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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
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

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

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

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Eylül 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 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 kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Eylül 2025 tarihinde sona eren dokuz aylık döneme ilişkin konsolide 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 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 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst &Young Global Limited

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	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)		821.986	759.181	1.581.167	764.063	828.778	1.592.841
Cash and cash equivalents	V-I-1	423.487	536.591	960.078	388.364	593.898	982.262
Cash and Cash Balances at Central Bank	V-I-1	417.007	413.125	830.132	385.950	511.260	897.210
Banks	V-I-3	985	123.677	124.662	98	82.729	82.827
Receivables From Money Markets		5.508	0	5.508	2.320	0	2.320
Allowance for Expected Losses (-)	V-I-16	-13	-211	-224	-4	-91	-95
Financial assets at fair value through profit or loss	V-I-2	26.108	4.084	30.192	8.933	5.824	14.757
Public Debt Securities		194	2.361	2.555	619	4.349	4.968
Equity instruments		1.128	1.723	2.851	946	1.475	2.421
Other Financial Assets		24.786	0	24.786	7.368	0	7.368
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	345.882	210.239	556.121	339.859	210.720	550.579
Public Debt Securities		345.321	201.557	546.878	339.461	201.725	541.186
Equity instruments		561	71	632	398	64	462
Other Financial Assets		0	8.611	8.611	0	8.931	8.931
Derivative financial assets		26.509	8.267	34.776	26.907	18.336	45.243
Derivative Financial Assets At Fair Value Through Profit Or Loss	V-I-2	26.509	8.267	34.776	26.907	18.336	45.243
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)		2.900.742	1.585.237	4.485.979	2.384.626	1.260.456	3.645.082
Loans	V-I-5	2.336.411	1.402.413	3.738.824	1.890.893	1.128.283	3.019.176
Receivables From Leasing Transactions	V-I-10	10.774	23.211	33.985	11.096	17.613	28.709
Factoring Receivables		35.922	17.129	53.051	30.154	11.656	41.810
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 (-)		-122.264	-25.672	-147.936	-80.303	-21.391	-101.694
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	5.139	0	5.139	3.165	0	3.165
Held for Sale		5.139	0	5.139	3.165	0	3.165
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		30.507	0	30.507	29.851	0	29.851
Investments in Associates (Net)	V-I-7	26.053	0	26.053	25.399	0	25.399

