Date and time of publication on KAP: 06.11.2026 22:30:17
https://www.kap.org.tr/en/Bildirim/1694483

KAMUYU AYDINLATMA PLATFORMU

FREEDOM BANK 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

Freedom Bank A.Ş. Yönetim Kurulu'na

Giriş

Freedom Bank A.Ş.'nin ("Banka") (unvan değişikliğinden önceki ismi Turkish Bank A.Ş.), 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, Freedom Bank 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 tabloların 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) (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			Pre-Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)										
ASSETS										
FINANCIAL ASSETS (Net)		1.096	2.438	3.534	1.938	3.768	5.706			
Cash and cash equivalents		908	2.158	3.066	1.785	3.483	5.268			
Cash and Cash Balances at Central Bank	(1)	330	1.115	1.445	1.155	2.897	4.052			
Banks	(3)	100	1.043	1.143	30	586	616			
Receivables From Money Markets		478	0	478	602	0	602			
Allowance for Expected Losses (-)		0	0	0	-2	0	-2			
Financial assets at fair value through profit or loss	(2)	53	82	135	58	70	128			
Public Debt Securities		0	0	0	0	0	0			
Equity instruments		0	82	82	0	70	70			
Other Financial Assets		53	0	53	58	0	58			
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	135	198	333	95	210	305			
Public Debt Securities		76	0	76	17	0	17			
Equity instruments		0	0	0	0	0	0			
Other Financial Assets		59	198	257	78	210	288			
Derivative financial assets	(2)	0	0	0	0	5	5			
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	0	5	5			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(10)	0	0	0	0	0	0			
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.550	1.294	2.844	988	1.621	2.609			
Loans	(5)	1.571	1.294	2.865	1.009	1.621	2.630			
Receivables From Leasing Transactions	(9)	0	0	0	0	0	0			
Factoring Receivables		0	0	0	0	0	0			
Other Financial Assets Measured at Amortised Cost	(6)	0	0	0	0	0	0			
Public Debt Securities		0	0	0	0	0	0			
Other Financial Assets		0	0	0	0	0	0			
Allowance for Expected Credit Losses (-)		-21	0	-21	-21	0	-21			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(13)	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	102	0	102			
Investments in Associates (Net)	(7)	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)	(7)	0	0	0	102	0	102			
Unconsolidated Financial Subsidiaries		0	0	0	92	0	92			
Unconsolidated Non-Financial Subsidiaries		0	0	0	10	0	10			
Jointly Controlled Partnerships (JointVentures) (Net)	(8)	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				
TANGIBLE ASSETS (Net)		43	0	43	16	0	16			
INTANGIBLE ASSETS AND GOODWILL (Net)		19	0	19	20	0	20			
Goodwill		0	0	0	0	0	0			
Other		19	0	19	20	0	20			
INVESTMENT PROPERTY (Net)	(11)	0	0	0	0	0	0			
CURRENT TAX ASSETS	(12)	2	0	2	0	0	0			
DEFERRED TAX ASSET	(12)	111	0	111	27	0	27			
OTHER ASSETS (Net)		304	31	335	122	32	154			
TOTAL ASSETS		**3.125**	**3.763**	**6.888**	**3.213**	**5.421**	**8.634**			
LIABILITY AND EQUITY ITEMS										
DEPOSITS	(1)	1.913	3.546	5.459	2.018	4.633	6.651			
LOANS RECEIVED	(3)	96	104	200	114	680	794			
MONEY MARKET FUNDS	(4)	0	0	0	0	0	0			
MARKETABLE SECURITIES (Net)	(5)	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	(2)	0	5	5	0	4	4			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	5	5	0	4	4			
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(8)	0	0	0	0	0	0			
FACTORING PAYABLES		0	0	0	0	0	0			
LEASE PAYABLES (Net)	(7)	3	0	3	4	0	4			
PROVISIONS	(9)	41	0	41	36	0	36			
Provision for Restructuring		0	0	0	0	0	0			
Reserves for Employee Benefits		15	0	15	18	0	18			
Insurance Technical Reserves (Net)		0	0	0	0	0	0			
Other provisions		26	0	26	18	0	18			
CURRENT TAX LIABILITIES	(10)	25	0	25	21	0	21			
DEFERRED TAX LIABILITY		0	0	0	0	0	0			
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	0	0	0	0	0	0			
Loans		0	0	0	0	0	0			

