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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE HALK BANKASI A.Ş.
Bank Financial Report
Consolidated
2026 - 3. 3 Monthly Notification

General Information About Financial Statements

T. HALK BANKASI AŞ CONSOLIDATED REPORT 30.09.2026

Independet Audit Comment

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

Ara Dönem Konsolide Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Türkiye Halk Bankası A.Ş. Yönetim Kurulu'na

Giriş

Türkiye Halk Bankası A.Ş.' nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. 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 Tabloların 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, Türkiye Halk Bankası 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 yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal tabloların 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

Murat Alsan, SMMM

Sorumlu Denetçi

6 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)		582.564	786.039	1.368.603	577.248	775.924	1.353.172
Cash and cash equivalents		408.305	519.626	927.931	434.043	497.280	931.323
Cash and Cash Balances at Central Bank	(1)	366.582	478.265	844.847	397.945	470.363	868.308
Banks	(3)	42.007	38.681	80.688	36.300	26.928	63.228
Receivables From Money Markets		0	2.697	2.697	24	0	24
Allowance for Expected Losses (-)		-284	-17	-301	-226	-11	-237
Financial assets at fair value through profit or loss	(2)	28.474	78.816	107.290	10.425	103.189	113.614
Public Debt Securities		24	77.711	77.735	19	102.616	102.635
Equity instruments		147	58	205	121	35	156
Other Financial Assets		28.303	1.047	29.350	10.285	538	10.823
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	145.782	185.071	330.853	132.780	172.296	305.076
Public Debt Securities		145.537	183.024	328.561	132.613	170.558	303.171
Equity instruments		245	2.047	2.292	167	1.738	1.905
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2)(11)	3	2.526	2.529	0	3.159	3.159
Derivative Financial Assets At Fair Value Through Profit Or Loss		3	2.526	2.529	0	3.159	3.159
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.578.964	1.029.296	3.608.260	2.056.039	804.095	2.860.134
Loans	(5)	1.805.270	898.786	2.704.056	1.403.041	692.946	2.095.987
Receivables From Leasing Transactions	(10)	11.307	12.368	23.675	9.929	10.417	20.346
Factoring Receivables		19.057	5.512	24.569	14.117	3.789	17.906
Other Financial Assets Measured at Amortised Cost	(6)	826.128	115.529	941.657	694.821	99.511	794.332
Public Debt Securities		826.128	115.529	941.657	694.821	99.511	794.332
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-82.798	-2.899	-85.697	-65.869	-2.568	-68.437
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.677	4.437	7.114	792	4.146	4.938
Investments in Associates (Net)	(7)	759	4.437	5.196	651	4.146	4.797

