Date and time of publication on KAP: 22.04.2025 20:14:13
https://www.kap.org.tr/en/Bildirim/1428867

KAMUYU AYDINLATMA PLATFORMU

DENİZBANK A.Ş.
Bank Financial Report
Consolidated
2025 - 1. 3 Monthly Notification

General Information About Financial Statements

MERKEZİ KAYIT İSTANBUL

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
DenizBank Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

DenizBank Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 31 Mart 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 ("TMS'') 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.h.3 numaralı dipnotta belirtildiği üzere, 31 Mart 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılan ve tamamı geçmiş yıllarda gider yazılan toplam 8.700.000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 31 Mart 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide 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

Grup'un 31 Aralık 2024 ve 31 Mart 2024 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 28 Ocak 2025 tarihli bağımsız denetim raporunda yer alan konsolide finansal tabloların, Grup yönetimi tarafından, 2.000.000 bin TL'si 31 Aralık 2024 tarihinde sona eren dönemde gider yazılan toplam 8.700.000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle sınırlı olumlu görüş ve 6 Mayıs 2024 tarihli sınırlı denetim raporunda yer alan konsolide finansal tabloların, Grup yönetimi tarafından, geçmiş yıllarda gider yazılan toplam 6.700.000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle ise 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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

22 Nisan 2025

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		213.807.871	413.216.272	627.024.143	236.525.419	373.067.451	609.592.870
Cash and cash equivalents		145.929.280	310.647.700	456.576.980	185.162.666	271.682.310	456.844.976
Cash and Cash Balances at Central Bank	(5.I.a)	140.451.204	196.917.923	337.369.127	107.931.743	169.262.608	277.194.351
Banks	(5.I.a)	1.043.010	113.801.477	114.844.487	656.549	102.480.150	103.136.699
Receivables From Money Markets		4.435.551	0	4.435.551	76.574.657	0	76.574.657
Allowance for Expected Losses (-)		-485	-71.700	-72.185	-283	-60.448	-60.731
Financial assets at fair value through profit or loss	(5.I.b)	8.761.833	3.642.269	12.404.102	8.218.773	3.110.065	11.328.838
Public Debt Securities		758.165	1.416.113	2.174.278	85.483	1.184.309	1.269.792
Equity instruments		0	1.643.789	1.643.789	0	1.400.572	1.400.572
Other Financial Assets		8.003.668	582.367	8.586.035	8.133.290	525.184	8.658.474
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.c)	57.856.105	89.969.984	147.826.089	41.935.636	88.209.096	130.144.732
Public Debt Securities		57.855.145	74.162.068	132.017.213	41.934.676	72.724.003	114.658.679
Equity instruments		960	1.389	2.349	960	1.254	2.214
Other Financial Assets		0	15.806.527	15.806.527	0	15.483.839	15.483.839
Derivative financial assets		1.260.653	8.956.319	10.216.972	1.208.344	10.065.980	11.274.324
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.I.b)	1.260.653	8.956.319	10.216.972	1.208.344	10.065.980	11.274.324
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.I.j)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		557.286.350	377.992.584	935.278.934	519.860.170	341.927.938	861.788.108
Loans	(5.I.d)	508.429.556	366.028.548	874.458.104	469.235.782	323.057.372	792.293.154
Receivables From Leasing Transactions	(5.I.i)	4.603.704	21.491.264	26.094.968	4.834.861	19.787.261	24.622.122
Factoring Receivables		10.616.232	3.935.556	14.551.788	14.930.257	3.566.931	18.497.188
Other Financial Assets Measured at Amortised Cost	(5.I.e)	60.881.908	0	60.881.908	57.719.773	7.875.618	65.595.391
Public Debt Securities		60.881.908	0	60.881.908	57.719.773	7.875.618	65.595.391
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-27.245.050	-13.462.784	-40.707.834	-26.860.503	-12.359.244	-39.219.747
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		12.410.027	2.279	12.412.306	12.410.027	2.057	12.412.084
Investments in Associates (Net)	(5.I.f)	26.463	0	26.463	26.463	0	26.463

