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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	GÜRELİ YEMİNLİ MALİ MÜŞAVİRLİK VE BAĞIMSIZ DENETİM HİZMETLERİ A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Citibank Anonim Şirketi Genel Kurulu'na

Giriş

Citibank Anonim Şirketi'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 ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 Ara Dönem Finansal Raporlama 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.

Sonuç

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

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

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

Güreli Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri Anonim Şirketi

Emine Gündüz Altınok

Sorumlu Denetçi

12 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		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		113.684	21.680	135.364	98.063	19.132	117.195
Cash and cash equivalents		73.916	18.146	92.062	75.924	15.754	91.678
Cash and Cash Balances at Central Bank	5.1.1	73.918	13.791	87.709	75.924	9.458	85.382
Banks	5.1.3	0	4.355	4.355	2	6.296	6.298
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-2	0	-2	-2	0	-2
Financial assets at fair value through profit or loss	5.1.2	39.762	8	39.770	22.139	7	22.146
Public Debt Securities	5.1.2	39.762	0	39.762	22.139	0	22.139
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	8	8	0	7	7
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.4.3	0	3.419	3.419	0	3.159	3.159
Public Debt Securities	5.1.4.3	0	3.419	3.419	0	3.159	3.159
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	5.1.2.3	6	107	113	0	212	212
Derivative Financial Assets At Fair Value Through Profit Or Loss		6	107	113	0	212	212
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	5.1.5	4.932	13.802	18.734	3.570	14.720	18.290
Loans		5.206	13.802	19.008	3.801	14.720	18.521
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		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 (-)	5.1.5.2	-274	0	-274	-231	0	-231
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		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)		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)		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)		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)	5.1.13	511	0	511	486	0	486
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	1	0	1	0	0	0
Goodwill		0	0	0	0	0	0
Other		1	0	1	0	0	0
INVESTMENT PROPERTY (Net)	5.1.15	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	5.1.16	142	0	142	53	0	53
OTHER ASSETS (Net)	5.1.18	344	81	425	171	81	252
TOTAL ASSETS		**119.614**	**35.563**	**155.177**	**102.343**	**33.933**	**136.276**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	72.942	41.289	114.231	67.818	33.528	101.346
LOANS RECEIVED		0	4	4	2.285	0	2.285
MONEY MARKET FUNDS		0	0	0	0	0	0
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	5.2.2	108	51	159	59	68	127
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		108	51	159	59	68	127
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)	5.2.6	353	0	353	418	0	418
PROVISIONS	5.2.8	641	9	650	587	8	595
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits	5.2.8.1	459	0	459	416	0	416
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions	5.2.8.3	182	9	191	171	8	179
CURRENT TAX LIABILITIES	5.2.9	2.833	0	2.833	1.721	0	1.721
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		796	10	806	181	11	192
EQUITY		36.145	-4	36.141	29.560	32	29.592
Issued capital	5.2.12.1	34	0	34	34	0	34
Capital Reserves		246	0	246	246	0	246
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		246	0	246	246	0	246
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	5.2.12.8	1	-4	-3	3	32	35
Profit Reserves		20.250	0	20.250	11.222	0	11.222
Legal Reserves	5.2.12.10	18	0	18	18	0	18
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	5.2.12.11	20.232	0	20.232	11.204	0	11.204
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss	5.4.10	15.614	0	15.614	18.055	0	18.055
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		15.614	0	15.614	18.055	0	18.055
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**113.818**	**41.359**	**155.177**	**102.629**	**33.647**	**136.276**