Other Debt Instruments		0	0	0	0	0	0			
OTHER LIABILITIES	(6)	246	42	288	91	43	134			
EQUITY	(13)	870	-3	867	989	1	990			
Issued capital		600	0	600	600	0	600			
Capital Reserves		300	0	300	225	0	225			
Equity Share Premiums		0	0	0	0	0	0			
Share Cancellation Profits		0	0	0	0	0	0			
Other Capital Reserves	(16)	300	0	300	225	0	225			
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1	0	1	-3	0	-3			
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	-3	-3	-1	1	0			
Profit Reserves		33	0	33	14	0	14			
Legal Reserves	(14)	33	0	33	14	0	14			
Statutory Reserves		0	0	0	0	0	0			
Extraordinary Reserves	(15)	0	0	0	0	0	0			
Other Profit Reserves		0	0	0	0	0	0			
Profit or Loss		-64	0	-64	154	0	154			
Prior Years' Profit or Loss		60	0	60	-225	0	-225			
Current Period Net Profit Or Loss		-124	0	-124	379	0	379			
Non-controlling Interests		0	0	0	0	0	0			
Total equity and liabilities		**3.194**	**3.694**	**6.888**	**3.273**	**5.361**	**8.634**			

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		247	630	877	377	2.663	3.040
GUARANTIES AND WARRANTIES	(1)	240	49	289	273	91	364
Letters of Guarantee		240	49	289	273	42	315
Guarantees Subject to State Tender Law		1	0	1	1	0	1
Guarantees Given for Foreign Trade Operations		1	0	1	1	0	1
Other Letters of Guarantee		238	49	287	271	42	313
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	49	49
Documentary Letters of Credit		0	0	0	0	0	
Other Letters of Credit		0	0	0	0	49	49
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	(1)	7	11	18	16	29	45
Irrevocable Commitments		7	11	18	16	29	45
Forward Asset Purchase Commitments		0	0	0	9	23	32
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		1	0	1	1	0	1
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		1	0	1	3	0	3
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		5	11	16	3	6	9
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		0	570	570	88	2.543	2.631
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	570	570	88	2.543	2.631
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	570	570	0	347	347
Currency Swap Buy Transactions		0	283	283	0	174	174
Currency Swap Sell Transactions		0	287	287	0	173	173
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	88	2.196	2.284
Currency Options Buy Transactions		0	0	0	44	1.098	1.142
Currency Options Sell Transactions		0	0	0	44	1.098	1.142
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		17.681	85.999	103.680	16.714	77.429	94.143
ITEMS HELD IN CUSTODY		997	1.028	2.025	1.126	1.536	2.662
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		278	298	576	672	534	1.206
Cheques Received for Collection		647	50	697	401	75	476
Commercial Notes Received for Collection		1	403	404	0	556	556
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		71	277	348	53	371	424
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		2.587	7.004	9.591	2.131	6.949	9.080
Securities		1	0	1	4	0	4
Guarantee Notes		56	14	70	57	13	70
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		169	6.644	6.813	145	6.630	6.775
Other Pledged Items		2.361	346	2.707	1.925	306	2.231

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.097	77.967	92.064	13.457	68.944	82.401
TOTAL OFF-BALANCE SHEET ACCOUNTS		**17.928**	**86.629**	**104.557**	**17.091**	**80.092**	**97.183**

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	(1)	870	846	314	261
Interest Income on Loans		307	403	117	116
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		321	55	91	17
Interest Income on Money Market Placements		189	331	90	109
Interest Income on Marketable Securities Portfolio		41	50	14	17
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		41	50	14	17
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		12	7	2	2
INTEREST EXPENSES (-)	(2)	-535	-644	-226	-185
Interest Expenses on Deposits		-407	-568	-187	-165
Interest Expenses on Funds Borrowed		-127	-17	-39	-6
Interest Expenses on Money Market Funds		0	0	0	0
Interest Expenses on Securities Issued		0	-36	0	-10
Lease Interest Expenses		-1	-1	0	0
Other Interest Expense		0	-22	0	-4
NET INTEREST INCOME OR EXPENSE		335	202	88	76
NET FEE AND COMMISSION INCOME OR EXPENSES		-46	-32	-10	-10
Fees and Commissions Received		18	33	5	12
From Noncash Loans		3	3	1	1
Other	(4)	15	30	4	11
Fees and Commissions Paid (-)		-64	-65	-15	-22
Paid for Noncash Loans		-1	0	0	0
Other	(4)	-63	-65	-15	-22
DIVIDEND INCOME		0	1	0	1
TRADING INCOME OR LOSS (Net)	(3)	36	65	29	19
Gains (Losses) Arising from Capital Markets Transactions		48	41	30	9
Gains (Losses) Arising From Derivative Financial Transactions		16	1	19	7
Foreign Exchange Gains or Losses		-28	23	-20	3
OTHER OPERATING INCOME	(5)	43	57	12	29
GROSS PROFIT FROM OPERATING ACTIVITIES		368	293	119	115
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-2	-2	-1	-1
OTHER ALLOWANCE EXPENSES (-)		-8	0	-7	0
PERSONNEL EXPENSES (-)		-192	-100	-101	-36
OTHER OPERATING EXPENSES (-)	(7)	-374	-201	-130	-66
NET OPERATING INCOME (LOSS)		-208	-10	-120	12
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		-208	-10	-120	12
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	84	13	36	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		84	13	36	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		-124	3	-84	12
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 (+/-)	(8)	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	(9)	-124	3	-84	12
Profit (Loss) Attributable to Group		-124	3	-84	12
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kâr / Zarar (tam TL)		-0,00207000	0,00016000	-0,00140000	0,00068000

