Date and time of publication on KAP: 03.11.2026 18:55:29
https://www.kap.org.tr/en/Bildirim/1691899

KAMUYU AYDINLATMA PLATFORMU

ALTERNATİFBANK A.Ş.
Bank Financial Report
Unconsolidated
2026 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL TABLOLARA İLİŞKİN SINIRLI DENETİM RAPORU

Alternatifbank A.Ş. Yönetim Kurulu'na

Giriş

Alternatifbank A.Ş.' nin ("Banka") 30 Eylül 2026 tarihli ilişikteki konsolide olmayan bilançosunun 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 konsolide olmayan finansal tabloların 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal tablolara 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 tablolara 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 tabloların 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 tabloların sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal tabloların, Alternatifbank A.Ş.'nin 30 Eylül 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatına uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

3 Kasım 2026

İstanbul, Türkiye

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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)		15.462	34.435	49.897	10.850	24.088	34.938
Cash and cash equivalents		5.772	26.081	31.853	8.108	19.181	27.289
Cash and Cash Balances at Central Bank	I-a	5.772	14.677	20.449	8.110	12.076	20.186
Banks	I-ç	3	11.404	11.407	1	6.248	6.249
Receivables From Money Markets						857	857
Allowance for Expected Losses (-)		-3		-3	-3		-3
Financial assets at fair value through profit or loss		164	169	333	2	5	7
Public Debt Securities		164	169	333	2	5	7
Equity instruments							0
Other Financial Assets							0
Financial Assets at Fair Value Through Other Comprehensive Income	I-e	9.386	2.446	11.832	2.660	3.341	6.001
Public Debt Securities		9.244	2.446	11.690	2.491	3.341	5.832
Equity instruments		19		19	19		19
Other Financial Assets		123		123	150		150
Derivative financial assets		140	5.739	5.879	80	1.561	1.641
Derivative Financial Assets At Fair Value Through Profit Or Loss	I-c	120	5.739	5.859	78	1.561	1.639
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	I-j	20		20	2		2
FINANCIAL ASSETS AT AMORTISED COST (Net)		48.863	41.307	90.170	38.287	38.890	77.177
Loans	I-f	42.339	33.958	76.297	33.445	30.310	63.755
Receivables From Leasing Transactions	I-i						0
Factoring Receivables		2.684		2.684	1.494		1.494
Other Financial Assets Measured at Amortised Cost	I-g	4.503	7.751	12.254	3.908	8.890	12.798
Public Debt Securities		2.174	7.751	9.925	1.945	8.890	10.835
Other Financial Assets		2.329		2.329	1.963		1.963
Allowance for Expected Credit Losses (-)		-663	-402	-1.065	-560	-310	-870
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	389		389	476	0	476
Held for Sale		389		389	476		476
Non-Current Assets From Discontinued Operations							0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.324		1.324	1.089	0	1.089
Investments in Associates (Net)	I-ğ				0	0	0

Associates Accounted for Using Equity Method							0
Unconsolidated Associates							0
Investments in Subsidiaries (Net)	I-h	1.324		1.324	1.089	0	1.089
Unconsolidated Financial Subsidiaries		1.324		1.324	1.089		1.089
Unconsolidated Non-Financial Subsidiaries							0
Jointly Controlled Partnerships (JointVentures) (Net)	I-ı				0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method							0
Unconsolidated Jointly Controlled Partnerships							0
TANGIBLE ASSETS (Net)	I-k	1.104		1.104	937		937
INTANGIBLE ASSETS AND GOODWILL (Net)	I-l	908		908	648	0	648
Goodwill							0
Other		908		908	648		648
INVESTMENT PROPERTY (Net)	I-m	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	115	0	115
DEFERRED TAX ASSET	I-n	449		449	452		452
OTHER ASSETS (Net)	I-ö	3.806	11	3.817	2.644	7	2.651
TOTAL ASSETS		**72.305**	**75.753**	**148.058**	**55.498**	**62.985**	**118.483**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	32.210	27.076	59.286	27.695	16.745	44.440
LOANS RECEIVED	II-c	49	43.426	43.475	146	37.032	37.178
MONEY MARKET FUNDS		7.811	8.106	15.917	2.513	11.525	14.038
MARKETABLE SECURITIES (Net)	II-c	0	0	0	0	0	0
Bills				0			0
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		0	0	0	0	0	0
Funds from Credit Customers				0			0
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES		108	5.779	5.887	115	1.583	1.698
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-b	83	5.779	5.862	59	1.583	1.642
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-e	25		25	56		56
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	II-d	38	787	825	50	710	760
PROVISIONS	II-f	269	43	312	307	101	408
Provision for Restructuring				0			0
Reserves for Employee Benefits		78		78	55		55
Insurance Technical Reserves (Net)				0			0
Other provisions		191	43	234	252	101	353
CURRENT TAX LIABILITIES	II-g	585		585	384		384
DEFERRED TAX LIABILITY				0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-ğ	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	II-h	0	9.932	9.932	0	8.799	8.799
Loans				0			0

