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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
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 OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") 30 Eylül 2026 tarihli ilişikteki konsolide olmayan bilançosu ile aynı tarihte sona eren dokuz aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu 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 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 olmayan 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.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Eylül 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle tamamı geçmiş yıllarda ayrılan ve cari dönemde iptal edilen 8,000 Milyon TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılık iptalinin etkilerini içermektedir. Ayrıca, Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.4 notunda belirtiği üzere, ilişikteki 30 Eylül 2026 tarihinde sona eren dokuz aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Eylül 2025 tarihinde sona eren dokuz aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu; 11,000 Milyon TL tutarında serbest karşılık iptalinden kaynaklanan geliri içermektedir.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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 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 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.

Damla Harman, SMMM

Sorumlu Denetçi

5 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)		816.603	738.906	1.555.509	760.734	807.268	1.568.002
Cash and cash equivalents	V-I-1	419.003	534.726	953.729	385.945	594.284	980.229
Cash and Cash Balances at Central Bank	V-I-1	417.006	413.087	830.093	385.949	511.217	897.166
Banks	V-I-3	0	121.843	121.843	0	83.153	83.153
Receivables From Money Markets		2.002	0	2.002	0	0	0
Allowance for Expected Losses (-)	V-I-16	-5	-204	-209	-4	-86	-90
Financial assets at fair value through profit or loss	V-I-2	25.224	1.723	26.947	8.038	1.475	9.513
Public Debt Securities		0	0	0	0	0	0
Equity instruments		963	1.723	2.686	850	1.475	2.325
Other Financial Assets		24.261	0	24.261	7.188	0	7.188
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	345.867	194.108	539.975	339.844	193.255	533.099
Public Debt Securities		345.321	194.012	539.333	339.461	193.169	532.630
Equity instruments		546	71	617	383	64	447
Other Financial Assets		0	25	25	0	22	22
Derivative financial assets		26.509	8.349	34.858	26.907	18.254	45.161
Derivative Financial Assets At Fair Value Through Profit Or Loss	V-I-2	26.509	8.349	34.858	26.907	18.254	45.161
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	V-I-11	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.856.313	1.515.596	4.371.909	2.358.502	1.211.203	3.569.705
Loans	V-I-5	2.336.889	1.372.309	3.709.198	1.904.897	1.107.556	3.012.453
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	639.899	168.156	808.055	532.786	124.295	657.081
Public Debt Securities		639.899	167.606	807.505	532.786	123.818	656.604
Other Financial Assets		0	550	550	0	477	477
Allowance for Expected Credit Losses (-)		-120.475	-24.869	-145.344	-79.181	-20.648	-99.829
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	4.856	0	4.856	3.165	0	3.165
Held for Sale		4.856	0	4.856	3.165	0	3.165
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		47.768	5.959	53.727	53.696	5.407	59.103
Investments in Associates (Net)	V-I-7	23.379	0	23.379	24.074	0	24.074