Associates Accounted for Using Equity Method		620	4.437	5.057	497	4.146	4.643
Unconsolidated Associates		139	0	139	154	0	154
Investments in Subsidiaries (Net)	(8)	1.918	0	1.918	141	0	141
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		1.918	0	1.918	141	0	141
Jointly Controlled Partnerships (JointVentures) (Net)	(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)		125.627	5.117	130.744	82.911	4.132	87.043
INTANGIBLE ASSETS AND GOODWILL (Net)		8.584	1.257	9.841	4.598	1.136	5.734
Goodwill		0	0	0	0	0	0
Other		8.584	1.257	9.841	4.598	1.136	5.734
INVESTMENT PROPERTY (Net)	(12)	58.923	39	58.962	49.684	47	49.731
CURRENT TAX ASSETS		87	165	252	0	103	103
DEFERRED TAX ASSET	(13)	20.437	24	20.461	19.358	22	19.380
OTHER ASSETS (Net)	(15)	166.726	12.453	179.179	107.327	9.508	116.835
TOTAL ASSETS		**3.544.589**	**1.838.827**	**5.383.416**	**2.897.957**	**1.599.113**	**4.497.070**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	2.491.403	1.638.686	4.130.089	2.208.357	1.399.481	3.607.838
LOANS RECEIVED	(3)	22.673	206.900	229.573	3.565	112.646	116.211
MONEY MARKET FUNDS		232.665	86.170	318.835	132.188	109.006	241.194
MARKETABLE SECURITIES (Net)	(4)	38.923	0	38.923	21.760	0	21.760
Bills		3.349	0	3.349	3.242	0	3.242
Asset-backed Securities		35.574	0	35.574	18.518	0	18.518
Bonds		0	0	0	0	0	0
FUNDS		5	0	5	443	0	443
Funds from Credit Customers		0	0	0	0	0	0
Other		5	0	5	443	0	443
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	3.735	11.052	14.787	0	2.778	2.778
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		3.735	11.052	14.787	0	2.778	2.778
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		15	3	18	22	0	22
LEASE PAYABLES (Net)	(6)	8.966	1.074	10.040	7.685	953	8.638
PROVISIONS	(8)	19.903	1.671	21.574	14.025	1.469	15.494
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		13.802	512	14.314	9.515	471	9.986
Insurance Technical Reserves (Net)		0	1.042	1.042	0	853	853
Other provisions		6.101	117	6.218	4.510	145	4.655
CURRENT TAX LIABILITIES	(9)	20.786	162	20.948	18.914	255	19.169
DEFERRED TAX LIABILITY	(9)	13.733	25	13.758	9.186	42	9.228
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	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	(11)	63.958	60.463	124.421	50.404	42.955	93.359
Loans		18.982	0	18.982	17.109	0	17.109

Other Debt Instruments		44.976	60.463	105.439	33.295	42.955	76.250
OTHER LIABILITIES	(5)	187.432	13.723	201.155	122.685	15.306	137.991
EQUITY	(12)	244.329	14.961	259.290	205.975	16.970	222.945
Issued capital		7.185	0	7.185	7.185	0	7.185
Capital Reserves		44.521	0	44.521	44.521	0	44.521
Equity Share Premiums		44.505	0	44.505	44.505	0	44.505
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		16	0	16	16	0	16
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		50.180	1.611	51.791	43.827	1.038	44.865
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-6.817	5.579	-1.238	-5.323	10.104	4.781
Profit Reserves		101.598	5.534	107.132	81.057	3.576	84.633
Legal Reserves		7.575	5.177	12.752	6.098	3.219	9.317
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		93.976	357	94.333	74.912	357	75.269
Other Profit Reserves		47	0	47	47	0	47
Profit or Loss		33.279	2.171	35.450	30.189	2.192	32.381
Prior Years' Profit or Loss		9.278	231	9.509	5.097	153	5.250
Current Period Net Profit Or Loss		24.001	1.940	25.941	25.092	2.039	27.131
Non-controlling Interests		14.383	66	14.449	4.519	60	4.579
Total equity and liabilities		**3.348.526**	**2.034.890**	**5.383.416**	**2.795.209**	**1.701.861**	**4.497.070**