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		26.463	0	26.463	26.463	0	26.463
Investments in Subsidiaries (Net)	(5.I.g)	12.380.764	2.279	12.383.043	12.380.764	2.057	12.382.821
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		12.380.764	2.279	12.383.043	12.380.764	2.057	12.382.821
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.h)	2.800	0	2.800	2.800	0	2.800
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		25.823.354	1.262.031	27.085.385	25.924.914	1.151.733	27.076.647
INTANGIBLE ASSETS AND GOODWILL (Net)		5.617.620	441.582	6.059.202	5.107.551	354.660	5.462.211
Goodwill		0	0	0	0	0	0
Other		5.617.620	441.582	6.059.202	5.107.551	354.660	5.462.211
INVESTMENT PROPERTY (Net)	(5.I.j)	3.048.455	0	3.048.455	3.048.380	0	3.048.380
CURRENT TAX ASSETS		0	49.093	49.093	0	28.744	28.744
DEFERRED TAX ASSET	(5.I.k)	7.486.928	7.867	7.494.795	5.044.414	0	5.044.414
OTHER ASSETS (Net)	(5.I.m)	47.401.026	10.673.500	58.074.526	44.275.124	9.810.086	54.085.210
TOTAL ASSETS		**872.881.631**	**803.645.208**	**1.676.526.839**	**852.195.999**	**726.342.669**	**1.578.538.668**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.a)	574.615.849	429.062.973	1.003.678.822	560.864.309	393.857.809	954.722.118
LOANS RECEIVED	(5.II.c)	4.138.846	218.957.656	223.096.502	4.792.787	192.550.829	197.343.616
MONEY MARKET FUNDS		0	59.343.731	59.343.731	718.862	34.815.575	35.534.437
MARKETABLE SECURITIES (Net)	(5.II.d)	5.013.613	74.047.391	79.061.004	7.634.432	84.765.200	92.399.632
Bills		5.013.613	9.979.034	14.992.647	7.634.432	12.638.002	20.272.434
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	64.068.357	64.068.357	0	72.127.198	72.127.198
FUNDS		0	0	0	0	0	0
Borrower funds		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		199.313	6.821.652	7.020.965	12.548	6.335.430	6.347.978
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.II.b)	199.313	6.821.652	7.020.965	12.548	6.335.430	6.347.978
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.g)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.f)	1.257.902	65.154	1.323.056	1.177.482	62.716	1.240.198
PROVISIONS	(5.II.h)	16.717.526	3.275.972	19.993.498	18.121.931	4.463.067	22.584.998
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.594.934	291.253	2.886.187	3.036.321	286.222	3.322.543
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		14.122.592	2.984.719	17.107.311	15.085.610	4.176.845	19.262.455
CURRENT TAX LIABILITIES	(5.II.i)	10.144.489	974.795	11.119.284	6.157.934	1.090.969	7.248.903
DEFERRED TAX LIABILITY	(5.II.i)	1.047.150	295.735	1.342.885	737.103	233.728	970.831
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.j)	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	13.148.499	13.148.499	0	12.137.102	12.137.102
Loans		0	13.148.499	13.148.499	0	12.137.102	12.137.102