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		22.857	62.126	84.983	8.218	34.871	43.089
GUARANTIES AND WARRANTIES		1.396	4.341	5.737	942	3.123	4.065
Letters of Guarantee		1.396	4.341	5.737	942	3.119	4.061
Guarantees Subject to State Tender Law				0			0
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		1.396	4.341	5.737	942	3.119	4.061
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance				0			0
Other Bank Acceptances				0			0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit				0			0
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees			0	0		4	4
Other Collaterals				0			0
COMMITMENTS		5.724	9.131	14.855	1.405	3.592	4.997
Irrevocable Commitments		5.724	9.131	14.855	1.405	3.592	4.997
Forward Asset Purchase Commitments		4.099	9.131	13.230	565	3.592	4.157
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments				0			0
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments				0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments				0			0
Commitments for Credit Card Limits		1.625		1.625	840		840
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments				0	0		0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS		15.737	48.654	64.391	5.871	28.156	34.027
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		15.737	48.654	64.391	5.871	28.156	34.027
Forward Foreign Currency Buy or Sell Transactions		1.634	1.522	3.156	3.162	3.486	6.648
Forward Foreign Currency Buying Transactions		1.505	123	1.628	2.959	554	3.513
Forward Foreign Currency Sale Transactions		129	1.399	1.528	203	2.932	3.135
Currency and Interest Rate Swaps		14.103	19.452	33.555	2.709	2.574	5.283
Currency Swap Buy Transactions		3.100	13.458	16.558		2.574	2.574
Currency Swap Sell Transactions		11.003	5.994	16.997	2.709		2.709
Interest Rate Swap Buy Transactions				0			0
Interest Rate Swap Sell Transactions				0			0
Currency, Interest Rate and Securities Options		0	27.680	27.680	0	22.096	22.096
Currency Options Buy Transactions			13.871	13.871		11.065	11.065
Currency Options Sell Transactions			13.809	13.809		11.031	11.031
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		416.038	11.484	427.522	311.217	25.428	336.645
ITEMS HELD IN CUSTODY		415.996	24	416.020	311.162	16.775	327.937
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody		415.423		415.423	307.187	16.680	323.867
Cheques Received for Collection		573	24	597	3.975	95	4.070
Commercial Notes Received for Collection				0			0
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody				0			0
Custodians				0			0
PLEDGED ITEMS		38	9.552	9.590	38	8.401	8.439
Securities				0			0
Guarantee Notes		2	7.436	7.438	2	6.542	6.544
Commodity				0			0
Warrant				0			0
Real Estate		36	2.091	2.127	36	1.836	1.872
Other Pledged Items			25	25		23	23

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		4	1.908	1.912	17	252	269
TOTAL OFF-BALANCE SHEET ACCOUNTS		**438.895**	**73.610**	**512.505**	**319.435**	**60.299**	**379.734**

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		34.106	28.286	13.177	9.703
Interest Income on Loans	5.4.1.1	2.969	2.801	894	993
Interest Income on Reserve Deposits		2.515	2.585	880	693
Interest Income on Banks	5.4.1.2	22.772	13.500	7.814	3.241
Interest Income on Marketable Securities Portfolio	5.4.1.3	5.842	9.392	3.586	4.774
Financial Assets At Fair Value Through Profit Loss		5.689	9.137	3.523	4.731
Financial Assets At Fair Value Through Other Comprehensive Income		153	255	63	43
Other Interest Income		8	8	3	2
INTEREST EXPENSES (-)		-8.181	-6.494	-3.163	-3.286
Interest Expenses on Deposits	5.4.2.4	-6.740	-4.966	-2.333	-2.308
Interest Expenses on Funds Borrowed	5.4.2.1	-1.364	-670	-807	-235
Lease Interest Expenses		-55	-40	-18	-16
Other Interest Expense		-22	-818	-5	-727
NET INTEREST INCOME OR EXPENSE		25.925	21.792	10.014	6.417
NET FEE AND COMMISSION INCOME OR EXPENSES		662	548	222	198
Fees and Commissions Received		955	754	318	271
From Noncash Loans		221	184	84	67
Other		734	570	234	204
Fees and Commissions Paid (-)	5.4.12	-293	-206	-96	-73
Other		-293	-206	-96	-73
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)	5.4.4	1.049	2.489	-271	994
Gains (Losses) Arising from Capital Markets Transactions		1.278	1.810	93	940
Gains (Losses) Arising From Derivative Financial Transactions		-567	487	-505	-149
Foreign Exchange Gains or Losses		338	192	141	203
OTHER OPERATING INCOME		1.772	1.170	622	536
GROSS PROFIT FROM OPERATING ACTIVITIES		29.408	25.999	10.587	8.145
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)		-189	-221	-2	-110
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-346	-528	-69	-50
PERSONNEL EXPENSES (-)	5.4.7	-1.785	-1.245	-600	-434
OTHER OPERATING EXPENSES (-)	5.4.7	-4.743	-2.939	-1.529	-975
NET OPERATING INCOME (LOSS)	5.4.8	22.345	21.066	8.387	6.576
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	5.4.8	22.345	21.066	8.387	6.576
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-6.731	-6.308	-2.531	-1.988
Current Tax Provision	5.4.9	-6.804	-6.274	-2.452	-1.976
Income Effect of Deferred Tax	5.4.9	73	-34	-79	-12
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		15.614	14.758	5.856	4.588
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		15.614	14.758	5.856	4.588
Profit (Loss) Attributable to Group		15.614	14.758	5.856	4.588
Profit (loss), attributable to non-controlling interests	3.23	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)		15.614	14.758		
OTHER COMPREHENSIVE INCOME		-38	-59		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		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		-38	-59		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-54	-84		
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		16	25		
TOTAL COMPREHENSIVE INCOME (LOSS)		15.576	14.699		