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		1.996.759	1.516.245	3.513.004	1.486.233	922.958	2.409.191
GUARANTIES AND WARRANTIES	(1)	967.937	551.035	1.518.972	785.286	419.264	1.204.550
Letters of Guarantee		796.233	427.523	1.223.756	655.675	364.719	1.020.394
Guarantees Subject to State Tender Law		33.412	63.996	97.408	29.086	47.971	77.057
Guarantees Given for Foreign Trade Operations		31	91.746	91.777	1.118	87.900	89.018
Other Letters of Guarantee		762.790	271.781	1.034.571	625.471	228.848	854.319
Bank Acceptances		94.443	8.993	103.436	73.467	5.080	78.547
Import Letter of Acceptance		0	3.405	3.405	0	2.351	2.351
Other Bank Acceptances		94.443	5.588	100.031	73.467	2.729	76.196
Letters of Credit		812	114.464	115.276	597	49.370	49.967
Documentary Letters of Credit		812	113.247	114.059	597	49.370	49.967
Other Letters of Credit		0	1.217	1.217	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		76.449	55	76.504	55.547	95	55.642
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		778.030	333.087	1.111.117	560.690	105.795	666.485
Irrevocable Commitments	(1)	746.537	251.203	997.740	535.711	42.887	578.598
Forward Asset Purchase Commitments		95.517	246.494	342.011	37.854	38.727	76.581
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		40.276	246	40.522	30.331	343	30.674
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	(3)	48.592	0	48.592	38.797	0	38.797
Tax and Fund Liabilities Arised from Export Commitments		1.837	0	1.837	1.343	0	1.343
Commitments for Credit Card Limits		473.861	1.257	475.118	345.815	1.159	346.974
Commitments for Credit Cards and Banking Services Promotions		713	0	713	427	0	427
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		85.741	3.206	88.947	81.144	2.658	83.802
Revocable Commitments		31.493	81.884	113.377	24.979	62.908	87.887
Revocable Loan Granting Commitments		0	35.348	35.348	0	27.674	27.674
Other Revocable Commitments		31.493	46.536	78.029	24.979	35.234	60.213
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	250.792	632.123	882.915	140.257	397.899	538.156
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		250.792	632.123	882.915	140.257	397.899	538.156
Forward Foreign Currency Buy or Sell Transactions		46.070	58.924	104.994	29.692	79.884	109.576
Forward Foreign Currency Buying Transactions		18.603	34.285	52.888	14.192	38.083	52.275
Forward Foreign Currency Sale Transactions		27.467	24.639	52.106	15.500	41.801	57.301
Currency and Interest Rate Swaps		183.266	358.199	541.465	105.760	246.316	352.076
Currency Swap Buy Transactions		0	140.678	140.678	0	119.008	119.008
Currency Swap Sell Transactions		183.266	162.217	345.483	105.760	76.282	182.042
Interest Rate Swap Buy Transactions		0	27.652	27.652	0	25.513	25.513
Interest Rate Swap Sell Transactions		0	27.652	27.652	0	25.513	25.513
Currency, Interest Rate and Securities Options		21.456	24.150	45.606	4.805	5.284	10.089
Currency Options Buy Transactions		10.728	12.075	22.803	2.403	2.642	5.045
Currency Options Sell Transactions		10.728	12.075	22.803	2.402	2.642	5.044
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		0	190.850	190.850	0	66.415	66.415
CUSTODY AND PLEDGES RECEIVED		20.666.843	4.455.745	25.122.588	14.981.882	3.541.976	18.523.858
ITEMS HELD IN CUSTODY		10.738.360	1.318.440	12.056.800	7.364.643	1.063.135	8.427.778
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		866.435	216.402	1.082.837	675.013	179.303	854.316
Cheques Received for Collection		330.160	921.329	1.251.489	274.646	648.339	922.985
Commercial Notes Received for Collection		9.062.036	68.362	9.130.398	5.982.822	61.282	6.044.104
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		8.891	2.510	11.401	7.829	1.782	9.611
Custodians		470.838	109.837	580.675	424.333	172.429	596.762
PLEDGED ITEMS		9.928.483	3.137.305	13.065.788	7.617.239	2.478.841	10.096.080
Securities		63.599	6.652	70.251	41.725	5.472	47.197
Guarantee Notes		93.901	15.943	109.844	85.677	12.050	97.727
Commodity		26	0	26	26	0	26
Warrant		0	0	0	0	0	0
Real Estate		9.030.138	2.255.133	11.285.271	6.863.434	1.787.028	8.650.462
Other Pledged Items		672.226	611.302	1.283.528	573.896	508.725	1.082.621

Depositories Receiving Pledged Items		68.593	248.275	316.868	52.481	165.566	218.047
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**22.663.602**	**5.971.990**	**28.635.592**	**16.468.115**	**4.464.934**	**20.933.049**