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.e)	59.299.154	33.633.956	92.933.110	60.948.333	35.468.507	96.416.840
EQUITY	(5.II.k)	117.705.329	46.760.154	164.465.483	106.722.621	44.869.394	151.592.015
Issued capital		19.638.600	0	19.638.600	19.638.600	0	19.638.600
Capital Reserves		15.112	0	15.112	15.112	0	15.112
Equity Share Premiums		15	0	15	15	0	15
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		15.097	0	15.097	15.097	0	15.097
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.016.502	434.903	12.451.405	12.020.288	392.644	12.412.932
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-30.189.976	42.068.157	11.878.181	-25.871.977	36.528.748	10.656.771
Profit Reserves		102.947.086	1.562.572	104.509.658	58.727.588	1.562.572	60.290.160
Legal Reserves		3.388.701	5.019	3.393.720	1.140.226	5.019	1.145.245
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		99.558.385	1.557.553	101.115.938	57.587.362	1.557.553	59.144.915
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		12.360.952	2.693.276	15.054.228	41.281.881	6.384.289	47.666.170
Prior Years' Profit or Loss		1.381.974	1.314.698	2.696.672	1.476.065	1.308.307	2.784.372
Current Period Net Profit Or Loss		10.978.978	1.378.578	12.357.556	39.805.816	5.075.982	44.881.798
Non-controlling Interests		917.053	1.246	918.299	911.129	1.141	912.270
Total equity and liabilities		**790.139.171**	**886.387.668**	**1.676.526.839**	**767.888.342**	**810.650.326**	**1.578.538.668**

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		759.271.497	1.128.218.281	1.887.489.778	682.598.563	866.614.790	1.549.213.353
GUARANTIES AND WARRANTIES	(5.III.a)	113.956.570	115.691.075	229.647.645	102.770.698	103.831.551	206.602.249
Letters of Guarantee		99.420.294	73.354.327	172.774.621	87.838.715	70.661.798	158.500.513
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		79.021	577.781	656.802	79.021	530.056	609.077
Other Letters of Guarantee		99.341.273	72.776.546	172.117.819	87.759.694	70.131.742	157.891.436
Bank Acceptances		22.742	603.453	626.195	3.635	776.555	780.190
Import Letter of Acceptance		22.742	603.453	626.195	3.635	776.555	780.190
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		26.444	37.734.565	37.761.009	26.444	29.711.887	29.738.331
Documentary Letters of Credit		0	26.299.895	26.299.895	0	22.167.517	22.167.517
Other Letters of Credit		26.444	11.434.670	11.461.114	26.444	7.544.370	7.570.814
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		14.487.090	3.998.730	18.485.820	14.901.904	2.681.311	17.583.215
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	521.497.967	41.745.233	563.243.200	486.848.240	45.189.349	532.037.589
Irrevocable Commitments		517.227.244	41.667.417	558.894.661	476.981.280	45.164.647	522.145.927
Forward Asset Purchase Commitments		9.506.157	22.277.937	31.784.094	1.423.530	25.331.097	26.754.627
Time Deposit Purchase and Sales Commitments		0	1.098.951	1.098.951	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		81.473.251	0	81.473.251	71.214.681	0	71.214.681
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		25.938.843	0	25.938.843	18.889.839	0	18.889.839
Tax and Fund Liabilities Arised from Export Commitments		1.786	0	1.786	1.757	0	1.757
Commitments for Credit Card Limits		398.997.724	0	398.997.724	383.878.523	0	383.878.523
Commitments for Credit Cards and Banking Services Promotions		38.475	0	38.475	29.694	0	29.694
