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KAMUYU AYDINLATMA PLATFORMU

ALTERNATİFBANK A.Ş.
Bank Financial Report
Consolidated
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 FİNANSAL TABLOLARA İLİŞKİ SINIRLI DENETİM RAPORU

Alternatifbank A.Ş. Yönetim Kurulu'na

Giriş

Alternatifbank 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. Banka yönetimi, söz konusu ara dönem konsolide 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 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 finansal tabloların, Alternatifbank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 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 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 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	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)		15.879	34.725	50.604	10.992	24.096	35.088
Cash and cash equivalents		5.905	26.371	32.276	8.202	19.190	27.392
Cash and Cash Balances at Central Bank	I-a	5.772	14.677	20.449	8.110	12.077	20.187
Banks	I-ç	136	11.694	11.830	95	6.256	6.351
Receivables From Money Markets				0		857	857
Allowance for Expected Losses (-)		-3		-3	-3		-3
Financial assets at fair value through profit or loss		536	169	705	157	5	162
Public Debt Securities		163	169	332	2	5	7
Equity instruments				0			0
Other Financial Assets		373		373	155		155
Financial Assets at Fair Value Through Other Comprehensive Income	I-e	9.297	2.446	11.743	2.538	3.340	5.878
Public Debt Securities		9.277	2.446	11.723	2.518	3.340	5.858
Equity instruments		20		20	20		20
Other Financial Assets				0			0
Derivative financial assets	I-c	141	5.739	5.880	95	1.561	1.656
Derivative Financial Assets At Fair Value Through Profit Or Loss		121	5.739	5.860	93	1.561	1.654
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	I-j	20		20	2		2
FINANCIAL ASSETS AT AMORTISED COST (Net)		51.208	49.260	100.468	40.003	45.241	85.244
Loans	I-f	42.054	33.958	76.012	33.105	30.157	63.262
Receivables From Leasing Transactions	I-i	2.677	8.065	10.742	2.092	6.617	8.709
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	3.909	8.889	12.798
Public Debt Securities		2.174	7.751	9.925	1.946	8.889	10.835
Other Financial Assets		2.329		2.329	1.963		1.963
Allowance for Expected Credit Losses (-)		-710	-514	-1.224	-597	-422	-1.019
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	411	0	411	527	0	527
Held for Sale		411		411	527		527
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	I-ğ	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	I-h	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)	I-ı	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)	I-k	1.222		1.222	1.019		1.019
INTANGIBLE ASSETS AND GOODWILL (Net)	I-l	942	0	942	680	0	680
Goodwill		21		21	21		21
Other		921		921	659		659
INVESTMENT PROPERTY (Net)	I-m			0			0
CURRENT TAX ASSETS				0	115		115
DEFERRED TAX ASSET	I-n	481		481	483		483
OTHER ASSETS (Net)	I-ö	5.229	141	5.370	4.199	103	4.302
TOTAL ASSETS		**75.372**	**84.126**	**159.498**	**58.018**	**69.440**	**127.458**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	32.199	26.944	59.143	27.676	16.557	44.233
LOANS RECEIVED	II-c	148	51.177	51.325	675	42.670	43.345
MONEY MARKET FUNDS		8.243	8.106	16.349	2.748	11.525	14.273
MARKETABLE SECURITIES (Net)	II-c	1.326	0	1.326	1.043	0	1.043
Bills		1.326		1.326	1.043		1.043
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	5.778	5.886	116	1.582	1.698
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-b	83	5.778	5.861	60	1.582	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	856	894	50	773	823
PROVISIONS	II-f	295	44	339	333	101	434
Provision for Restructuring				0			0
Reserves for Employee Benefits		87		87	60		60
Insurance Technical Reserves (Net)				0			0
Other provisions		208	44	252	273	101	374
CURRENT TAX LIABILITIES	II-g	719		719	535		535
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	2.644	1.274	3.918	2.364	947	3.311
EQUITY	II-ı	9.782	-115	9.667	8.971	-7	8.964
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		7.463	0	7.463	3.911	0	3.911
Legal Reserves		421		421	248		248
Statutory Reserves				0			0
Extraordinary Reserves		6.959		6.959	3.663		3.663
Other Profit Reserves		83		83			0
Profit or Loss		777	0	777	3.483	0	3.483
Prior Years' Profit or Loss		-69		-69	1.666		1.666
Current Period Net Profit Or Loss		846		846	1.817		1.817
Non-controlling Interests	II-i			0			0
Total equity and liabilities		**55.502**	**103.996**	**159.498**	**44.511**	**82.947**	**127.458**

