.982	49.471
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		62.547	0	62.547	48.766	0	48.766
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	8.438	8.438
Commitments for Cheque Payments		9.615	0	9.615	7.798	0	7.798
Tax and Fund Liabilities Arised from Export Commitments		2.012	0	2.012	1.270	0	1.270
Commitments for Credit Card Limits		212.601	0	212.601	196.155	0	196.155
Commitments for Credit Cards and Banking Services Promotions		5	0	5	9	0	9
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		75	1.595	1.670	44	3.002	3.046
Revocable Commitments		3.766	0	3.766	3.834	0	3.834
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		3.766	0	3.766	3.834	0	3.834
DERIVATIVE FINANCIAL INSTRUMENTS		447.855	768.619	1.216.474	358.516	596.489	955.005
Derivative Financial Instruments Held For Hedging		98.314	66.584	164.898	64.966	58.311	123.277
Fair Value Hedges		0	61.759	61.759	0	54.086	54.086
Cash Flow Hedges		98.314	4.825	103.139	64.966	4.225	69.191
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		349.541	702.035	1.051.576	293.550	538.178	831.728
Forward Foreign Currency Buy or Sell Transactions		90.174	98.860	189.034	40.931	49.191	90.122
Forward Foreign Currency Buying Transactions		30.781	62.303	93.084	12.100	32.356	44.456
Forward Foreign Currency Sale Transactions		59.393	36.557	95.950	28.831	16.835	45.666
Currency and Interest Rate Swaps		203.099	391.680	594.779	179.033	324.224	503.257
Currency Swap Buy Transactions		36.440	120.156	156.596	43.959	115.956	159.915
Currency Swap Sell Transactions		36.001	144.360	180.361	35.515	126.955	162.470
Interest Rate Swap Buy Transactions		65.329	63.582	128.911	49.798	40.632	90.430
Interest Rate Swap Sell Transactions		65.329	63.582	128.911	49.761	40.681	90.442
Currency, Interest Rate and Securities Options		54.320	185.568	239.888	56.596	146.180	202.776
Currency Options Buy Transactions		33.964	83.279	117.243	38.292	59.911	98.203
Currency Options Sell Transactions		20.356	95.677	116.033	18.304	77.954	96.258
Interest Rate Options Buy Transactions		0	3.338	3.338	0	4.193	4.193
Interest Rate Options Sell Transactions		0	3.274	3.274	0	4.122	4.122
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		1.815	1.865	3.680	12.313	10.308	22.621
Currency Futures Buy Transactions		0	1.709	1.709	24	10.285	10.309
Currency Futures Sell Transactions		1.815	156	1.971	12.289	23	12.312
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		133	24.062	24.195	4.677	8.275	12.952
CUSTODY AND PLEDGES RECEIVED		1.430.751	320.026	1.750.777	1.139.200	245.304	1.384.504
ITEMS HELD IN CUSTODY		670.551	104.685	775.236	523.932	59.443	583.375
Customer Fund and Portfolio Balances		291.615	0	291.615	287.713	0	287.713
Securities Held in Custody		203.466	97.768	301.234	116.023	53.660	169.683
Cheques Received for Collection		126.016	4.673	130.689	94.846	3.536	98.382
Commercial Notes Received for Collection		6.041	500	6.541	4.390	368	4.758
Other Assets Received for Collection		0	1.744	1.744	0	1.879	1.879
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		43.413	0	43.413	20.960	0	20.960
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		744.934	214.309	959.243	601.175	185.095	786.270
Securities		4.279	6.993	11.272	4.045	5.821	9.866
Guarantee Notes		314.315	145.112	459.427	254.458	126.068	380.526
Commodity		1.835	2.408	4.243	1.862	1.489	3.351
Warrant		0	0	0	0	0	0
Real Estate		302.467	41.863	344.330	234.660	34.617	269.277
Other Pledged Items		122.038	17.933	139.971	106.150	17.100	123.250

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		15.266	1.032	16.298	14.093	766	14.859
TOTAL OFF-BALANCE SHEET ACCOUNTS		**2.259.467**	**1.235.436**	**3.494.903**	**1.825.171**	**980.743**	**2.805.914**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025	Current Period 3 Months 01.07.2026 - 30.09.2026	Previous Period 3 Months 01.07.2025 - 30.09.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-1)	152.494	136.573	55.571	47.714