Other Debt Instruments			9.932	9.932		8.799	8.799
OTHER LIABILITIES	II-ç	1.450	727	2.177	1.295	476	1.771
EQUITY	II-ı	9.777	-115	9.662	9.014	-7	9.007
Issued capital		2.214		2.214	2.214		2.214
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums				0			0
Share Cancellation Profits				0			0
Other Capital Reserves				0			0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-53		-53	-47		-47
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-619	-115	-734	-590	-7	-597
Profit Reserves		7.470	0	7.470	3.917	0	3.917
Legal Reserves		424		424	250		250
Statutory Reserves				0			0
Extraordinary Reserves		6.963		6.963	3.667		3.667
Other Profit Reserves		83		83			0
Profit or Loss		765	0	765	3.520	0	3.520
Prior Years' Profit or Loss		-33		-33	1.685		1.685
Current Period Net Profit Or Loss		798		798	1.835		1.835
Non-controlling Interests				0			0
Total equity and liabilities		**52.297**	**95.761**	**148.058**	**41.519**	**76.964**	**118.483**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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		72.291	149.251	221.542	60.149	140.465	200.614
GUARANTIES AND WARRANTIES	III-a-3,i	25.096	18.019	43.115	25.385	20.466	45.851
Letters of Guarantee	III-a-2,ii	13.351	3.789	17.140	18.222	7.670	25.892
Guarantees Subject to State Tender Law		22	2	24	32	1	33
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		13.329	3.787	17.116	18.190	7.669	25.859
Bank Acceptances	III-a-2,i	0	4.729	4.729	0	3.694	3.694
Import Letter of Acceptance			927	927		273	273
Other Bank Acceptances			3.802	3.802		3.421	3.421
Letters of Credit	III-a-2,i	0	7.112	7.112	0	7.179	7.179
Documentary Letters of Credit			7.112	7.112		7.179	7.179
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees	III-a-2,i		2.389	2.389		1.923	1.923
Other Collaterals		11.745		11.745	7.163		7.163
COMMITMENTS		2.094	2.468	4.562	3.385	2.420	5.805
Irrevocable Commitments		2.094	2.468	4.562	3.385	2.420	5.805
Forward Asset Purchase Commitments		581	2.468	3.049	2.068	2.420	4.488
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments	III-a-1	933		933	799		799
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		144		144	127		127
Tax and Fund Liabilities Arised from Export Commitments		4		4	4		4
Commitments for Credit Card Limits		166		166	160		160
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments		266		266	227		227
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS	III-b	45.101	128.764	173.865	31.379	117.579	148.958
Derivative Financial Instruments Held For Hedging		8.000	0	8.000	5.700	0	5.700
Fair Value Hedges				0			0
Cash Flow Hedges		8.000		8.000	5.700		5.700
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		37.101	128.764	165.865	25.679	117.579	143.258
Forward Foreign Currency Buy or Sell Transactions		8.619	8.880	17.499	7.997	9.575	17.572
Forward Foreign Currency Buying Transactions		751	7.671	8.422	444	7.848	8.292
Forward Foreign Currency Sale Transactions		7.868	1.209	9.077	7.553	1.727	9.280
Currency and Interest Rate Swaps		7.295	34.333	41.628	4.938	25.249	30.187
Currency Swap Buy Transactions			12.220	12.220		6.661	6.661
Currency Swap Sell Transactions		7.295	5.169	12.464	4.938	1.742	6.680
Interest Rate Swap Buy Transactions			8.472	8.472		8.423	8.423
Interest Rate Swap Sell Transactions			8.472	8.472		8.423	8.423
Currency, Interest Rate and Securities Options		15.082	71.919	87.001	12.744	67.944	80.688
Currency Options Buy Transactions		7.800	35.731	43.531	6.688	33.717	40.405
Currency Options Sell Transactions		7.282	36.188	43.470	6.056	34.227	40.283
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		6.105	5.866	11.971	0	0	0
Currency Futures Buy Transactions			5.866	5.866			0
Currency Futures Sell Transactions		6.105		6.105			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other			7.766	7.766		14.811	14.811
CUSTODY AND PLEDGES RECEIVED		179.665	256.764	436.429	163.828	233.289	397.117
ITEMS HELD IN CUSTODY		21.914	9.751	31.665	20.720	11.017	31.737
Customer Fund and Portfolio Balances		19.392		19.392	17.299		17.299
Securities Held in Custody		879	7.442	8.321	962	9.934	10.896
Cheques Received for Collection		1.306	46	1.352	1.636	27	1.663
Commercial Notes Received for Collection		56		56	75		75
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody		281	2.263	2.544	748	1.056	1.804
Custodians				0			0
PLEDGED ITEMS		157.733	246.264	403.997	143.077	221.616	364.693
Securities		2.165		2.165	1.568		1.568
Guarantee Notes		91.011	93.611	184.622	79.066	85.964	165.030
Commodity		841	725	1.566	916	1.120	2.036
Warrant				0			0
Real Estate		38.632	142.781	181.413	39.320	127.498	166.818
Other Pledged Items		25.084	9.147	34.231	22.207	7.034	29.241

