



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasası - Merkezi
Saklama ve Veri Depolama Kuruluşu

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

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

Giriş

DenizBank Anonim Şirketi'nin ("Banka") 31 Mart 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç 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 Saklanması 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 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 vâkıf

güvenliğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.h.3 numaralı dipnotta belirtildiği üzere, 31 Mart 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka 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 olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, DenizBank A.Ş.'nin 31 Mart 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç 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 2024 ve 31 Mart 2024 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide olmayan 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 olmayan finansal tabloların, Banka 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 olmayan finansal tabloların, Banka yönetimi tarafından, geçmiş yıllarda gider yazılan toplam 6.700.000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle ise şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlölüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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.

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	Unconsolidated

	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)		205.696.378	257.508.938	463.205.316	230.396.631	206.300.931	436.697.562
Cash and cash equivalents		145.045.041	176.358.376	321.403.417	184.975.864	126.236.860	311.212.724
Cash and Cash Balances at Central Bank	(5.1.a)	140.450.312	141.917.872	282.368.184	107.912.395	106.155.021	214.067.416
Banks	(5.1.a)	873.334	34.440.917	35.314.251	495.878	20.082.249	20.578.127
Receivables From Money Markets		3.721.904	0	3.721.904	76.567.876	0	76.567.876
Allowance for Expected Losses (-)		-509	-413	-922	-285	-410	-695
Financial assets at fair value through profit or loss	(5.1.b)	1.551.185	3.239.976	4.791.161	1.669.499	2.745.352	4.414.851
Public Debt Securities		758.165	1.416.113	2.174.278	85.483	1.184.309	1.269.792
Equity instruments		0	1.642.426	1.642.426	0	1.400.570	1.400.570
Other Financial Assets		793.020	181.437	974.457	1.584.016	160.473	1.744.489
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.c)	57.856.105	69.686.932	127.543.037	41.935.636	67.254.489	109.190.125
Public Debt Securities		57.855.145	65.309.233	123.164.378	41.934.676	62.116.276	104.050.952
Equity instruments		960	0	960	960	0	960
Other Financial Assets		0	4.377.699	4.377.699	0	5.138.213	5.138.213
Derivative financial assets		1.244.047	8.223.654	9.467.701	1.815.632	10.064.230	11.879.862
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.b)	1.244.047	8.223.654	9.467.701	1.815.632	10.064.230	11.879.862
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.j)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		533.919.727	289.712.166	823.631.893	492.232.714	273.537.530	765.770.244
Loans	(5.1.d)	499.580.627	300.302.273	799.882.900	460.622.843	275.595.438	736.218.281
Receivables From Leasing Transactions	(5.1.i)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.1.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 (-)		-26.542.808	-10.590.107	-37.132.915	-26.109.902	-9.933.526	-36.043.428
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.m)	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		40.356.722	58.673.548	99.030.270	37.737.988	51.006.444	88.744.432
Investments in Associates (Net)	(5.1.f)	24.968	0	24.968	24.968	0	24.968