Interest Income on Loans		107.865	91.708	39.124	32.653
Interest Income on Reserve Deposits		14.960	14.837	5.156	5.110
Interest Income on Banks		2.963	1.123	1.326	240
Interest Income on Money Market Placements		1.010	4.117	110	1.192
Interest Income on Marketable Securities Portfolio		16.615	18.332	6.197	6.229
Financial Assets At Fair Value Through Profit Loss		2.943	2.298	697	732
Financial Assets At Fair Value Through Other Comprehensive Income		4.526	6.718	2.092	2.408
Financial Assets Measured at Amortised Cost		9.146	9.316	3.408	3.089
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		9.081	6.456	3.658	2.290
INTEREST EXPENSES (-)	(IV-2)	-100.875	-105.275	-35.816	-35.609
Interest Expenses on Deposits		-86.851	-91.819	-30.383	-31.099
Interest Expenses on Funds Borrowed		-8.508	-7.147	-3.049	-2.810
Interest Expenses on Money Market Funds		-3.498	-4.471	-1.436	-1.269
Interest Expenses on Securities Issued		-1.031	-431	-610	-106
Lease Interest Expenses		-710	-575	-255	-199
Other Interest Expense		-277	-832	-83	-126
NET INTEREST INCOME OR EXPENSE		51.619	31.298	19.755	12.105
NET FEE AND COMMISSION INCOME OR EXPENSES		15.680	12.318	5.312	4.237
Fees and Commissions Received		31.001	23.495	10.945	8.388
From Noncash Loans		1.567	1.267	563	440
Other	(IV-9)	29.434	22.228	10.382	7.948
Fees and Commissions Paid (-)		-15.321	-11.177	-5.633	-4.151
Paid for Noncash Loans		-31	-24	-10	-8
Other	(IV-9)	-15.290	-11.153	-5.623	-4.143
DIVIDEND INCOME		82	50	17	1
TRADING INCOME OR LOSS (Net)	(IV-3)	-2.804	2.779	-2.255	132
Gains (Losses) Arising from Capital Markets Transactions		-621	413	-28	222
Gains (Losses) Arising From Derivative Financial Transactions		577	6.120	1.618	1.602
Foreign Exchange Gains or Losses		-2.760	-3.754	-3.845	-1.692
OTHER OPERATING INCOME	(IV-4)	605	1.005	263	602
GROSS PROFIT FROM OPERATING ACTIVITIES		65.182	47.450	23.092	17.077
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-5)	-8.128	-6.538	-2.639	-2.480
OTHER ALLOWANCE EXPENSES (-)	(IV-5)	854	82	56	252
PERSONNEL EXPENSES (-)		-18.589	-13.853	-6.205	-4.780
OTHER OPERATING EXPENSES (-)	(IV-6)	-17.160	-13.020	-6.311	-4.729
NET OPERATING INCOME (LOSS)		22.159	14.121	7.993	5.340
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		22.159	14.121	7.993	5.340
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-7)	-6.041	-3.359	-2.120	-1.146
Current Tax Provision		-6.641	-1.911	-2.917	-201
Expense Effect of Deferred Tax		-2.082	-3.373	264	-1.000
Income Effect of Deferred Tax		2.682	1.925	533	55
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		16.118	10.762	5.873	4.194
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 (+/-)	(IV-7)	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-8)	16.118	10.762	5.873	4.194
Profit (Loss) Attributable to Group		15.751	10.544	5.737	4.111
Profit (loss), attributable to non-controlling interests		367	218	136	83
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		7,14660000	4,78330000	2,60300000	1,86510000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025	Current Period 3 Months 01.07.2026 - 30.09.2026	Previous Period 3 Months 01.07.2025 - 30.09.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		16.118	10.762		
OTHER COMPREHENSIVE INCOME		306	0		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		101	63		
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		43	27		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		83	57		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-25	-21		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		205	-63		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-484	215		
Income (Loss) Related with Cash Flow Hedges		778	-305		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-89	27		
TOTAL COMPREHENSIVE INCOME (LOSS)		16.424	10.762		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025