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		23.379	0	23.379	24.074	0	24.074
Investments in Subsidiaries (Net)	V-I-8	24.389	5.959	30.348	29.622	5.407	35.029
Unconsolidated Financial Subsidiaries		19.981	5.959	25.940	25.216	5.407	30.623
Unconsolidated Non-Financial Subsidiaries		4.408	0	4.408	4.406	0	4.406
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-9	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)		69.545	952	70.497	59.206	190	59.396
INTANGIBLE ASSETS AND GOODWILL (Net)		1.551	0	1.551	1.452	0	1.452
Goodwill		0	0	0	0	0	0
Other		1.551	0	1.551	1.452	0	1.452
INVESTMENT PROPERTY (Net)	V-I-12	5.329	0	5.329	5.329	0	5.329
CURRENT TAX ASSETS		3.656	1	3.657	3.521	1	3.522
DEFERRED TAX ASSET	V-I-13	10.428	0	10.428	0	0	0
OTHER ASSETS (Net)	V-I-15	141.506	16.145	157.651	82.818	35.798	118.616
TOTAL ASSETS		**3.957.555**	**2.277.559**	**6.235.114**	**3.328.423**	**2.059.867**	**5.388.290**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	2.903.337	1.121.114	4.024.451	2.439.187	1.010.006	3.449.193
LOANS RECEIVED	V-II-3	86.752	610.758	697.510	61.226	402.703	463.929
MONEY MARKET FUNDS		157.830	282.084	439.914	212.855	212.967	425.822
MARKETABLE SECURITIES (Net)	V-II-3	2.990	262.710	265.700	905	310.928	311.833
Bills		2.990	0	2.990	905	0	905
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	262.710	262.710	0	310.928	310.928
FUNDS		3	0	3	3	0	3
Funds from Credit Customers		0	0	0	0	0	0
Other		3	0	3	3	0	3
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		2.394	19.600	21.994	2.029	5.090	7.119
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	V-II-2	2.394	19.600	21.994	2.029	5.090	7.119
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	V-II-6	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-5	9.282	22	9.304	7.442	0	7.442
PROVISIONS	V-II-7	19.026	282	19.308	24.367	245	24.612
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		16.987	0	16.987	14.785	0	14.785
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.039	282	2.321	9.582	245	9.827
CURRENT TAX LIABILITIES	V-II-8	21.683	32	21.715	27.821	29	27.850
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	240	240
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	V-II-10	14.748	128.612	143.360	13.694	114.604	128.298
Loans		0	0	0	0	0	0

Other Debt Instruments		14.748	128.612	143.360	13.694	114.604	128.298
OTHER LIABILITIES	V-II-4	212.171	22.668	234.839	160.206	59.362	219.568
EQUITY	V-II-11	354.226	2.790	357.016	314.236	8.145	322.381
Issued capital	V-II-11	9.916	0	9.916	9.916	0	9.916
Capital Reserves		51.687	1.504	53.191	49.936	1.364	51.300
Equity Share Premiums		45.589	0	45.589	45.589	0	45.589
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		6.098	1.504	7.602	4.347	1.364	5.711
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		53.342	240	53.582	60.338	218	60.556
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-5.350	1.046	-4.304	-4.997	6.563	1.566
Profit Reserves		199.043	0	199.043	126.079	0	126.079
Legal Reserves		22.605	0	22.605	15.367	0	15.367
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		175.536	0	175.536	108.956	0	108.956
Other Profit Reserves		902	0	902	1.756	0	1.756
Profit or Loss		45.588	0	45.588	72.964	0	72.964
Prior Years' Profit or Loss		48	0	48	2.914	0	2.914
Current Period Net Profit Or Loss		45.540	0	45.540	70.050	0	70.050
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**3.784.442**	**2.450.672**	**6.235.114**	**3.263.971**	**2.124.319**	**5.388.290**