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		1.271.008	18.290.529	19.561.537	1.543.256	19.833.550	21.376.806
Revocable Commitments		4.270.723	77.816	4.348.539	9.866.960	24.702	9.891.662
Revocable Loan Granting Commitments		4.270.164	77.816	4.347.980	9.866.401	24.702	9.891.103
Other Revocable Commitments		559	0	559	559	0	559
DERIVATIVE FINANCIAL INSTRUMENTS		123.816.960	970.781.973	1.094.598.933	92.979.625	717.593.890	810.573.515
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		123.816.960	970.781.973	1.094.598.933	92.979.625	717.593.890	810.573.515
Forward Foreign Currency Buy or Sell Transactions		49.144.223	100.500.589	149.644.812	22.679.548	92.555.225	115.234.773
Forward Foreign Currency Buying Transactions		18.345.498	56.729.305	75.074.803	1.571.009	55.527.787	57.098.796
Forward Foreign Currency Sale Transactions		30.798.725	43.771.284	74.570.009	21.108.539	37.027.438	58.135.977
Currency and Interest Rate Swaps		22.285.241	738.973.665	761.258.906	26.614.488	532.354.778	558.969.266
Currency Swap Buy Transactions		2.182.769	239.676.878	241.859.647	4.538.363	179.938.486	184.476.849
Currency Swap Sell Transactions		15.492.472	264.986.003	280.478.475	17.466.125	185.536.608	203.002.733
Interest Rate Swap Buy Transactions		2.305.000	117.155.392	119.460.392	2.305.000	83.439.842	85.744.842
Interest Rate Swap Sell Transactions		2.305.000	117.155.392	119.460.392	2.305.000	83.439.842	85.744.842
Currency, Interest Rate and Securities Options		51.957.659	85.774.785	137.732.444	43.685.589	62.545.928	106.231.517
Currency Options Buy Transactions		28.867.192	37.405.217	66.272.409	22.938.119	28.026.518	50.964.637
Currency Options Sell Transactions		23.090.467	42.264.406	65.354.873	20.747.470	28.961.318	49.708.788
Interest Rate Options Buy Transactions		0	3.052.581	3.052.581	0	2.779.046	2.779.046
Interest Rate Options Sell Transactions		0	3.052.581	3.052.581	0	2.779.046	2.779.046
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		429.837	396.539	826.376	0	0	0
Currency Futures Buy Transactions		429.837	0	429.837	0	0	0
Currency Futures Sell Transactions		0	396.539	396.539	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	45.136.395	45.136.395	0	30.137.959	30.137.959
CUSTODY AND PLEDGES RECEIVED		5.588.102.046	2.821.386.095	8.409.488.141	5.148.592.763	2.574.645.340	7.723.238.103
ITEMS HELD IN CUSTODY		402.251.888	460.907.006	863.158.894	494.574.564	412.900.068	907.474.632
Customer Fund and Portfolio Balances		3.494	0	3.494	3.494	0	3.494
Securities Held in Custody		383.661.455	439.303.671	822.965.126	481.789.629	398.667.571	880.457.200
Cheques Received for Collection		14.051.466	9.488.197	23.539.663	8.901.980	4.478.542	13.380.522
Commercial Notes Received for Collection		4.534.225	1.427.672	5.961.897	3.878.213	1.269.995	5.148.208
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		1.248	10.687.466	10.688.714	1.248	8.483.960	8.485.208
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.174.335.485	2.357.298.298	7.531.633.783	4.644.385.203	2.158.741.530	6.803.126.733
Securities		22.335.523	8.417.908	30.753.431	23.740.259	10.424.687	34.164.946
Guarantee Notes		3.904.416.104	695.084.697	4.599.500.801	3.492.388.879	626.775.085	4.119.163.964
Commodity		91.482.198	96.846.353	188.328.551	86.779.625	83.043.243	169.822.868
Warrant		0	0	0	0	0	0
Real Estate		955.859.312	1.003.405.717	1.959.265.029	850.123.857	958.629.621	1.808.753.478
Other Pledged Items		200.242.348	553.543.623	753.785.971	191.352.583	479.868.894	671.221.477

