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KAMUYU AYDINLATMA PLATFORMU

FİBABANKA A.Ş.
Bank Financial Report
Unconsolidated
2026 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Fibabanka A.Ş. Genel Kurulu'na

Giriş

Fibabanka 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 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 hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Şartlı Sonucun Dayanağı

Beşinci Bölüm II.8.3.1 numaraları dipnotta belirtildiği üzere, 30 Eylül 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 75 milyon TL tutarındaki kısmı cari dönemde ve 1.092 milyon TL tutarındaki kısmı geçmiş dönemlerde gider yazılan toplam 1.167 milyon TL tutarındaki serbest karşılığı ve söz konusu karşılık üzerinden 22 milyon TL tutarındaki kısmı cari dönemde ve 328 milyon TL'lik kısmı geçmiş dönemlerde gelir yazılan toplam 350 milyon TL ertelenmiş vergi varlığını içermektedir. Eğer serbest karşılık ayrılmamış olsaydı, 30 Eylül 2026 tarihi itibarıyla, diğer karşılıklar 1.167 milyon TL ve ertelenmiş vergi varlığı 350 milyon TL daha az, geçmiş yıllar karları 764 milyon TL daha fazla, cari dönem net karı 53 milyon TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Fibabanka 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 Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2025 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal bilgilerinin bağımsız denetimi ve 30 Eylül 2025 tarihinde sona eren dokuz aylık ara hesap dönemine ait konsolide olmayan finansal bilgilerinin sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, 20 Şubat 2026 tarihli bağımsız denetçi raporunda ve 11 Kasım 2025 tarihli sınırlı denetim raporunda sırasıyla şartlı görüş ve şartlı sonuç bildirilmiştir.

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.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Mehmet Erol, SMMM

Sorumlu Denetçi

İstanbul, 10 Kasım 2026

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		66.560	57.301	123.861	56.821	32.114	88.935
Cash and cash equivalents	(5.I.1)	26.141	45.283	71.424	18.134	23.025	41.159
Cash and Cash Balances at Central Bank		15.895	34.161	50.056	16.811	18.827	35.638
Banks		3.232	9.838	13.070	888	2.261	3.149
Receivables From Money Markets		7.018	1.284	8.302	441	1.937	2.378
Allowance for Expected Losses (-)		-4	0	-4	-6	0	-6
Financial assets at fair value through profit or loss	(5.I.2)	1.648	399	2.047	1.471	358	1.829
Public Debt Securities		18	0	18	272	0	272
Equity instruments		0	0	0	0	0	0
Other Financial Assets		1.630	399	2.029	1.199	358	1.557
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.3)	35.866	10.035	45.901	33.981	7.483	41.464
Public Debt Securities		8.769	9.658	18.427	9.350	6.884	16.234
Equity instruments		5	0	5	5	0	5
Other Financial Assets		27.092	377	27.469	24.626	599	25.225
Derivative financial assets	(5.I.4)	2.905	1.584	4.489	3.235	1.248	4.483
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.905	1.584	4.489	3.235	1.248	4.483
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		105.095	22.312	127.407	68.222	22.742	90.964
Loans	(5.I.5)	103.440	18.202	121.642	67.145	17.149	84.294
Receivables From Leasing Transactions	(5.I.10)	0	0	0	0	0	0
Factoring Receivables		56	0	56	105	0	105
Other Financial Assets Measured at Amortised Cost	(5.I.6)	5.961	4.110	10.071	4.456	5.593	10.049
Public Debt Securities		1.038	2.602	3.640	1.784	4.245	6.029
Other Financial Assets		4.923	1.508	6.431	2.672	1.348	4.020
Allowance for Expected Credit Losses (-)		-4.362	0	-4.362	-3.484	0	-3.484
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.16)	26	0	26	25	0	25
Held for Sale		26	0	26	25	0	25
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.962	0	1.962	1.643	0	1.643
Investments in Associates (Net)	(5.I.7)	857	0	857	857	0	857