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		2.652.865	3.230.997	5.883.862	2.253.570	2.687.284	4.940.854
GUARANTIES AND WARRANTIES	V-III-2	580.395	533.331	1.113.726	465.648	436.331	901.979
Letters of Guarantee	V-III-1	580.064	323.830	903.894	465.425	303.891	769.316
Guarantees Subject to State Tender Law		11.671	0	11.671	17.710	0	17.710
Guarantees Given for Foreign Trade Operations		32.566	162.140	194.706	29.687	176.237	205.924
Other Letters of Guarantee		535.827	161.690	697.517	418.028	127.654	545.682
Bank Acceptances		4	10.018	10.022	4	6.170	6.174
Import Letter of Acceptance		0	2.247	2.247	0	1.764	1.764
Other Bank Acceptances	V-III-4	4	7.771	7.775	4	4.406	4.410
Letters of Credit	V-III-4	327	195.441	195.768	219	122.410	122.629
Documentary Letters of Credit		327	195.441	195.768	219	122.410	122.629
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	39	39	0	34	34
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	905	905	0	753	753
Other Collaterals		0	3.098	3.098	0	3.073	3.073
COMMITMENTS		1.767.433	1.002.444	2.769.877	1.531.318	663.434	2.194.752
Irrevocable Commitments	V-III-1	1.746.689	851.126	2.597.815	1.484.514	264.876	1.749.390
Forward Asset Purchase Commitments	V-III-1	237.855	851.126	1.088.981	114.154	264.876	379.030
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	V-III-1	546.308	0	546.308	505.161	0	505.161
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	22.894	0	22.894	19.430	0	19.430
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	903.023	0	903.023	810.922	0	810.922
Commitments for Credit Cards and Banking Services Promotions		1.069	0	1.069	3.412	0	3.412
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		35.540	0	35.540	31.435	0	31.435
Revocable Commitments		20.744	151.318	172.062	46.804	398.558	445.362
Revocable Loan Granting Commitments		20.744	151.318	172.062	46.804	398.558	445.362
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		305.037	1.695.222	2.000.259	256.604	1.587.519	1.844.123
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		305.037	1.695.222	2.000.259	256.604	1.587.519	1.844.123
Forward Foreign Currency Buy or Sell Transactions		71.948	87.833	159.781	17.468	28.177	45.645
Forward Foreign Currency Buying Transactions		33.442	46.402	79.844	8.697	14.150	22.847
Forward Foreign Currency Sale Transactions		38.506	41.431	79.937	8.771	14.027	22.798
Currency and Interest Rate Swaps		161.916	1.096.203	1.258.119	178.242	962.920	1.141.162
Currency Swap Buy Transactions		1.401	267.572	268.973	71.443	238.036	309.479
Currency Swap Sell Transactions		159.125	417.961	577.086	105.409	385.942	491.351
Interest Rate Swap Buy Transactions		695	205.335	206.030	695	169.471	170.166
Interest Rate Swap Sell Transactions		695	205.335	206.030	695	169.471	170.166
Currency, Interest Rate and Securities Options		70.145	70.507	140.652	59.866	55.400	115.266
Currency Options Buy Transactions		4.344	64.983	69.327	12.160	43.586	55.746
Currency Options Sell Transactions		65.801	5.524	71.325	47.706	11.814	59.520
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		1.028	440.679	441.707	1.028	541.022	542.050
CUSTODY AND PLEDGES RECEIVED		75.889.579	54.027.904	129.917.483	54.305.320	44.779.393	99.084.713
ITEMS HELD IN CUSTODY		638.863	467.083	1.105.946	465.409	434.417	899.826
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		193.183	298.704	491.887	158.431	288.832	447.263
Cheques Received for Collection		154.036	24.716	178.752	135.281	11.588	146.869
Commercial Notes Received for Collection		28.250	9.871	38.121	20.888	14.849	35.737
Other Assets Received for Collection		2	2	4	2	2	4
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	115.203	115.203	0	98.781	98.781
Custodians		263.392	18.587	281.979	150.807	20.365	171.172
PLEDGED ITEMS		9.681.399	4.500.372	14.181.771	7.709.183	3.238.109	10.947.292
Securities		2.300	6.392	8.692	3.618	5.758	9.376
Guarantee Notes		43.255	22.818	66.073	40.474	18.958	59.432
Commodity		737.516	101.879	839.395	641.352	84.894	726.246
Warrant		0	0	0	0	0	0
Real Estate		7.963.945	3.008.685	10.972.630	6.266.242	2.038.635	8.304.877
Other Pledged Items		931.565	1.359.902	2.291.467	756.934	1.089.693	1.846.627

