Date and time of publication on KAP: 06.11.2026 18:48:43
https://www.kap.org.tr/en/Bildirim/1694332

KAMUYU AYDINLATMA PLATFORMU

BİRLEŞİK FON BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2026 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL TABLOLARA İLİŞKİN SINIRLI DENETİM RAPORU

Birleşik Fon Bankası A.Ş. Yönetim Kurulu'na

Giriş

Birleşik Fon Bankası A.Ş.'nin ("Banka") 30 Eylül 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal tabloların 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal tablolara ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı ("SBDS") 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal tablolara ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal tabloların sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal tabloların sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

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

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

6 Kasım 2026

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position)

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)							
ASSETS							
FINANCIAL ASSETS (Net)		8.918	879	9.797	4.582	293	4.875
Cash and cash equivalents		8.765	879	9.644	4.429	293	4.722
Cash and Cash Balances at Central Bank	V-I-1	0	0	0	0	0	0
Banks	V-I-4	8.765	879	9.644	4.429	293	4.722
Receivables From Money Markets		0	0	0	0	0	0
Financial assets at fair value through profit or loss	V-I-2	153	0	153	153	0	153
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		153	0	153	153	0	153
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-5	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	V-I-3/V-I-12	0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.076	7.615	8.691	429	6.344	6.773
Loans	V-I-6	1.028	6.607	7.635	422	5.444	5.866
Receivables From Leasing Transactions	V-I-11	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Financial Assets Measured at Amortised Cost	V-I-7	4	1.008	1.012	3	900	903
Public Debt Securities		4	1.008	1.012	3	900	903
Other Financial Assets		0	0	0	0	0	0
Non-performing Loans		105	6	111	55	6	61
Specific Provisions (-)		-61	-6	-67	-51	-6	-57
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-15	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		0	0	0	0	0	0
Investments in Associates (Net)	V-I-8	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	V-I-9	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-10	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)		65	0	65	64	0	64
INTANGIBLE ASSETS AND GOODWILL (Net)		6	0	6	6	0	6
Goodwill		0	0	0	0	0	0
Other		6	0	6	6	0	6
INVESTMENT PROPERTY (Net)	V-I-13	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-14	698	0	698	623	0	623
OTHER ASSETS	V-I-16	44	112	156	72	101	173
TOTAL ASSETS		**10.807**	**8.606**	**19.413**	**5.776**	**6.738**	**12.514**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	7.550	893	8.443	3.399	318	3.717
LOANS RECEIVED	V-II-3	0	0	0	0	0	0
MONEY MARKET FUNDS		2	0	2	803	0	803
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Funds from Credit Customers		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2/V-II-6	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-5	0	0	0	0	0	0
PROVISIONS	V-II-7	738	879	1.617	581	774	1.355
General Loan Loss Provisions		27	0	27	14	0	14
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		117	0	117	101	0	101
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		594	879	1.473	466	774	1.240
CURRENT TAX LIABILITIES	V-II-8	139	0	139	55	0	55
DEFERRED TAX LIABILITY		0	0	0	0	0	0
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	0	6.484	6.484	0	5.423	5.423
Loans		0	6.484	6.484	0	5.423	5.423

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	V-II-13	239	162	401	205	149	354
EQUITY	V-II-11	2.327	0	2.327	807	0	807
Issued capital		1.860	0	1.860	461	0	461
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-45	0	-45	-45	0	-45
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		16.622	0	16.622	16.801	0	16.801
Legal Reserves		27	0	27	27	0	27
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		16.595	0	16.595	16.774	0	16.774
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		-16.110	0	-16.110	-16.410	0	-16.410
Prior Years' Profit or Loss		-16.410	0	-16.410	-16.589	0	-16.589
Current Period Net Profit Or Loss		300	0	300	179	0	179
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**10.995**	**8.418**	**19.413**	**5.850**	**6.664**	**12.514**

OFF-BALANCE SHEET ITEMS

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							
OFF-BALANCE SHEET COMMITMENTS		499	687	1.186	500	602	1.102
GUARANTIES AND WARRANTIES	V-III-2	499	687	1.186	500	602	1.102
Letters of Guarantee		499	687	1.186	500	602	1.102
Guarantees Subject to State Tender Law		5	86	91	7	75	82
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		494	601	1.095	493	527	1.020
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	0	0	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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	V-III-1	0	0	0	0	0	0
Irrevocable Commitments		0	0	0	0	0	0
Forward Asset Purchase Commitments		0	0	0	0	0	0
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		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		0	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	V-III-5	0	0	0	0	0	0
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		0	0	0	0	0	0
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		5.614	1.845	7.459	2.891	1.651	4.542
ITEMS HELD IN CUSTODY		37	51	88	38	45	83
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	2	2	0	1	1
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		6	37	43	16	33	49
Other Assets Received for Collection		0	3	3	0	3	3
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		2	9	11	2	8	10
Custodians		29	0	29	20	0	20
PLEDGED ITEMS		5.577	1.786	7.363	2.853	1.594	4.447
Securities		1	7	8	1	6	7
Guarantee Notes		1	829	830	1	749	750
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		5.138	0	5.138	2.424	0	2.424
Other Pledged Items		103	950	1.053	103	839	942

Depositories Receiving Pledged Items		334	0	334	324	0	324
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	8	8	0	12	12
TOTAL OFF-BALANCE SHEET ACCOUNTS		**6.113**	**2.532**	**8.645**	**3.391**	**2.253**	**5.644**