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		857	0	857	857	0	857
Investments in Subsidiaries (Net)	(5.I.8)	1.105	0	1.105	786	0	786
Unconsolidated Financial Subsidiaries		949	0	949	630	0	630
Unconsolidated Non-Financial Subsidiaries		156	0	156	156	0	156
Jointly Controlled Partnerships (JointVentures) (Net)	(5.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)	(5.I.12)	4.669	0	4.669	1.831	0	1.831
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.I.13)	1.240	0	1.240	1.213	0	1.213
Goodwill		0	0	0	0	0	0
Other		1.240	0	1.240	1.213	0	1.213
INVESTMENT PROPERTY (Net)	(5.I.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.I.15)	2.605	0	2.605	1.273	0	1.273
OTHER ASSETS (Net)	(5.I.17)	8.076	110	8.186	5.215	118	5.333
TOTAL ASSETS		**190.233**	**79.723**	**269.956**	**136.243**	**54.974**	**191.217**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	89.178	92.756	181.934	71.884	52.849	124.733
LOANS RECEIVED	(5.II.3)	0	1.239	1.239	0	1.544	1.544
MONEY MARKET FUNDS		3.003	11.526	14.529	0	12.474	12.474
MARKETABLE SECURITIES (Net)	(5.II.4)	0	4.956	4.956	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	4.956	4.956	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	(5.II.2)	4.817	1.587	6.404	847	1.211	2.058
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.817	1.587	6.404	847	1.211	2.058
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)	(5.II.6)	867	0	867	677	0	677
PROVISIONS	(5.II.8)	2.173	0	2.173	2.033	0	2.033
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		784	0	784	748	0	748
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.389	0	1.389	1.285	0	1.285
CURRENT TAX LIABILITIES	(5.II.9)	2.980	0	2.980	1.838	0	1.838
DEFERRED TAX LIABILITY	(5.II.9)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.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	(5.II.11)	0	17.635	17.635	0	15.488	15.488
Loans		0	0	0	0	0	0

Other Debt Instruments		0	17.635	17.635	0	15.488	15.488
OTHER LIABILITIES	(5.II.5)	11.035	205	11.240	6.991	3.335	10.326
EQUITY	(5.II.12)	26.202	-203	25.999	19.796	250	20.046
Issued capital		1.358	0	1.358	1.358	0	1.358
Capital Reserves		229	0	229	229	0	229
Equity Share Premiums		129	0	129	129	0	129
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		100	0	100	100	0	100
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.669	0	1.669	-333	0	-333
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-441	-203	-644	-252	250	-2
Profit Reserves		17.653	0	17.653	12.820	0	12.820
Legal Reserves		482	0	482	363	0	363
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		15.326	0	15.326	10.991	0	10.991
Other Profit Reserves		1.845	0	1.845	1.466	0	1.466
Profit or Loss		5.734	0	5.734	5.974	0	5.974
Prior Years' Profit or Loss		-139	0	-139	267	0	267
Current Period Net Profit Or Loss		5.873	0	5.873	5.707	0	5.707
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**140.255**	**129.701**	**269.956**	**104.066**	**87.151**	**191.217**

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		94.525	377.492	472.017	75.081	319.051	394.132
GUARANTIES AND WARRANTIES	(5.III.1)	660	336	996	535	401	936
Letters of Guarantee		660	336	996	535	393	928
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		660	336	996	535	393	928
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	8	8
Documentary Letters of Credit		0	0	0	0	8	8
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		25.559	38.481	64.040	47.772	58.947	106.719
Irrevocable Commitments	(5.III.1)	25.559	38.481	64.040	47.772	58.947	106.719
Forward Asset Purchase Commitments		12.669	38.481	51.150	34.820	58.947	93.767
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		10.358	0	10.358	9.923	0	9.923
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		540	0	540	605	0	605
Tax and Fund Liabilities Arised from Export Commitments		221	0	221	231	0	231
Commitments for Credit Card Limits		1.745	0	1.745	2.173	0	2.173
Commitments for Credit Cards and Banking Services Promotions		8	0	8	1	0	1
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		18	0	18	19	0	19
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	(5.III.5)	68.306	338.675	406.981	26.774	259.703	286.477
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		68.306	338.675	406.981	26.774	259.703	286.477
Forward Foreign Currency Buy or Sell Transactions		21.182	69.610	90.792	6.067	35.142	41.209
Forward Foreign Currency Buying Transactions		4.190	44.243	48.433	1.524	20.082	21.606
Forward Foreign Currency Sale Transactions		16.992	25.367	42.359	4.543	15.060	19.603
Currency and Interest Rate Swaps		20.811	155.039	175.850	16.155	105.557	121.712
Currency Swap Buy Transactions		646	80.880	81.526	2.446	56.834	59.280
Currency Swap Sell Transactions		9.895	74.159	84.054	7.729	48.723	56.452
Interest Rate Swap Buy Transactions		5.135	0	5.135	2.990	0	2.990
Interest Rate Swap Sell Transactions		5.135	0	5.135	2.990	0	2.990
Currency, Interest Rate and Securities Options		2.543	75.849	78.392	1.734	116.262	117.996
Currency Options Buy Transactions		1.122	38.059	39.181	98	58.824	58.922
Currency Options Sell Transactions		1.421	37.790	39.211	1.636	57.438	59.074
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		23.770	22.712	46.482	2.818	2.742	5.560
Currency Futures Buy Transactions		655	22.078	22.733	0	2.742	2.742
Currency Futures Sell Transactions		23.115	634	23.749	2.818	0	2.818
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	15.465	15.465	0	0	0
CUSTODY AND PLEDGES RECEIVED		1.181.815	198.666	1.380.481	646.107	184.970	831.077
ITEMS HELD IN CUSTODY		77.719	27.389	105.108	56.482	26.637	83.119
Customer Fund and Portfolio Balances		32.346	15.871	48.217	26.289	16.030	42.319
Securities Held in Custody		27.769	10.600	38.369	19.231	9.883	29.114
Cheques Received for Collection		16.793	893	17.686	10.259	705	10.964
Commercial Notes Received for Collection		811	25	836	703	19	722
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		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		78.755	39.812	118.567	56.442	43.757	100.199
Securities		1.496	3.276	4.772	1.092	12.247	13.339
Guarantee Notes		308	78	386	104	0	104
Commodity		31	937	968	31	1.089	1.120
Warrant		0	0	0	0	0	0
Real Estate		4.148	27.257	31.405	3.669	26.826	30.495
Other Pledged Items		72.772	8.264	81.036	51.546	3.595	55.141