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		11.514.673	3.180.791	14.695.464	9.632.996	3.003.742	12.636.738
TOTAL OFF-BALANCE SHEET ACCOUNTS		**6.347.373.543**	**3.949.604.376**	**10.296.977.919**	**5.831.191.326**	**3.441.260.130**	**9.272.451.456**

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(5.IV.a)	83.082.383	57.287.727
Interest Income on Loans		56.757.055	36.464.690
Interest Income on Reserve Deposits		6.924.782	1.747.950
Interest Income on Banks		8.314.208	4.480.305
Interest Income on Money Market Placements		622.087	5.436.813
Interest Income on Marketable Securities Portfolio		8.131.405	7.524.303
Financial Assets At Fair Value Through Profit Loss		34.573	183.270
Financial Assets At Fair Value Through Other Comprehensive Income		4.618.604	4.079.340
Financial Assets Measured at Amortised Cost		3.478.228	3.261.693
Finance Leasing Interest Income		973.210	1.032.470
Other Interest Income		1.359.636	601.196
INTEREST EXPENSES (-)	(5.IV.b)	-61.411.573	-47.633.213
Interest Expenses on Deposits		-53.710.065	-39.515.536
Interest Expenses on Funds Borrowed		-4.523.716	-4.955.597
Interest Expenses on Money Market Funds		-1.031.012	-1.312.959
Interest Expenses on Securities Issued		-1.683.351	-1.481.652
Lease Interest Expenses		-114.581	-89.782
Other Interest Expense		-348.848	-277.687
NET INTEREST INCOME OR EXPENSE		21.670.810	9.654.514
NET FEE AND COMMISSION INCOME OR EXPENSES		8.924.959	6.888.161
Fees and Commissions Received		15.437.853	11.245.960
From Noncash Loans		448.288	377.676
Other		14.989.565	10.868.284
Fees and Commissions Paid (-)		-6.512.894	-4.357.799
Paid for Noncash Loans		-18.608	-28.072
Other		-6.494.286	-4.329.727
DIVIDEND INCOME		77	0
TRADING INCOME OR LOSS (Net)	(5.IV.c)	-772.230	1.699.229
Gains (Losses) Arising from Capital Markets Transactions		1.455.067	1.865.886
Gains (Losses) Arising From Derivative Financial Transactions		1.992.015	4.115.623
Foreign Exchange Gains or Losses		-4.219.312	-4.282.280
OTHER OPERATING INCOME	(5.IV.d)	2.728.065	1.916.592
GROSS PROFIT FROM OPERATING ACTIVITIES		32.551.681	20.158.496
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-3.158.631	2.386.588
OTHER ALLOWANCE EXPENSES (-)		546.840	-248.685
PERSONNEL EXPENSES (-)	(5.IV.f)	-6.317.603	-4.499.165
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-7.689.857	-5.427.964
NET OPERATING INCOME (LOSS)		15.932.430	12.369.270
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.g)	15.932.430	12.369.270
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-3.568.845	-702.621
Current Tax Provision		-3.359.695	-4.235.538
Expense Effect of Deferred Tax		-5.765.377	-2.334.623
Income Effect of Deferred Tax		5.556.227	5.867.540
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		12.363.585	11.666.649
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(5.IV.i)	12.363.585	11.666.649
Profit (Loss) Attributable to Group		12.357.556	11.639.267
Profit (loss), attributable to non-controlling interests		6.029	27.382
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse başına k/z		0,63000000	2,05000000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
PROFIT (LOSS)		12.363.585	11.666.649
OTHER COMPREHENSIVE INCOME		1.259.883	-1.810.793
Other Comprehensive Income that will not be Reclassified to Profit or Loss		38.473	18.258
Gains (Losses) on Revaluation of Property, Plant and Equipment		49.471	24.050
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		-10.998	-5.792
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.221.410	-1.829.051
Exchange Differences on Translation		6.365.456	-3.233.554
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.243.461	-1.393.702
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-5.095.080	3.387.875
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.194.495	-589.670
TOTAL COMPREHENSIVE INCOME (LOSS)		13.623.468	9.855.856