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		73.616	151.117	224.733	61.681	142.555	204.236
GUARANTIES AND WARRANTIES	III-a-3,i	25.716	18.043	43.759	25.725	20.632	46.357
Letters of Guarantee	III-a-2,ii	13.971	3.788	17.759	18.562	7.670	26.232
Guarantees Subject to State Tender Law		22	2	24	32	1	33
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		13.949	3.786	17.735	18.530	7.669	26.199
Bank Acceptances	III-a-2,i	0	4.729	4.729	0	3.693	3.693
Import Letter of Acceptance			927	927		273	273
Other Bank Acceptances			3.802	3.802		3.420	3.420
Letters of Credit	III-a-2,i	0	7.137	7.137	0	7.346	7.346
Documentary Letters of Credit			7.112	7.112		7.179	7.179
Other Letters of Credit			25	25		167	167
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			2.389	2.389		1.923	1.923
Other Collaterals		11.745		11.745	7.163		7.163
COMMITMENTS		2.567	4.210	6.777	3.707	3.984	7.691
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		473	1.742	2.215	322	1.564	1.886
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments		473	1.742	2.215	322	1.564	1.886
DERIVATIVE FINANCIAL INSTRUMENTS	III-b	45.333	128.864	174.197	32.249	117.939	150.188
Derivative Financial Instruments Held For Hedging		8.116	0	8.116	6.135	0	6.135
Fair Value Hedges				0			0
Cash Flow Hedges		8.116		8.116	6.135		6.135
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		37.217	128.864	166.081	26.114	117.939	144.053
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		7.411	34.433	41.844	5.374	25.606	30.980
Currency Swap Buy Transactions			12.220	12.220		6.661	6.661
Currency Swap Sell Transactions		7.295	5.169	12.464	4.939	1.740	6.679
Interest Rate Swap Buy Transactions		116	8.572	8.688	435	8.782	9.217
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	12.743	67.944	80.687
Currency Options Buy Transactions		7.799	35.731	43.530	6.688	33.717	40.405
Currency Options Sell Transactions		7.283	36.188	43.471	6.055	34.227	40.282
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		14.814	14.814
CUSTODY AND PLEDGES RECEIVED		210.014	362.178	572.192	188.367	292.332	480.699
ITEMS HELD IN CUSTODY		42.936	91.877	134.813	38.313	52.490	90.803
Customer Fund and Portfolio Balances		20.260		20.260	18.284		18.284
Securities Held in Custody		2.074	7.442	9.516	1.748	9.935	11.683
Cheques Received for Collection		1.306	65	1.371	1.636	40	1.676
Commercial Notes Received for Collection		56	2	58	76	1	77
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody		19.240	84.368	103.608	16.569	42.514	59.083
Custodians				0			0
PLEDGED ITEMS		167.060	269.553	436.613	150.023	239.186	389.209
Securities		2.165		2.165	1.568		1.568
Guarantee Notes		100.339	116.900	217.239	86.012	103.534	189.546
Commodity		841	725	1.566	916	1.120	2.036
Warrant				0			0
Real Estate		38.631	142.781	181.412	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	748	766	31	656	687
TOTAL OFF-BALANCE SHEET ACCOUNTS		**283.630**	**513.295**	**796.925**	**250.048**	**434.887**	**684.935**

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-a	21.463	15.485	7.651	5.771
Interest Income on Loans		14.688	10.585	5.230	4.007
Interest Income on Reserve Deposits		1.193	1.083	425	437
Interest Income on Banks		615	690	164	233
Interest Income on Money Market Placements		335	140	158	59
Interest Income on Marketable Securities Portfolio		3.258	1.997	1.237	671
Financial Assets At Fair Value Through Profit Loss		126	27	53	13
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
Finance Leasing Interest Income		1.117	824	399	301
Other Interest Income		257	166	38	63
INTEREST EXPENSES (-)	IV-b	-14.843	-12.868	-5.276	-4.565
Interest Expenses on Deposits		-9.838	-9.070	-3.497	-3.232
Interest Expenses on Funds Borrowed		-2.720	-2.011	-949	-733
Interest Expenses on Money Market Funds		-1.872	-1.535	-685	-507
Interest Expenses on Securities Issued		-352	-209	-125	-76
Lease Interest Expenses		-57	-19	-19	-13
Other Interest Expense		-4	-24	-1	-4
NET INTEREST INCOME OR EXPENSE		6.620	2.617	2.375	1.206
NET FEE AND COMMISSION INCOME OR EXPENSES		593	627	230	196
Fees and Commissions Received		822	761	319	251
From Noncash Loans		316	273	117	107
Other	IV-i	506	488	202	144
Fees and Commissions Paid (-)		-229	-134	-89	-55
Paid for Noncash Loans		-5	-2	-1	
Other	IV-i	-224	-132	-88	-55
DIVIDEND INCOME	IV-c	1	1		
TRADING INCOME OR LOSS (Net)	IV-ç	-2.593	-434	-1.221	-398
Gains (Losses) Arising from Capital Markets Transactions		11	15	15	7
Gains (Losses) Arising From Derivative Financial Transactions		-1.278	756	-537	194
Foreign Exchange Gains or Losses		-1.326	-1.205	-699	-599
OTHER OPERATING INCOME	IV-d	898	1.929	209	743
GROSS PROFIT FROM OPERATING ACTIVITIES		5.519	4.740	1.593	1.747
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-799	-581	-74	-304
OTHER ALLOWANCE EXPENSES (-)	IV-e	-6	-66	-2	-57
PERSONNEL EXPENSES (-)	IV-f	-1.571	-1.130	-535	-355
OTHER OPERATING EXPENSES (-)	IV-f	-1.967	-1.321	-803	-519
NET OPERATING INCOME (LOSS)		1.176	1.642	179	512
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0		0	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	1.176	1.642	179	512
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-ğ	-330	-150	-24	-87
Current Tax Provision		-278	-132	-92	-92
Expense Effect of Deferred Tax					23
Income Effect of Deferred Tax		-52	-18	68	-18
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-h	846	1.492	155	425
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		846	1.492	155	425