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.025.341	131.465	1.156.806	533.183	114.576	647.759
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.276.340**	**576.158**	**1.852.498**	**721.188**	**504.021**	**1.225.209**

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		43.483	31.002	16.536	11.061
Interest Income on Loans	(5.IV.1)	34.256	22.552	13.168	7.869
Interest Income on Reserve Deposits		2.907	3.011	1.115	1.320
Interest Income on Banks	(5.IV.1)	714	717	224	152
Interest Income on Money Market Placements		665	337	366	152
Interest Income on Marketable Securities Portfolio	(5.IV.1)	4.918	4.369	1.656	1.563
Financial Assets At Fair Value Through Profit Loss		13	51	1	20
Financial Assets At Fair Value Through Other Comprehensive Income		3.598	3.258	1.248	1.185
Financial Assets Measured at Amortised Cost		1.307	1.060	407	358
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		23	16	7	5
INTEREST EXPENSES (-)		-23.387	-22.298	-8.746	-7.731
Interest Expenses on Deposits	(5.IV.2)	-21.320	-20.355	-8.035	-7.171
Interest Expenses on Funds Borrowed	(5.IV.2)	-57	-34	-18	-12
Interest Expenses on Money Market Funds		-512	-707	-122	-127
Interest Expenses on Securities Issued	(5.IV.2)	-1.328	-1.087	-516	-383
Lease Interest Expenses		-148	-111	-54	-38
Other Interest Expense		-22	-4	-1	0
NET INTEREST INCOME OR EXPENSE		20.096	8.704	7.790	3.330
NET FEE AND COMMISSION INCOME OR EXPENSES		2.973	2.526	732	879
Fees and Commissions Received		3.698	3.109	999	1.064
From Noncash Loans		11	12	3	4
Other	(5.IV.12)	3.687	3.097	996	1.060
Fees and Commissions Paid (-)		-725	-583	-267	-185
Paid for Noncash Loans		-1	-1	-1	0
Other	(5.IV.12)	-724	-582	-266	-185
DIVIDEND INCOME	(5.IV.3)	557	513	400	104
TRADING INCOME OR LOSS (Net)	(5.IV.4)	-5.856	604	-3.320	217
Gains (Losses) Arising from Capital Markets Transactions		702	690	71	385
Gains (Losses) Arising From Derivative Financial Transactions		2.076	1.150	-1.899	-9
Foreign Exchange Gains or Losses		-8.634	-1.236	-1.492	-159
OTHER OPERATING INCOME	(5.IV.5)	4.311	2.682	1.566	962
GROSS PROFIT FROM OPERATING ACTIVITIES		22.081	15.029	7.168	5.492
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-4.673	-2.541	-1.546	-830
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-93	-182	40	-175
PERSONNEL EXPENSES (-)		-5.143	-3.628	-1.723	-1.223
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-4.462	-2.981	-1.573	-978
NET OPERATING INCOME (LOSS)		7.710	5.697	2.366	2.286
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	(5.IV.8)	7.710	5.697	2.366	2.286
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-1.837	-1.195	-507	-540
Current Tax Provision		-3.391	-1.059	-183	-128
Expense Effect of Deferred Tax		-2.284	-780	-786	-432
Income Effect of Deferred Tax		3.838	644	462	20
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	5.873	4.502	1.859	1.746
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	(5.IV.11)	5.873	4.502	1.859	1.746
Profit (Loss) Attributable to Group		5.873	4.502	1.859	1.746
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 (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)		5.873	4.502		
OTHER COMPREHENSIVE INCOME		1.360	-306		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.002	-358		
Gains (Losses) on Revaluation of Property, Plant and Equipment		2.081	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		416	-358		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-495	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-642	52		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-915	70		
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		273	-18		
TOTAL COMPREHENSIVE INCOME (LOSS)		7.233	4.196		