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		24.968	0	24.968	24.968	0	24.968
Investments in Subsidiaries (Net)	(5.I.g)	40.328.954	58.673.548	99.002.502	37.710.220	51.006.444	88.716.664
Unconsolidated Financial Subsidiaries		27.979.954	58.673.548	86.653.502	25.361.220	51.006.444	76.367.664
Unconsolidated Non-Financial Subsidiaries		12.349.000	0	12.349.000	12.349.000	0	12.349.000
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)		18.310.030	0	18.310.030	18.347.221	103	18.347.324
INTANGIBLE ASSETS AND GOODWILL (Net)		5.362.096	0	5.362.096	4.865.774	0	4.865.774
Goodwill		0	0	0	0	0	0
Other		5.362.096	0	5.362.096	4.865.774	0	4.865.774
INVESTMENT PROPERTY (Net)	(5.I.k)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.I.l)	7.335.609	0	7.335.609	4.756.787	0	4.756.787
OTHER ASSETS (Net)	(5.I.n)	46.032.334	9.002.426	55.034.760	43.110.946	8.327.963	51.438.909
TOTAL ASSETS		857.012.896	614.897.078	1.471.909.974	831.448.061	539.172.971	1.370.621.032
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.a)	574.723.872	233.891.721	808.615.593	561.093.144	201.348.672	762.441.816
LOANS RECEIVED	(5.II.c)	812.095	257.872.109	258.684.204	817.837	229.543.737	230.361.574
MONEY MARKET FUNDS		0	59.343.731	59.343.731	2.003	34.815.575	34.817.578
MARKETABLE SECURITIES (Net)	(5.II.d)	561.787	42.604.467	43.166.254	0	54.160.925	54.160.925
Bills		561.787	7.042.894	7.604.681	0	10.018.359	10.018.359
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	35.561.573	35.561.573	0	44.142.566	44.142.566
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		163.628	6.550.091	6.713.719	313	5.115.168	5.115.481
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.II.b)	163.628	6.550.091	6.713.719	313	5.115.168	5.115.481
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)	1.312.699	373.423	1.686.122	1.250.961	368.931	1.619.892
PROVISIONS	(5.II.h)	16.478.199	2.963.257	19.441.456	17.807.104	4.156.300	21.963.404
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.456.837	0	2.456.837	2.845.995	0	2.845.995
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		14.021.362	2.963.257	16.984.619	14.961.109	4.156.300	19.117.409
CURRENT TAX LIABILITIES	(5.II.i)	8.955.519	469	8.955.988	5.359.358	92	5.359.450
DEFERRED TAX LIABILITY	(5.II.i)	0	0	0	0	0	0
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)	58.636.669	29.972.590	88.609.259	59.534.708	32.408.384	91.943.092
EQUITY	(5.II.k)	164.644.645	-1.099.496	163.545.149	151.074.270	-373.552	150.700.718
Issued capital		19.638.600	0	19.638.600	19.638.600	0	19.638.600
Capital Reserves		24.604	0	24.604	24.604	0	24.604
Equity Share Premiums		15	0	15	15	0	15
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.589	0	24.589	24.589	0	24.589
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.409.886	0	12.409.886	12.371.023	0	12.371.023
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		13.026.798	-1.099.496	11.927.302	11.098.282	-373.552	10.724.730
Profit Reserves		105.946.489	0	105.946.489	61.726.992	0	61.726.992
Legal Reserves		3.387.695	0	3.387.695	1.139.220	0	1.139.220
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		102.558.794	0	102.558.794	60.587.772	0	60.587.772
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		13.598.268	0	13.598.268	46.214.769	0	46.214.769
Prior Years' Profit or Loss		1.245.272	0	1.245.272	1.245.272	0	1.245.272
Current Period Net Profit Or Loss		12.352.996	0	12.352.996	44.969.497	0	44.969.497
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		826.289.113	645.620.861	1.471.909.974	796.939.698	573.681.334	1.370.621.032