Depositories Receiving Pledged Items		2.818	696	3.514	563	171	734
ACCEPTED BILL, GUARANTIES AND WARRANTEES		65.569.317	49.060.449	114.629.766	46.130.728	41.106.867	87.237.595
TOTAL OFF-BALANCE SHEET ACCOUNTS		**78.542.444**	**57.258.901**	**135.801.345**	**56.558.890**	**47.466.677**	**104.025.567**

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	V-IV-1	891.498	735.153	326.430	267.213
Interest Income on Loans	V-IV-1	596.594	479.387	214.218	173.728
Interest Income on Reserve Deposits		72.447	68.513	25.942	24.757
Interest Income on Banks	V-IV-1	1.371	1.008	530	350
Interest Income on Money Market Placements		5.770	13.057	1.548	3.936
Interest Income on Marketable Securities Portfolio	V-IV-1	210.109	170.451	82.643	63.400
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		91.961	94.628	34.315	31.639
Financial Assets Measured at Amortised Cost		118.148	75.823	48.328	31.761
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		5.207	2.737	1.549	1.042
INTEREST EXPENSES (-)	V-IV-2	-721.645	-649.092	-260.278	-230.130
Interest Expenses on Deposits	V-IV-2	-608.329	-541.151	-221.144	-191.259
Interest Expenses on Funds Borrowed	V-IV-2	-24.496	-18.287	-9.171	-6.655
Interest Expenses on Money Market Funds		-63.328	-68.409	-20.852	-24.334
Interest Expenses on Securities Issued	V-IV-2	-23.361	-19.734	-8.441	-7.326
Lease Interest Expenses		-1.560	-1.262	-487	-475
Other Interest Expense		-571	-249	-183	-81
NET INTEREST INCOME OR EXPENSE		169.853	86.061	66.152	37.083
NET FEE AND COMMISSION INCOME OR EXPENSES		67.965	53.320	26.265	20.604
Fees and Commissions Received		96.297	74.089	36.860	28.585
From Noncash Loans		7.123	5.133	2.617	1.917
Other		89.174	68.956	34.243	26.668
Fees and Commissions Paid (-)		-28.332	-20.769	-10.595	-7.981
Paid for Noncash Loans		0	0	0	0
Other		-28.332	-20.769	-10.595	-7.981
DIVIDEND INCOME		985	518	3	2
TRADING INCOME OR LOSS (Net)	V-IV-3	-22.817	8.983	-10.078	-1.206
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	3.275	6.113	757	1.216
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-31.082	-6.039	-12.813	-4.916
Foreign Exchange Gains or Losses	V-IV-3	4.990	8.909	1.978	2.494
OTHER OPERATING INCOME	V-IV-4	40.896	51.770	7.435	6.946
GROSS PROFIT FROM OPERATING ACTIVITIES		256.882	200.652	89.777	63.429
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-72.728	-63.347	-28.151	-16.453
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-164	-197	-50	131
PERSONNEL EXPENSES (-)		-47.696	-32.168	-16.828	-11.389
OTHER OPERATING EXPENSES (-)	V-IV-6	-75.001	-51.122	-23.065	-19.305
NET OPERATING INCOME (LOSS)		61.293	53.818	21.683	16.413
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	V-IV-7	61.293	53.818	21.683	16.413
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-15.753	-11.862	-6.251	-4.520
Current Tax Provision	V-IV-10	-23.320	-13.498	-73	764
Expense Effect of Deferred Tax	V-IV-10	-18.461	-25.152	-11.315	-11.523
Income Effect of Deferred Tax	V-IV-10	26.028	26.788	5.137	6.239
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	45.540	41.956	15.432	11.893
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 (+/-)		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	V-IV-11	45.540	41.956	15.432	11.893
Profit (Loss) Attributable to Group		45.540	41.956	15.432	11.893
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	4,59260000	4,23120000	1,55630000	1,19940000

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)		45.540	41.956		
OTHER COMPREHENSIVE INCOME		-12.844	308		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-6.974	857		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-44	-7		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-7.575	292		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		645	572		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-5.870	-549		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-8.387	-785		
Income (Loss) Related with Cash Flow Hedges		0	0		
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		2.517	236		
TOTAL COMPREHENSIVE INCOME (LOSS)		32.696	42.264		