Statement of Profit or Loss

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					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	2.780	1.500	1.176	592
Interest Income on Loans		658	532	276	174
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		1.996	818	863	376
Interest Income on Money Market Placements		10	20	0	1
Interest Income on Marketable Securities Portfolio		105	129	37	40
Financial Assets At Fair Value Through Profit Loss		50	57	17	18
Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0
Financial Assets Measured at Amortised Cost		55	72	20	22
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		11	1	0	1
INTEREST EXPENSES (-)	V-IV-2	-1.783	-965	-764	-398
Interest Expenses on Deposits		-1.439	-585	-632	-261
Interest Expenses on Funds Borrowed		-305	-338	-115	-125
Interest Expenses on Money Market Funds		-35	-42	-17	-12
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		0	0	0	0
Other Interest Expense		-4	0	0	0
NET INTEREST INCOME OR EXPENSE		997	535	412	194
NET FEE AND COMMISSION INCOME OR EXPENSES		-1	-1	-2	0
Fees and Commissions Received		4	3	0	1
From Noncash Loans		3	2	0	1
Other		1	1	0	0
Fees and Commissions Paid (-)		-5	-4	-2	-1
Paid for Noncash Loans		0	0	0	0
Other		-5	-4	-2	-1
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)	V-IV-3	32	23	12	5
Gains (Losses) Arising from Capital Markets Transactions		0	0	0	0
Gains (Losses) Arising From Derivative Financial Transactions		0	0	0	0
Foreign Exchange Gains or Losses		32	23	12	5
OTHER OPERATING INCOME	V-IV-4	109	66	27	13
GROSS PROFIT FROM OPERATING ACTIVITIES		1.137	623	449	212
PROVISION FOR LOAN LOSSES (-)	V-IV-5	-175	-92	-86	-58
PERSONNEL EXPENSES (-)		-406	-287	-133	-99
OTHER OPERATING EXPENSES (-)	V-IV-6	-137	-102	-54	-37
NET OPERATING INCOME (LOSS)		419	142	176	18
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	419	142	176	18
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-119	68	-51	46
Current Tax Provision	V-IV-8	-194	-84	-78	-22
Expense Effect of Deferred Tax	V-IV-8	0	0	0	0
Income Effect of Deferred Tax	V-IV-8	75	152	27	68
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	300	210	125	64
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		300	210	125	64
Profit (Loss) Attributable to Group		300	210	125	64
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

Statement of Profit or Loss and Other Comprehensive Income

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					
PROFIT (LOSS)		300	210		
OTHER COMPREHENSIVE INCOME		0	0	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0	0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
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		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0		
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		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		300	210	0	0

Statement of Cash Flow

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			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		42	100
Interest Received		2.154	1.024
Interest Paid		-1.516	-625
Dividends received		0	0
Fees and Commissions Received		4	2
Other Gains		109	66
Collections from Previously Written Off Loans and Other Receivables		0	1
Cash Payments to Personnel and Service Suppliers		-460	-340
Taxes Paid		-109	-49
Other		-140	21
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.490	2.016
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		-68	-44
Net (Increase) Decrease in Loans		-579	232
Net (Increase) Decrease in Other Assets		131	-22
Net Increase (Decrease) in Bank Deposits		-20	136
Net Increase (Decrease) in Other Deposits		4.784	1.732
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-758	-18
Net Cash Provided From Banking Operations		3.532	2.116
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-12	110
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-12	-7
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-51
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	168
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.220	-148
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		0	0
Other		1.220	-148
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		68	44
Net Increase (Decrease) in Cash and Cash Equivalents		4.808	2.122
Cash and Cash Equivalents at Beginning of the Period		4.654	1.658
Cash and Cash Equivalents at End of the Period		9.462	3.780

Statement of changes in equity [abstract]

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 [abstract]**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**461**	**0**	**0**	**0**	**0**	**-39**	**0**	**-39**	**0**	**0**	**0**	**16.949**	**-16.831**	**242**	**782**	**0**	**782**
	Adjustments Related to TMS 8		0	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	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		461	0	0	0	0	-39	0	-39	0	0	0	16.949	-16.831	242	782	0	782
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	0	210	210	0	210
	Capital Increase in Cash		0	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	0
	Issued Capital Inflation Adjustment Difference		0	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	0
	Subordinated Debt		0	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	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	-148	242	-242	-148	0	-148
	Dividends Paid		0	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	0	0	242	-242	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	-148	0	0	-148	0	-148
	Equity at end of period		**461**	**0**	**0**	**0**	**0**	**-39**	**0**	**-39**	**0**	**0**	**0**	**16.801**	**-16.589**	**210**	**844**	**0**	**844**
Current Period 01.01.2026 - 30.09.2026	**Statement of changes in equity [abstract]**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**461**					**-45**		**-45**				**16.801**	**-16.589**	**179**	**807**		**807**
	Adjustments Related to TMS 8																		0
	Effect Of Corrections																		0
	Effect Of Changes In Accounting Policy																		0
	Adjusted Beginning Balance		461					-45		-45				16.801	-16.589	179	807		807
	Total Comprehensive Income (Loss)															300	300		300
	Capital Increase in Cash		1.399														1.399		1.399
	Capital Increase Through Internal Reserves																		
	Issued Capital Inflation Adjustment Difference																		
	Convertible Bonds																		
	Subordinated Debt																		
	Increase (decrease) through other changes, equity																		
	Profit Distributions													-179	179	-179	-179		-179
	Dividends Paid																		
	Transfers To Reserves														179	-179			0
	Other													-179			-179		-179
	Equity at end of period		**1.860**					**-45**		**-45**				**16.622**	**-16.410**	**300**	**2.327**		**2.327**