Associates Accounted for Using Equity Method		5.107	0	5.107	4.374	0	4.374
Unconsolidated Associates		20.946	0	20.946	21.025	0	21.025
Investments in Subsidiaries (Net)	V-I-8	4.454	0	4.454	4.452	0	4.452
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		4.454	0	4.454	4.452	0	4.452
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)		82.692	958	83.650	70.627	194	70.821
INTANGIBLE ASSETS AND GOODWILL (Net)		1.612	227	1.839	1.504	302	1.806
Goodwill		2	0	2	2	0	2
Other		1.610	227	1.837	1.502	302	1.804
INVESTMENT PROPERTY (Net)	V-I-12	19.409	0	19.409	13.232	0	13.232
CURRENT TAX ASSETS		3.667	1	3.668	3.538	1	3.539
DEFERRED TAX ASSET	V-I-13	10.493	116	10.609	45	75	120
OTHER ASSETS (Net)	V-I-15	152.163	21.128	173.291	93.387	39.290	132.677
TOTAL ASSETS		**4.028.410**	**2.366.848**	**6.395.258**	**3.364.038**	**2.129.096**	**5.493.134**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	2.901.789	1.153.811	4.055.600	2.435.725	1.044.119	3.479.844
LOANS RECEIVED	V-II-3	109.857	446.675	556.532	69.542	272.739	342.281
MONEY MARKET FUNDS		157.830	274.091	431.921	212.855	197.634	410.489
MARKETABLE SECURITIES (Net)	V-II-3	6.127	489.516	495.643	1.236	487.815	489.051
Bills		2.990	0	2.990	905	0	905
Asset-backed Securities		3.137	0	3.137	331	0	331
Bonds		0	489.516	489.516	0	487.815	487.815
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	19.758	22.152	2.029	5.091	7.120
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	V-II-2	2.394	19.758	22.152	2.029	5.091	7.120
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	4.161	22	4.183	3.933	0	3.933
PROVISIONS	V-II-7	19.292	644	19.936	24.564	593	25.157
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		17.129	54	17.183	14.899	34	14.933
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.163	590	2.753	9.665	559	10.224
CURRENT TAX LIABILITIES	V-II-8	22.955	32	22.987	28.953	29	28.982
DEFERRED TAX LIABILITY	V-II-8	4.495	0	4.495	3.188	240	3.428
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	218.361	25.192	243.553	168.307	61.615	229.922
EQUITY	V-II-11	389.008	5.885	394.893	333.307	11.319	344.626
Issued capital	V-II-11	9.916	0	9.916	9.916	0	9.916
Capital Reserves		44.599	0	44.599	44.585	0	44.585
Equity Share Premiums		46.092	0	46.092	46.092	0	46.092
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-1.493	0	-1.493	-1.507	0	-1.507
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		44.815	0	44.815	43.625	0	43.625
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-5.376	4.831	-545	-4.999	10.347	5.348
Profit Reserves		208.720	47	208.767	131.746	47	131.793
Legal Reserves		23.547	47	23.594	15.959	47	16.006
Statutory Reserves		6	0	6	6	0	6
Extraordinary Reserves		184.064	0	184.064	114.020	0	114.020
Other Profit Reserves		1.103	0	1.103	1.761	0	1.761
Profit or Loss		66.642	1.007	67.649	92.298	925	93.223
Prior Years' Profit or Loss		15.658	157	15.815	15.855	209	16.064
Current Period Net Profit Or Loss		50.984	850	51.834	76.443	716	77.159
Non-controlling Interests		19.692	0	19.692	16.136	0	16.136
Total equity and liabilities		**3.851.020**	**2.544.238**	**6.395.258**	**3.297.336**	**2.195.798**	**5.493.134**

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		2.671.706	3.267.251	5.938.957	2.264.444	2.715.348	4.979.792
GUARANTIES AND WARRANTIES	V-III-2	588.567	544.259	1.132.826	469.082	442.547	911.629
Letters of Guarantee	V-III-1	580.214	323.809	904.023	465.268	303.820	769.088
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		535.977	161.669	697.646	417.871	127.583	545.454
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		7.905	10.949	18.854	3.389	6.287	9.676
Other Guarantees		117	905	1.022	202	753	955
Other Collaterals		0	3.098	3.098	0	3.073	3.073
COMMITMENTS		1.779.291	1.014.228	2.793.519	1.538.758	671.394	2.210.152
Irrevocable Commitments	V-III-1	1.757.579	853.984	2.611.563	1.491.673	266.549	1.758.222
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	1.387	547.695	505.161	578	505.739
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		46.430	1.471	47.901	38.594	1.095	39.689
Revocable Commitments		21.712	160.244	181.956	47.085	404.845	451.930
Revocable Loan Granting Commitments		20.744	151.318	172.062	46.804	398.558	445.362
Other Revocable Commitments		968	8.926	9.894	281	6.287	6.568
DERIVATIVE FINANCIAL INSTRUMENTS		303.848	1.708.764	2.012.612	256.604	1.601.407	1.858.011
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		303.848	1.708.764	2.012.612	256.604	1.601.407	1.858.011
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		160.727	1.109.745	1.270.472	178.242	976.808	1.155.050
Currency Swap Buy Transactions		212	274.786	274.998	71.443	245.021	316.464
Currency Swap Sell Transactions		159.125	424.289	583.414	105.409	392.845	498.254
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		76.055.465	54.172.786	130.228.251	54.469.824	44.887.265	99.357.089
ITEMS HELD IN CUSTODY		804.749	611.965	1.416.714	629.913	542.289	1.172.202
Customer Fund and Portfolio Balances		27.673	0	27.673	20.315	0	20.315
Securities Held in Custody		222.237	298.704	520.941	207.972	288.832	496.804
Cheques Received for Collection		164.601	27.112	191.713	142.457	12.259	154.716
Commercial Notes Received for Collection		124.491	13.962	138.453	107.333	18.014	125.347
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		2.353	253.598	255.951	1.017	202.817	203.834
Custodians		263.392	18.587	281.979	150.817	20.365	171.182
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		**78.727.171**	**57.440.037**	**136.167.208**	**56.734.268**	**47.602.613**	**104.336.881**