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	(1)	828.577	673.029	300.988	236.180
Interest Income on Loans		501.343	397.147	178.770	149.428
Interest Income on Reserve Deposits		67.700	59.953	24.562	21.757
Interest Income on Banks		12.087	6.958	4.265	2.657
Interest Income on Money Market Placements		5.164	2.021	2.902	985
Interest Income on Marketable Securities Portfolio		230.801	199.058	86.477	58.643
Financial Assets At Fair Value Through Profit Loss		1.799	1.680	476	483
Financial Assets At Fair Value Through Other Comprehensive Income		41.911	37.386	15.102	12.981
Financial Assets Measured at Amortised Cost		187.091	159.992	70.899	45.179
Finance Leasing Interest Income		3.868	3.315	1.337	1.077
Other Interest Income		7.614	4.577	2.675	1.633
INTEREST EXPENSES (-)	(2)	-694.313	-608.114	-248.063	-212.719
Interest Expenses on Deposits		-589.405	-517.308	-214.087	-181.215
Interest Expenses on Funds Borrowed		-14.787	-13.810	-6.133	-3.633
Interest Expenses on Money Market Funds		-65.297	-56.657	-18.981	-21.516
Interest Expenses on Securities Issued		-17.473	-13.991	-6.901	-4.867
Lease Interest Expenses		-2.347	-1.377	-882	-636
Other Interest Expense		-5.004	-4.971	-1.079	-852
NET INTEREST INCOME OR EXPENSE		134.264	64.915	52.925	23.461
NET FEE AND COMMISSION INCOME OR EXPENSES		57.821	43.780	21.713	16.118
Fees and Commissions Received		87.240	62.870	32.959	23.574
From Noncash Loans		12.857	9.311	4.872	3.670
Other	(11)	74.383	53.559	28.087	19.904
Fees and Commissions Paid (-)		-29.419	-19.090	-11.246	-7.456
Paid for Noncash Loans		-89	-67	-31	-31
Other	(11)	-29.330	-19.023	-11.215	-7.425
DIVIDEND INCOME		80	52	7	3
TRADING INCOME OR LOSS (Net)	(3)	-32.081	-9.134	-15.747	-2.617
Gains (Losses) Arising from Capital Markets Transactions		-2.370	-376	-551	430
Gains (Losses) Arising From Derivative Financial Transactions		-30.844	7.062	-4.626	2.373
Foreign Exchange Gains or Losses		1.133	-15.820	-10.570	-5.420
OTHER OPERATING INCOME	(4)	34.620	26.204	11.009	9.489
GROSS PROFIT FROM OPERATING ACTIVITIES		194.704	125.817	69.907	46.454
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-34.632	-25.923	-12.165	-12.099
OTHER ALLOWANCE EXPENSES (-)	(5)	-20	-422	7	-215
PERSONNEL EXPENSES (-)		-56.620	-37.620	-20.756	-13.636
OTHER OPERATING EXPENSES (-)	(6)	-70.875	-42.831	-25.877	-14.308
NET OPERATING INCOME (LOSS)		32.557	19.021	11.116	6.196
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		433	337	173	142
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(7)	32.990	19.358	11.289	6.338
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-5.977	1.363	-2.888	575
Current Tax Provision		-4.160	-2.068	-1.595	-816
Expense Effect of Deferred Tax		-9.000	-15.952	-1.368	-3.909
Income Effect of Deferred Tax		7.183	19.383	75	5.300
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	27.013	20.721	8.401	6.913
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	(10)	27.013	20.721	8.401	6.913
Profit (Loss) Attributable to Group		25.941	20.204	8.212	7.546
Profit (loss), attributable to non-controlling interests		1.072	517	189	-633
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
(*) 1 TL nominal değerli beher paya denk gelen hisse başına kâr/zararı ifade etmektedir.		3,61000000	2,81200000	1,14300000	1,05000000

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)		27.013	20.721		
OTHER COMPREHENSIVE INCOME		10.161	12.268		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		16.180	7.632		
Gains (Losses) on Revaluation of Property, Plant and Equipment		19.548	7.794		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	-3		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		1.039	1.052		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-4.407	-1.211		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-6.019	4.636		
Exchange Differences on Translation		2.589	3.887		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-9.082	1.083		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.301	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		2.775	-334		
TOTAL COMPREHENSIVE INCOME (LOSS)		37.174	32.989		