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
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		10.143.007	14.563.513
Interest Received		73.285.898	48.233.840
Interest Paid		-63.986.786	-36.851.954
Dividends received		77	0
Fees and Commissions Received		15.437.852	11.245.959
Other Gains		4.080.251	3.629.059
Collections from Previously Written Off Loans and Other Receivables		6.724.453	5.755.845
Cash Payments to Personnel and Service Suppliers		-6.753.958	-4.684.221
Taxes Paid		-2.820.004	-2.291.070
Other		-15.824.776	-10.473.945
Changes in Operating Assets and Liabilities Subject to Banking Operations		-990.708	-43.345.908
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.653.331	-1.889.721
Net (Increase) Decrease in Due From Banks		12.492.586	-2.169.187
Net (Increase) Decrease in Loans		-59.316.214	-61.686.031
Net (Increase) Decrease in Other Assets		-6.767.376	-31.124.806
Net Increase (Decrease) in Bank Deposits		933.675	-450.297
Net Increase (Decrease) in Other Deposits		31.258.168	18.423.511
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.112.711	-2.702.023
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		20.949.073	38.252.646
Net Cash Provided From Banking Operations		9.152.299	-28.782.395
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.055.411	-21.771.581
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		-316.536	-1.187.108
Cash Obtained from Tangible and Intangible Asset Sales		532.416	434.793
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-34.402.114	-42.101.975
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		21.050.931	19.360.768
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		9.079.892	1.721.941
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-4.368.362	22.020.601
Cash Obtained from Loans and Securities Issued		25.073.854	26.360.586
Cash Outflow Arised From Loans and Securities Issued		-28.815.967	-4.170.217
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-626.249	-169.768
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		11.070.270	13.344.018
Net Increase (Decrease) in Cash and Cash Equivalents		11.798.796	-15.189.357
Cash and Cash Equivalents at Beginning of the Period		314.217.957	279.046.542
Cash and Cash Equivalents at End of the Period		326.016.753	263.857.185

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)		Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2024 - 31.03.2024	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**5.696.100**	**15**	**0**	**-6.582**	**722.311**	**-362.987**	**7.898.790**	**8.258.114**	**38.328.701**	**-1.340.194**	**-24.113.415**	**12.875.092**	**32.431.354**	**2.787.971**	**27.874.186**	**89.916.250**	**497.358**	**90.413.608**
	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		5.696.100	15	0	-6.582	722.311	-362.987	7.898.790	8.258.114	38.328.701	-1.340.194	-24.113.415	12.875.092	32.431.354	2.787.971	27.874.186	89.916.250	497.358	90.413.608
	Total Comprehensive Income (Loss)		0	0	0	0	18.258	0	0	18.258	-3.233.554	-967.010	2.371.513	-1.829.051	0	0	11.639.267	9.828.474	27.382	9.855.856
	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	0	0	0	0	0
	Profit Distributions		0	0	0	18.979	0	0	0	0	0	0	0	0	27.858.806	-3.599	-27.874.186	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	18.979	0	0	0	0	0	0	0	0	27.858.806	-3.599	-27.874.186	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		**5.696.100**	**15**	**0**	**12.397**	**740.569**	**-362.987**	**7.898.790**	**8.276.372**	**35.095.147**	**-2.307.204**	**-21.741.902**	**11.046.041**	**60.290.160**	**2.784.372**	**11.639.267**	**99.744.724**	**524.740**	**100.269.464**
Current Period 01.01.2025 - 31.03.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**19.638.600**	**15**	**0**	**15.097**	**1.242.514**	**-821.901**	**11.992.319**	**12.412.932**	**37.473.212**	**-3.476.824**	**-23.339.617**	**10.656.771**	**60.290.160**	**2.784.372**	**44.881.798**	**150.679.745**	**912.270**	**151.592.015**
	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		19.638.600	15	0	15.097	1.242.514	-821.901	11.992.319	12.412.932	37.473.212	-3.476.824	-23.339.617	10.656.771	60.290.160	2.784.372	44.881.798	150.679.745	912.270	151.592.015
	Total Comprehensive Income (Loss)		0	0	0	0	38.471	2	0	38.473	6.365.456	-1.577.490	-3.566.556	1.221.410	0	0	12.357.556	13.617.439	6.029	13.623.468
	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	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	44.219.498	-87.700	-44.881.798	-750.000	0	-750.000
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-750.000	-750.000	0	-750.000
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	44.219.498	-87.700	-44.131.798	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		**19.638.600**	**15**	**0**	**15.097**	**1.280.985**	**-821.899**	**11.992.319**	**12.451.405**	**43.838.668**	**-5.054.314**	**-26.906.173**	**11.878.181**	**104.509.658**	**2.696.672**	**12.357.556**	**163.547.184**	**918.299**	**164.465.483**