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	V-IV-1	903.163	744.567	331.362	271.017
Interest Income on Loans	V-IV-1	602.753	483.141	217.138	175.465
Interest Income on Reserve Deposits		72.447	68.513	25.942	24.757
Interest Income on Banks	V-IV-1	1.539	1.278	607	483
Interest Income on Money Market Placements		6.619	13.503	1.861	4.113
Interest Income on Marketable Securities Portfolio	V-IV-1	210.765	170.940	82.857	63.619
Financial Assets At Fair Value Through Profit Loss		163	92	30	59
Financial Assets At Fair Value Through Other Comprehensive Income		92.454	95.025	34.499	31.799
Financial Assets Measured at Amortised Cost		118.148	75.823	48.328	31.761
Finance Leasing Interest Income		3.761	4.367	1.379	1.511
Other Interest Income		5.279	2.825	1.578	1.069
INTEREST EXPENSES (-)	V-IV-2	-724.371	-651.465	-261.990	-231.445
Interest Expenses on Deposits	V-IV-2	-607.740	-540.635	-221.023	-191.083
Interest Expenses on Funds Borrowed	V-IV-2	-27.645	-21.281	-11.092	-8.177
Interest Expenses on Money Market Funds		-63.411	-68.526	-20.909	-24.371
Interest Expenses on Securities Issued	V-IV-2	-24.347	-19.839	-8.618	-7.378
Lease Interest Expenses		-519	-861	-139	-318
Other Interest Expense		-709	-323	-209	-118
NET INTEREST INCOME OR EXPENSE		178.792	93.102	69.372	39.572
NET FEE AND COMMISSION INCOME OR EXPENSES		67.209	52.662	26.105	20.309
Fees and Commissions Received		95.660	73.541	36.733	28.344
From Noncash Loans		7.118	5.126	2.615	1.915
Other		88.542	68.415	34.118	26.429
Fees and Commissions Paid (-)		-28.451	-20.879	-10.628	-8.035
Paid for Noncash Loans		-42	-36	-7	-14
Other		-28.409	-20.843	-10.621	-8.021
DIVIDEND INCOME		510	254	3	2
TRADING INCOME OR LOSS (Net)	V-IV-3	-22.534	9.728	-9.819	-923
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	3.365	6.175	783	1.239
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-31.387	-5.970	-12.817	-4.916
Foreign Exchange Gains or Losses	V-IV-3	5.488	9.523	2.215	2.754
OTHER OPERATING INCOME	V-IV-4	48.226	56.865	10.677	7.373
GROSS PROFIT FROM OPERATING ACTIVITIES		272.203	212.611	96.338	66.333
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-73.576	-64.123	-28.534	-16.164
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-291	-201	-77	146
PERSONNEL EXPENSES (-)		-49.128	-33.145	-17.312	-11.734
OTHER OPERATING EXPENSES (-)	V-IV-6	-76.828	-51.965	-24.707	-19.516
NET OPERATING INCOME (LOSS)		72.380	63.177	25.708	19.065
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		799	867	264	267
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	73.179	64.044	25.972	19.332
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-18.416	-13.482	-7.199	-4.906
Current Tax Provision	V-IV-10	-25.312	-15.044	-814	184
Expense Effect of Deferred Tax	V-IV-10	-19.213	-25.253	-11.518	-11.323
Income Effect of Deferred Tax	V-IV-10	26.109	26.815	5.133	6.233
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	54.763	50.562	18.773	14.426
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	54.763	50.562	18.773	14.426
Profit (Loss) Attributable to Group		51.834	48.437	18.133	13.949
Profit (loss), attributable to non-controlling interests		2.929	2.125	640	477
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	5,52270000	5,09910000	1,71650000	1,45490000