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		18	749	767	31	656	687
TOTAL OFF-BALANCE SHEET ACCOUNTS		**251.956**	**406.015**	**657.971**	**223.977**	**373.754**	**597.731**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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-a	20.188	14.643	7.187	5.457
Interest Income on Loans		14.727	10.650	5.239	4.026
Interest Income on Reserve Deposits		1.193	1.083	425	437
Interest Income on Banks		577	656	150	221
Interest Income on Money Market Placements		335	140	158	60
Interest Income on Marketable Securities Portfolio		3.169	1.987	1.199	665
Financial Assets At Fair Value Through Profit Loss		37	17	15	7
Financial Assets At Fair Value Through Other Comprehensive Income		1.895	886	773	282
Financial Assets Measured at Amortised Cost		1.237	1.084	411	376
Other Interest Income		187	127	16	48
INTEREST EXPENSES (-)	IV-b	-14.040	-12.337	-4.970	-4.371
Interest Expenses on Deposits		-9.843	-9.074	-3.499	-3.234
Interest Expenses on Funds Borrowed		-2.368	-1.639	-809	-601
Interest Expenses on Money Market Funds		-1.768	-1.522	-642	-502
Interest Expenses on Securities Issued			-58		-17
Lease Interest Expenses		-57	-20	-19	-13
Other Interest Expense		-4	-24	-1	-4
NET INTEREST INCOME OR EXPENSE		6.148	2.306	2.217	1.086
NET FEE AND COMMISSION INCOME OR EXPENSES		483	562	195	169
Fees and Commissions Received		680	684	265	219
From Noncash Loans		316	274	117	107
Other	IV-i	364	410	148	112
Fees and Commissions Paid (-)		-197	-122	-70	-50
Paid for Noncash Loans		-1			
Other	IV-i	-196	-122	-70	-50
DIVIDEND INCOME	IV-c	8			
TRADING INCOME OR LOSS (Net)	IV-ç	-2.697	-526	-1.254	-424
Gains (Losses) Arising from Capital Markets Transactions		11	10	15	8
Gains (Losses) Arising From Derivative Financial Transactions		-1.307	783	-538	189
Foreign Exchange Gains or Losses		-1.401	-1.319	-731	-621
OTHER OPERATING INCOME	IV-d	824	1.914	127	726
GROSS PROFIT FROM OPERATING ACTIVITIES		4.766	4.256	1.285	1.557
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-787	-555	-67	-297
OTHER ALLOWANCE EXPENSES (-)	IV-e	-6	-66	-2	-57
PERSONNEL EXPENSES (-)	IV-f	-1.382	-1.010	-470	-312
OTHER OPERATING EXPENSES (-)	IV-f	-1.825	-1.239	-749	-486
NET OPERATING INCOME (LOSS)		766	1.386	-3	405
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		253	192	79	90
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	1.019	1.578	76	495
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-ğ	-221	-66	11	-45
Current Tax Provision		-167	-38	-45	-48
Expense Effect of Deferred Tax		-54	-28	56	3
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-h	798	1.512	87	450
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-ı	798	1.512	87	450
Profit (Loss) Attributable to Group	IV-ı	798	1.512	87	450
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	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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)		798	1.512		
OTHER COMPREHENSIVE INCOME		-143	-1.862		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-6	-1.906		
Gains (Losses) on Revaluation of Property, Plant and Equipment			-1.715		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-9	-6		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss			2		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3	-187		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-137	44		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-227	104		
Income (Loss) Related with Cash Flow Hedges		42	-42		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		48	-18		
TOTAL COMPREHENSIVE INCOME (LOSS)		655	-350		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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		-2.233	-5.252
Interest Received		19.210	13.821
Interest Paid		-14.160	-12.062
Dividends received		8	
Fees and Commissions Received		904	792
Other Gains		816	1.402
Collections from Previously Written Off Loans and Other Receivables		55	130
Cash Payments to Personnel and Service Suppliers		-1.403	-953
Taxes Paid		-476	-503
Other		-7.187	-7.879
Changes in Operating Assets and Liabilities Subject to Banking Operations		7.079	9.967
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-308	-52
Net (Increase) Decrease in Due From Banks		-2.308	-2.218
Net (Increase) Decrease in Loans		-10.955	-16.841
Net (Increase) Decrease in Other Assets		3.637	988
Net Increase (Decrease) in Bank Deposits		1.431	-551
Net Increase (Decrease) in Other Deposits		12.517	8.344
Net Increase (Decrease) in Funds Borrowed		4.736	14.873
Net Increase (Decrease) Other Liabilities		-1.671	5.424
Net Cash Provided From Banking Operations		4.846	4.715
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.261	39
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			-90
Cash Paid For Tangible And Intangible Asset Purchases		-724	-971
Cash Obtained from Tangible and Intangible Asset Sales		53	2.924
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.820	-1.757
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		439	-55
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.738	-1.342
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.529	1.330
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-87	-2.856
Cash Obtained from Loans and Securities Issued		9.315	
Cash Outflow Arised From Loans and Securities Issued		-9.315	-2.647
Payments of lease liabilities		-87	-209
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.759	2.692
Net Increase (Decrease) in Cash and Cash Equivalents		2.257	4.590
Cash and Cash Equivalents at Beginning of the Period		20.330	11.843
Cash and Cash Equivalents at End of the Period		22.587	16.433