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		226.153	147.952
Interest Received		828.817	677.408
Interest Paid		-718.950	-647.414
Dividends received		985	518
Fees and Commissions Received		82.019	61.175
Other Gains		38.921	51.743
Collections from Previously Written Off Loans and Other Receivables		21.181	15.406
Cash Payments to Personnel and Service Suppliers		-52.971	-35.863
Taxes Paid		-39.361	-18.821
Other		65.512	43.800
Changes in Operating Assets and Liabilities Subject to Banking Operations		-50.636	-124.373
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-17.073	-5.850
Net (Increase) Decrease in Due From Banks		-37.848	-106.914
Net (Increase) Decrease in Loans		-712.021	-677.810
Net (Increase) Decrease in Other Assets		-39.430	-64.175
Net Increase (Decrease) in Bank Deposits		46.862	61.874
Net Increase (Decrease) in Other Deposits		526.893	548.402
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		216.773	130.547
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-34.792	-10.447
Net Cash Provided From Banking Operations		175.517	23.579
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-136.677	-178.109
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-494
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	25
Cash Paid For Tangible And Intangible Asset Purchases		-14.745	-10.623
Cash Obtained from Tangible and Intangible Asset Sales		3.168	1.729
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-96.010	-98.084
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		57.860	78.675
Cash Paid for Purchase of Financial Assets At Amortised Cost		-105.615	-158.576
Cash Obtained from Sale of Financial Assets At Amortised Cost		18.944	9.471
Other		-279	-232
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-35.456	91.499
Cash Obtained from Loans and Securities Issued		0	102.676
Cash Outflow Arised From Loans and Securities Issued		-32.638	-9.167
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.818	-2.010
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.730	260
Net Increase (Decrease) in Cash and Cash Equivalents		5.114	-62.771
Cash and Cash Equivalents at Beginning of the Period		534.149	703.848
Cash and Cash Equivalents at End of the Period		539.263	641.077

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	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		**9.916**	**45.589**	**0**	**5.526**	**16.770**	**-2.598**	**17.478**	**81**	**353**	**0**	**85.704**	**40.375**	**0**	**219.194**	**0**	**219.194**
	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		9.916	45.589	0	5.526	16.770	-2.598	17.478	81	353	0	85.704	40.375	0	219.194	0	219.194
	Total Comprehensive Income (Loss)		0	0	0	0	565	0	292	0	-549	0	0	0	41.956	42.264	0	42.264
	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	2.170	0	0	0	0	0	0	15	-15	0	2.170	0	2.170
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	40.360	-40.360	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	40.360	-40.360	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		**9.916**	**45.589**	**0**	**7.696**	**17.335**	**-2.598**	**17.770**	**81**	**-196**	**0**	**126.079**	**0**	**41.956**	**263.628**	**0**	**263.628**
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		**9.916**	**45.589**	**0**	**5.711**	**20.488**	**-2.242**	**42.310**	**81**	**1.485**	**0**	**126.079**	**72.964**	**0**	**322.381**	**0**	**322.381**
	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		9.916	45.589	0	5.711	20.488	-2.242	42.310	81	1.485	0	126.079	72.964	0	322.381	0	322.381
	Total Comprehensive Income (Loss)		0	0	0	0	600	0	-7.574	0	-5.870	0	0	0	45.540	32.696	0	32.696
	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	1.891	0	0	0	0	0	0	-862	910	0	1.939	0	1.939
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	73.826	-73.826	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	73.826	-73.826	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		**9.916**	**45.589**	**0**	**7.602**	**21.088**	**-2.242**	**34.736**	**81**	**-4.385**	**0**	**199.043**	**48**	**45.540**	**357.016**	**0**	**357.016**