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)		54.763	50.562		
OTHER COMPREHENSIVE INCOME		-3.584	1.125		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.309	567		
Gains (Losses) on Revaluation of Property, Plant and Equipment		2.535	36		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-5	3		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-110	-43		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-111	571		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-5.893	558		
Exchange Differences on Translation		-57	1.405		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-8.970	-626		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		654	-614		
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		2.480	393		
TOTAL COMPREHENSIVE INCOME (LOSS)		51.179	51.687		

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		231.449	153.379
Interest Received		839.888	686.444
Interest Paid		-722.582	-649.820
Dividends received		509	254
Fees and Commissions Received		81.382	60.627
Other Gains		41.018	53.418
Collections from Previously Written Off Loans and Other Receivables		21.877	16.051
Cash Payments to Personnel and Service Suppliers		-54.432	-36.866
Taxes Paid		-39.458	-19.192
Other		63.247	42.463
Changes in Operating Assets and Liabilities Subject to Banking Operations		-51.152	-125.663
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-15.197	-11.735
Net (Increase) Decrease in Due From Banks		-37.848	-106.914
Net (Increase) Decrease in Loans		-747.532	-689.326
Net (Increase) Decrease in Other Assets		-41.023	-66.412
Net Increase (Decrease) in Bank Deposits		46.834	61.962
Net Increase (Decrease) in Other Deposits		524.253	552.127
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		250.947	138.487
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-31.586	-3.852
Net Cash Provided From Banking Operations		180.297	27.716
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-139.455	-178.788
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		-19.245	-10.800
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		-97.473	-100.367
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		61.004	80.750
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		-238	-526
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-33.091	91.847
Cash Obtained from Loans and Securities Issued		2.808	103.138
Cash Outflow Arised From Loans and Securities Issued		-32.967	-9.167
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.932	-2.124
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.897	1.929
Net Increase (Decrease) in Cash and Cash Equivalents		9.648	-57.296
Cash and Cash Equivalents at Beginning of the Period		536.099	705.025
Cash and Cash Equivalents at End of the Period		545.747	647.729

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		**9.916**	**45.602**	**0**	**519**	**17.465**	**-2.617**	**6.525**	**2.916**	**181**	**-213**	**89.454**	**56.354**	**0**	**226.102**	**10.097**	**236.199**
	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	45.602	0	519	17.465	-2.617	6.525	2.916	181	-213	89.454	56.354	0	226.102	10.097	236.199
	Total Comprehensive Income (Loss)		0	0	0	0	597	2	-41	1.405	-417	-429	0	0	48.437	49.554	2.133	51.687
	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	-67	0	0	0	0	0	0	-545	32	0	-580	-7	-587
	Profit Distributions		0	0	0	1	0	0	0	0	0	0	43.519	-43.520	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	43.410	-43.410	0	0	0	0
	Other		0	0	0	1	0	0	0	0	0	0	109	-110	0	0	0	0
	Equity at end of period		**9.916**	**45.602**	**0**	**453**	**18.062**	**-2.615**	**6.484**	**4.321**	**-236**	**-642**	**132.428**	**12.866**	**48.437**	**275.076**	**12.223**	**287.299**
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**	**46.092**	**0**	**-1.507**	**22.506**	**-2.259**	**23.378**	**4.482**	**1.597**	**-731**	**131.793**	**93.223**	**0**	**328.490**	**16.136**	**344.626**
	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	46.092	0	-1.507	22.506	-2.259	23.378	4.482	1.597	-731	131.793	93.223	0	328.490	16.136	344.626
	Total Comprehensive Income (Loss)		0	0	0	0	1.305	-5	-110	-57	-6.294	458	0	0	51.834	47.131	4.048	51.179
	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	14	0	0	0	0	0	0	-1.294	860	0	-420	-492	-912
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	78.268	-78.268	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	78.158	-78.158	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	110	-110	0	0	0	0
	Equity at end of period		**9.916**	**46.092**	**0**	**-1.493**	**23.811**	**-2.264**	**23.268**	**4.425**	**-4.697**	**-273**	**208.767**	**15.815**	**51.834**	**375.201**	**19.692**	**394.893**