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		5.994	3.930
Interest Received		41.991	31.121
Interest Paid		-22.818	-22.079
Dividends received		557	513
Fees and Commissions Received		3.700	3.097
Other Gains		8.323	1.862
Collections from Previously Written Off Loans and Other Receivables		1.376	743
Cash Payments to Personnel and Service Suppliers		-9.500	-6.444
Taxes Paid		-2.518	-621
Other		-15.117	-4.262
Changes in Operating Assets and Liabilities Subject to Banking Operations		10.218	-1.492
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-231	-476
Net (Increase) Decrease in Due From Banks		-14.297	-6.652
Net (Increase) Decrease in Loans		-32.266	-10.527
Net (Increase) Decrease in Other Assets		-3.617	-696
Net Increase (Decrease) in Bank Deposits		-1.574	-1.001
Net Increase (Decrease) in Other Deposits		53.765	9.934
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-181	555
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		8.619	7.371
Net Cash Provided From Banking Operations		16.212	2.438
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.008	-13.279
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-250	-388
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.778	-210
Cash Obtained from Tangible and Intangible Asset Sales		53	64
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.439	-11.915
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		981	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-5.648	-2.167
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.669	1.234
Other		404	103
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.450	-1.213
Cash Obtained from Loans and Securities Issued		4.739	0
Cash Outflow Arised From Loans and Securities Issued		0	-209
Equity Instruments Issued		0	0
Dividends paid		-1.141	-893
Payments of lease liabilities		-148	-111
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.442	12.559
Net Increase (Decrease) in Cash and Cash Equivalents		16.096	505
Cash and Cash Equivalents at Beginning of the Period		24.897	19.026
Cash and Cash Equivalents at End of the Period		40.993	19.531

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		**1.358**	**129**	**0**	**100**	**0**	**-83**	**251**	**168**	**0**	**-261**	**0**	**-261**	**7.689**	**-40**	**6.064**	**15.206**	**0**	**15.206**
	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		1.358	129	0	100	0	-83	251	168	0	-261	0	-261	7.689	-40	6.064	15.206	0	15.206
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-358	-358	0	52	0	52	0	0	4.502	4.196	0	4.196
	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	0	0	0	0	0	0	0	0	0	0	276	0	276	0	276
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	5.131	40	-6.064	-893	0	-893
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-893	-893	0	-893
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	5.131	40	-5.171	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		**1.358**	**129**	**0**	**100**	**0**	**-83**	**-107**	**-190**	**0**	**-209**	**0**	**-209**	**12.820**	**276**	**4.502**	**18.785**	**0**	**18.785**
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		**1.358**	**129**	**0**	**100**	**0**	**-108**	**-225**	**-333**	**0**	**-2**	**0**	**-2**	**12.820**	**267**	**5.707**	**20.046**	**0**	**20.046**
	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		1.358	129	0	100	0	-108	-225	-333	0	-2	0	-2	12.820	267	5.707	20.046	0	20.046
	Total Comprehensive Income (Loss)		0	0	0	0	1.586	0	416	2.002	0	-642	0	-642	0	0	5.873	7.233	0	7.233
	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	0	0	0	0	0	0	0	0	0	0	-139	0	-139	0	-139
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.833	-267	-5.707	-1.141	0	-1.141
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1.141	-1.141	0	-1.141
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	4.833	-267	-4.566	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		**1.358**	**129**	**0**	**100**	**1.586**	**-108**	**191**	**1.669**	**0**	**-644**	**0**	**-644**	**17.653**	**-139**	**5.873**	**25.999**	**0**	**25.999**