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		38.682	9.712
Interest Received		32.384	25.853
Interest Paid		-8.200	-6.460
Dividends received			0
Fees and Commissions Received		955	754
Other Gains		2.720	3.386
Collections from Previously Written Off Loans and Other Receivables			0
Cash Payments to Personnel and Service Suppliers		-1.777	-1.233
Taxes Paid		4.355	-4.306
Other		8.245	-8.282
Changes in Operating Assets and Liabilities Subject to Banking Operations		-21.142	-24.326
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-15.612	-30.972
Net (Increase) Decrease in Due From Banks		-7.168	-5.805
Net (Increase) Decrease in Loans		874	-1.363
Net (Increase) Decrease in Other Assets		-189	-118
Net Increase (Decrease) in Bank Deposits		3.709	-1.606
Net Increase (Decrease) in Other Deposits		9.163	13.070
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss			0
Net Increase (Decrease) in Funds Borrowed		-2.249	4.009
Net Increase (Decrease) in Matured Payables			0
Net Increase (Decrease) Other Liabilities		-9.670	-1.541
Net Cash Provided From Banking Operations		17.540	-14.614
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-16.586	230
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		214	196
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-189.999	-20.299
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		173.199	20.333
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-9.190	-15.107
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		-9.028	-14.989
Payments of lease liabilities		-162	-118
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.452	2.211
Net Increase (Decrease) in Cash and Cash Equivalents		-6.784	-27.280
Cash and Cash Equivalents at Beginning of the Period		81.143	53.112
Cash and Cash Equivalents at End of the Period		74.359	25.832

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	(5.2.12.7)	**34**	**0**	**0**	**246**	**0**	**0**	**0**	**0**	**85**	**0**	**11.222**	**0**	**14.989**	**0**	**0**	**26.576**
	Adjustments Related to TMS 8																	
	Effect Of Corrections																	
	Effect Of Changes In Accounting Policy																	
	Adjusted Beginning Balance		34	0	0	246	0	0	0	0	85		11.222		14.989			26.576
	Total Comprehensive Income (Loss)										-59				14.758			14.699
	Capital Increase in Cash																	
	Capital Increase Through Internal Reserves																	
	Issued Capital Inflation Adjustment Difference																	
	Convertible Bonds																	
	Subordinated Debt																	
	Increase (decrease) through other changes, equity																	
	Profit Distributions														-14.989			-14.989
	Dividends Paid												-14.989					-14.989
	Transfers To Reserves	5.2.12.11											14.989		-14.989			
	Other																	
	Equity at end of period		**34**			**246**					**26**		**11.222**		**14.758**			**26.286**
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		**34**			**246**				**0**	**35**	**0**	**11.222**	**0**	**18.055**	**0**	**0**	**29.592**
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		34			246					35		11.222		18.055			29.592
	Total Comprehensive Income (Loss)										-38				15.614			15.576
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves																	0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity																	0
	Profit Distributions	3.21											9.028		-18.055			-9.027
	Dividends Paid												-9.027					-9.027
	Transfers To Reserves	5.2.12.11											18.055		-18.055			0
	Other																	0
	Equity at end of period		**34**			**246**					**-3**		**20.250**		**15.614**			**36.141**