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

Presentation Currency	1.000.000 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
				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)	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		**2.214**	**1.904**	**-48**	**3**	**-628**	**-3**	**-631**	**3.353**	**-35**	**536**	**7.296**	**0**	**7.296**
	Adjustments Related to TMS 8					0			0					0	
	Effect Of Corrections					0			0					0	
	Effect Of Changes In Accounting Policy					0			0					0	
	Adjusted Beginning Balance		2.214	1.904	-48	3	-628	-3	-631	3.353	-35	536	7.296	0	7.296
	Total Comprehensive Income (Loss)			-1.904	-4	2	73	-29	44			1.512	-350	0	-350
	Capital Increase in Cash	II-ı				0			0					0	
	Capital Increase Through Internal Reserves					0			0					0	
	Issued Capital Inflation Adjustment Difference					0			0					0	
	Convertible Bonds					0			0					0	
	Subordinated Debt					0			0					0	
	Increase (decrease) through other changes, equity					0			0	28	1.720		1.748	0	1.748
	Profit Distributions					0			0	536		-536		0	
	Dividends Paid					0			0					0	
	Transfers To Reserves					0			0	536		-536		0	
	Other					0			0					0	
	Equity at end of period		**2.214**		**-52**	**5**	**-555**	**-32**	**-587**	**3.917**	**1.685**	**1.512**	**8.694**	**0**	**8.694**
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		**2.214**	**-52**	**5**	**-47**	**-558**	**-39**	**-597**	**3.917**	**1.685**	**1.835**	**9.007**	**0**	**9.007**
	Adjustments Related to TMS 8					0			0					0	
	Effect Of Corrections					0			0					0	
	Effect Of Changes In Accounting Policy					0			0					0	
	Adjusted Beginning Balance		2.214	-52	5	-47	-558	-39	-597	3.917	1.685	1.835	9.007	0	9.007
	Total Comprehensive Income (Loss)			-6	-6		-166	29	-137			798	655	0	655
	Capital Increase in Cash	II-ı				0			0					0	
	Capital Increase Through Internal Reserves					0			0					0	
	Issued Capital Inflation Adjustment Difference					0			0					0	
	Convertible Bonds					0			0					0	
	Subordinated Debt					0			0					0	
	Increase (decrease) through other changes, equity					0			0					0	
	Profit Distributions					0			0	3.553	-1.718	-1.835		0	
	Dividends Paid					0			0					0	
	Transfers To Reserves					0			0	3.553	-1.718	-1.835		0	
	Other					0			0					0	
	Equity at end of period		**2.214**	**-58**	**5**	**-53**	**-724**	**-10**	**-734**	**7.470**	**-33**	**798**	**9.662**	**0**	**9.662**