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)		-124	3	-84	12
OTHER COMPREHENSIVE INCOME		1	3	1	2
Other Comprehensive Income that will not be Reclassified to Profit or Loss		4	1	4	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		5	2	6	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1	-1	-2	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3	2	-3	2
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4	3	-4	3
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1	-1	1	-1
TOTAL COMPREHENSIVE INCOME (LOSS)		-123	6	-83	14

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		-135	-50
Interest Received		933	863
Interest Paid		-533	-639
Dividends received		0	0
Fees and Commissions Received		18	33
Other Gains		267	69
Collections from Previously Written Off Loans and Other Receivables		7	10
Cash Payments to Personnel and Service Suppliers		-191	-96
Taxes Paid		-1	-13
Other		-635	-277
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.854	-373
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		6	-57
Net (Increase) Decrease in Due From Banks		397	194
Net (Increase) Decrease in Loans		-140	241
Net (Increase) Decrease in Other Assets		-22	-242
Net Increase (Decrease) in Bank Deposits		430	-295
Net Increase (Decrease) in Other Deposits		-2.047	-493
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-639	67
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		161	212
Net Cash Provided From Banking Operations		-1.989	-423
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		65	-16
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)		106	0
Cash Paid For Tangible And Intangible Asset Purchases		-39	-14
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-177	-350
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		175	348
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-2	-88
Cash Obtained from Loans and Securities Issued		0	114
Cash Outflow Arised From Loans and Securities Issued		0	-200
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2	-2
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		182	301
Net Increase (Decrease) in Cash and Cash Equivalents		-1.744	-226
Cash and Cash Equivalents at Beginning of the Period		3.829	2.088
Cash and Cash Equivalents at End of the Period		2.085	1.862

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		**175**	**0**	**0**	**0**	**0**	**-4**	**0 0**	**0**	**-2**	**0 0**	**23**	**127**	**86**	**0**	**0**	**405**
	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		175	0	0	0	0	-4	0 0	0	-2	0 0	23	127	86	0	0	405
	Total Comprehensive Income (Loss)		0	0	0	0	0	1	0 0	0	2	0 0	0	0	3	0	0	6
	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	4	82	-86	0	0	0
	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	4	82	-86	0	0	0
	Other		0	0	0	0	0		0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		**175**	**0**	**0**	**0**	**0**	**-3**	**0 0**	**0**	**0**	**0 0**	**27**	**209**	**3**	**0**	**0**	**411**
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		**600**	**0**	**0**	**225**	**0**	**-3**	**0 0**	**0**	**0**	**0 0**	**14**	**-225**	**379**	**0**	**0**	**990**
	Adjustments Related to TMS 8		0	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	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance		600	0	0	225	0	-3	0 0	0	0	0 0	14	-225	379	0	0	990
	Total Comprehensive Income (Loss)		0	0	0	0	0	4	0 0	0	-3	0 0	0	0	-124	0	0	-123
	Capital Increase in Cash		0	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	0
	Issued Capital Inflation Adjustment Difference		0	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	0
	Subordinated Debt		0	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	75	0	0	0 0	0	0	0 0	0	-75	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	19	360	-379	0	0	0
	Dividends Paid		0	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	19	360	-379	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		**600**	**0**	**0**	**300**	**0**	**1**	**0 0**	**0**	**-3**	**0 0**	**33**	**60**	**-124**	**0**	**0**	**867**