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		17.976	5.842
Interest Received		147.433	130.159
Interest Paid		-101.080	-104.093
Dividends received		82	50
Fees and Commissions Received		29.081	22.365
Other Gains		4.125	7.536
Collections from Previously Written Off Loans and Other Receivables		4.754	2.976
Cash Payments to Personnel and Service Suppliers		-18.043	-13.472
Taxes Paid		-5.656	-3.740
Other		-42.720	-35.939
Changes in Operating Assets and Liabilities Subject to Banking Operations		-37.292	3.719
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		2.581	-1.461
Net (Increase) Decrease in Due From Banks		-295	-207
Net (Increase) Decrease in Loans		-97.030	-63.478
Net (Increase) Decrease in Other Assets		-10.649	-29.996
Net Increase (Decrease) in Bank Deposits		328	12.815
Net Increase (Decrease) in Other Deposits		43.836	57.958
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		10.469	18.376
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		13.468	9.712
Net Cash Provided From Banking Operations		-19.316	9.561
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-335	12.678
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		-148	-439
Cash Obtained from Tangible and Intangible Asset Sales		11	222
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-21.538	-21.142
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		22.591	26.137
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		395	9.814
Other		-1.646	-1.914
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		20.360	-2.062
Cash Obtained from Loans and Securities Issued		22.413	525
Cash Outflow Arised From Loans and Securities Issued		-750	-1.550
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.303	-1.037
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.809	-4.624
Net Increase (Decrease) in Cash and Cash Equivalents		3.518	15.553
Cash and Cash Equivalents at Beginning of the Period		110.127	95.873
Cash and Cash Equivalents at End of the Period		113.645	111.426

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

Presentation Currency	1.000.000 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 01.01.2025 - 30.09.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.204**	**3**	**0**	**389**	**149**	**-768**	**61**	**0**	**-539**	**-55**	**33.710**	**12.357**	**0**	**47.511**	**256**	**47.767**
	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		2.204	3	0	389	149	-768	61	0	-539	-55	33.710	12.357	0	47.511	256	47.767
	Total Comprehensive Income (Loss)		0	0	0	0	0	19	44	0	150	-213	0	0	10.544	10.544	218	10.762
	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	1	0	0	0	0	0	-1	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	12.357	-12.357	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	12.357	-12.357	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		**2.204**	**3**	**0**	**389**	**150**	**-749**	**105**	**0**	**-389**	**-268**	**46.066**	**0**	**10.544**	**58.055**	**474**	**58.529**
Current Period 01.01.2026 - 30.09.2026	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.204**	**3**	**0**	**389**	**150**	**-751**	**123**	**0**	**-180**	**-463**	**46.066**	**16.075**	**0**	**63.616**	**569**	**64.185**
	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		2.204	3	0	389	150	-751	123	0	-180	-463	46.066	16.075	0	63.616	569	64.185
	Total Comprehensive Income (Loss)		0	0	0	0	0	31	70	0	-340	545	0	0	15.751	16.057	367	16.424
	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	29	0	0	0	0	0	-29	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	16.075	-16.075	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	16.075	-16.075	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		**2.204**	**3**	**0**	**389**	**179**	**-720**	**193**	**0**	**-520**	**82**	**62.112**	**0**	**15.751**	**79.673**	**936**	**80.609**