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		31.879	-29.192
Interest Received		691.549	547.885
Interest Paid		-682.948	-610.306
Dividends received		80	52
Fees and Commissions Received		86.859	62.871
Other Gains		18.650	23.874
Collections from Previously Written Off Loans and Other Receivables		10.858	7.918
Cash Payments to Personnel and Service Suppliers		-56.835	-37.762
Taxes Paid		-9.999	-7.698
Other		-26.335	-16.026
Changes in Operating Assets and Liabilities Subject to Banking Operations		-50.130	246.046
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		10.036	-3.754
Net (Increase) Decrease in Due From Banks		100	-110
Net (Increase) Decrease in Loans		-503.522	-260.302
Net (Increase) Decrease in Other Assets		-116.951	-208.929
Net Increase (Decrease) in Bank Deposits		-57.270	77.635
Net Increase (Decrease) in Other Deposits		397.427	506.676
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		92.821	19.455
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		127.229	115.375
Net Cash Provided From Banking Operations		-18.251	216.854
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-94.823	-202.399
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.750	-115
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-17.430	-12.007
Cash Obtained from Tangible and Intangible Asset Sales		8.016	3.229
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-243.956	-178.029
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		212.885	72.786
Cash Paid for Purchase of Financial Assets At Amortised Cost		-78.596	-116.959
Cash Obtained from Sale of Financial Assets At Amortised Cost		31.682	31.635
Other		-5.674	-2.939
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		34.957	46.534
Cash Obtained from Loans and Securities Issued		37.466	46.242
Cash Outflow Arised From Loans and Securities Issued		0	1.923
Equity Instruments Issued		0	0
Dividends paid		-457	-3
Payments of lease liabilities		-2.052	-1.628
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		30.468	33.804
Net Increase (Decrease) in Cash and Cash Equivalents		-47.649	94.793
Cash and Cash Equivalents at Beginning of the Period		521.201	413.713
Cash and Cash Equivalents at End of the Period		473.552	508.506

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		**7.185**	**44.505**	**0**	**1.737**	**28.307**	**-2.410**	**233**	**3.142**	**-5.353**	**0**	**57.756**	**9.418**	**22.038**	**166.558**	**3.378**	**169.936**
	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		7.185	44.505	0	1.737	28.307	-2.410	233	3.142	-5.353	0	57.756	9.418	22.038	166.558	3.378	169.936
	Total Comprehensive Income (Loss)		0	0	0	0	6.583	-3	1.052	3.887	749	0	0	0	20.204	32.472	517	32.989
	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	-1.721	0	0	0	0	0	0	0	22.711	-22.038	-1.048	-593	-1.641
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	26.877	-26.880	0	-3	3	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-3	0	-3	3	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	26.877	-26.877	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		**7.185**	**44.505**	**0**	**16**	**34.890**	**-2.413**	**1.285**	**7.029**	**-4.604**	**0**	**84.633**	**5.249**	**20.204**	**197.979**	**3.305**	**201.284**
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		**7.185**	**44.505**	**0**	**16**	**45.630**	**-2.082**	**1.317**	**23.214**	**-2.716**	**-15.717**	**84.633**	**5.250**	**27.131**	**218.366**	**4.579**	**222.945**
	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		7.185	44.505	0	16	45.630	-2.082	1.317	23.214	-2.716	-15.717	84.633	5.250	27.131	218.366	4.579	222.945
	Total Comprehensive Income (Loss)		0	0	0	0	5.887	0	1.039	2.589	-6.307	-2.301	0	0	25.941	26.848	10.326	37.174
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	27.215	-27.131	84	-913	-829
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	22.499	-22.956	0	-457	457	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-457	0	-457	457	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	22.499	-22.499	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		**7.185**	**44.505**	**0**	**16**	**51.517**	**-2.082**	**2.356**	**25.803**	**-9.023**	**-18.018**	**107.132**	**9.509**	**25.941**	**244.841**	**14.449**	**259.290**