Profit (Loss) Attributable to Group	IV-ı	846	1.492	155	425
Profit (loss), attributable to non-controlling interests	IV-i	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	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)		846	1.492		
OTHER COMPREHENSIVE INCOME		-143	-1.861		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-6	-1.905		
Gains (Losses) on Revaluation of Property, Plant and Equipment			-1.726		
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	-175		
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		-226	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		47	-18		
TOTAL COMPREHENSIVE INCOME (LOSS)		703	-369		

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		-2.260	-1.443
Interest Received		19.952	9.788
Interest Paid		-14.905	-8.671
Dividends received		1	1
Fees and Commissions Received		1.046	554
Other Gains		889	1.140
Collections from Previously Written Off Loans and Other Receivables		105	609
Cash Payments to Personnel and Service Suppliers		-1.475	-842
Taxes Paid		-384	-702
Other		-7.489	-3.320
Changes in Operating Assets and Liabilities Subject to Banking Operations		7.100	1.219
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss			-15
Net (Increase) Decrease in Due From Banks		-593	-736
Net (Increase) Decrease in Loans		-1.629	-5.281
Net (Increase) Decrease in Other Assets		-13.237	-1.445
Net Increase (Decrease) in Bank Deposits		3.537	-39
Net Increase (Decrease) in Other Deposits		1.431	5.720
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		12.582	
Net Increase (Decrease) in Funds Borrowed		6.419	-3.127
Net Increase (Decrease) Other Liabilities		-1.410	6.142
Net Cash Provided From Banking Operations		4.840	-224
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.299	514
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		-754	-219
Cash Obtained from Tangible and Intangible Asset Sales		53	83
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.820	-8
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		431	-116
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.738	-73
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.529	847
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		196	-279
Cash Obtained from Loans and Securities Issued		9.598	885
Cash Outflow Arised From Loans and Securities Issued		-9.315	-1.135
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-87	-29
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.786	1.678
Net Increase (Decrease) in Cash and Cash Equivalents		2.523	1.689
Cash and Cash Equivalents at Beginning of the Period		20.370	9.652
Cash and Cash Equivalents at End of the Period		22.893	11.341

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	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		**2.214**	**1.903**	**-48**	**3**	**1.858**	**0**	**-628**	**-3**	**-631**	**3.347**	**-12**	**495**	**7.271**	**7.271**
	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	1.903	-48	3	1.858	0	-628	-3	-631	3.347	-12	495	7.271	7.271
	Total Comprehensive Income (Loss)			-1.903	-4	2	-1.905	0	73	-29	44			1.492	-369	-369
	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					0
	Profit Distributions						0	0			0		1.747		1.747	1.747
	Dividends Paid						0	0			0	564	-69	-495		0
	Transfers To Reserves						0	0			0					0
	Other						0	0			0	564	-69	-495		0
	Equity at end of period		**2.214**	**0**	**-52**	**5**	**-47**	**0**	**-555**	**-32**	**-587**	**3.911**	**1.666**	**1.492**	**8.649**	**8.649**
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**	**0**	**-558**	**-39**	**-597**	**3.911**	**1.666**	**1.817**	**8.964**	**8.964**
	Adjustments Related to TMS 8					0	0			0						0
	Effect Of Corrections					0	0			0						0
	Effect Of Changes In Accounting Policy					0	0			0						0
	Adjusted Beginning Balance		2.214	-52	5	-47	0	-558	-39	-597	3.911	1.666	1.817	8.964	8.964
	Total Comprehensive Income (Loss)			-6		-6	0	-166	29	-137			846	703	703
	Capital Increase in Cash	II-ı				0	0			0						0
	Capital Increase Through Internal Reserves					0	0			0						0
	Issued Capital Inflation Adjustment Difference					0	0			0						0
	Convertible Bonds					0	0			0						0
	Subordinated Debt					0	0			0						0
	Increase (decrease) through other changes, equity					0	0			0						0
	Profit Distributions					0	0			0	3.552	-1.735	-1.817			0
	Dividends Paid					0	0			0						0
	Transfers To Reserves					0	0			0	3.552	-1.735	-1.817			0
	Other					0	0			0						0
	Equity at end of period		**2.214**	**-58**	**5**	**-53**	**0**	**-724**	**-10**	**-734**	**7.463**	**-69**	**846**	**9.667**	**9.667**