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		763.672.601	1.021.707.625	1.785.380.226	689.549.383	813.171.343	1.502.720.726
GUARANTIES AND WARRANTIES	(5.III.a)	114.162.393	111.762.829	225.925.222	102.965.174	101.127.907	204.093.081
Letters of Guarantee		99.626.109	71.649.388	171.275.497	88.033.183	68.062.114	156.095.297
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		99.547.088	71.071.607	170.618.695	87.954.162	67.532.058	155.486.220
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	35.511.258	35.537.702	26.444	29.607.927	29.634.371
Documentary Letters of Credit		0	26.466.571	26.466.571	0	22.263.850	22.263.850
Other Letters of Credit		26.444	9.044.687	9.071.131	26.444	7.344.077	7.370.521
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		14.487.098	3.998.730	18.485.828	14.901.912	2.681.311	17.583.223
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	521.497.967	42.119.058	563.617.025	486.848.240	46.728.891	533.577.131
Irrevocable Commitments		517.227.244	42.119.058	559.346.302	476.981.280	46.728.891	523.710.171
Forward Asset Purchase Commitments		9.506.157	20.969.362	30.475.519	1.423.530	25.220.811	26.644.341
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	20.050.745	21.321.753	1.543.256	21.508.080	23.051.336
Revocable Commitments		4.270.723	0	4.270.723	9.866.960	0	9.866.960
Revocable Loan Granting Commitments		4.270.164	0	4.270.164	9.866.401	0	9.866.401
Other Revocable Commitments		559	0	559	559	0	559
DERIVATIVE FINANCIAL INSTRUMENTS		128.012.241	867.825.738	995.837.979	99.735.969	665.314.545	765.050.514
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		128.012.241	867.825.738	995.837.979	99.735.969	665.314.545	765.050.514
Forward Foreign Currency Buy or Sell Transactions		48.764.900	100.121.266	148.886.166	22.362.538	92.238.215	114.600.753
Forward Foreign Currency Buying Transactions		17.966.175	56.729.305	74.695.480	1.253.999	55.527.787	56.781.786
Forward Foreign Currency Sale Transactions		30.798.725	43.391.961	74.190.686	21.108.539	36.710.428	57.818.967
Currency and Interest Rate Swaps		26.859.845	636.396.753	663.256.598	33.687.842	480.392.443	514.080.285
Currency Swap Buy Transactions		6.757.373	184.667.561	191.424.934	11.611.717	150.309.262	161.920.979
Currency Swap Sell Transactions		15.492.472	214.378.430	229.870.902	17.466.125	160.459.713	177.925.838
Interest Rate Swap Buy Transactions		2.305.000	118.675.381	120.980.381	2.305.000	84.811.734	87.116.734
Interest Rate Swap Sell Transactions		2.305.000	118.675.381	120.980.381	2.305.000	84.811.734	87.116.734
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		5.524.060.223	2.464.851.129	7.988.911.352	4.935.685.964	2.271.731.141	7.207.417.105
ITEMS HELD IN CUSTODY		381.193.371	459.224.808	840.418.179	323.373.244	411.462.896	734.836.140
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		373.211.966	439.303.671	812.515.637	320.375.504	398.667.571	719.043.075
Cheques Received for Collection		5.270.517	8.182.153	13.452.670	287.897	3.281.102	3.568.999
Commercial Notes Received for Collection		2.710.888	1.058.936	3.769.824	2.709.843	1.037.168	3.747.011
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	10.680.048	10.680.048	0	8.477.055	8.477.055
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.131.352.179	2.002.445.530	7.133.797.709	4.602.679.724	1.857.264.503	6.459.944.227
Securities		20.419.893	6.986.411	27.406.304	18.425.544	6.732.715	25.158.259
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		947.413.651	953.308.558	1.900.722.209	843.846.264	913.497.516	1.757.343.780
Other Pledged Items		167.620.333	250.219.511	417.839.844	161.239.412	227.215.944	388.455.356

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		6.287.732.824	3.486.558.754	9.774.291.578	5.625.235.347	3.084.902.484	8.710.137.831

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)	76.456.055	51.003.881
Interest Income on Loans		53.049.791	32.632.889
Interest Income on Reserve Deposits		6.924.782	1.747.950
Interest Income on Banks		7.213.197	3.807.738
Interest Income on Money Market Placements		376.977	5.156.476
Interest Income on Marketable Securities Portfolio		7.920.689	7.319.188
Financial Assets At Fair Value Through Profit Loss		36.319	183.018
Financial Assets At Fair Value Through Other Comprehensive Income		4.406.142	3.874.477
Financial Assets Measured at Amortised Cost		3.478.228	3.261.693
Finance Leasing Interest Income		0	0
Other Interest Income		970.619	339.640
INTEREST EXPENSES (-)	(5.IV.b)	-59.188.490	-44.662.196
Interest Expenses on Deposits		-52.624.298	-38.595.521
Interest Expenses on Funds Borrowed		-4.327.963	-4.215.877
Interest Expenses on Money Market Funds		-974.296	-891.433
Interest Expenses on Securities Issued		-790.447	-588.130
Lease Interest Expenses		-122.638	-93.549
Other Interest Expense		-348.848	-277.686
NET INTEREST INCOME OR EXPENSE		17.267.565	6.341.685
NET FEE AND COMMISSION INCOME OR EXPENSES		8.188.607	6.323.434
Fees and Commissions Received		14.502.668	10.561.004
From Noncash Loans		438.679	374.332
Other		14.063.989	10.186.672
Fees and Commissions Paid (-)		-6.314.061	-4.237.570
Paid for Noncash Loans		-1.197	-615
Other		-6.312.864	-4.236.955
DIVIDEND INCOME		77	0
TRADING INCOME OR LOSS (Net)	(5.IV.c)	-1.284.771	1.361.332
Gains (Losses) Arising from Capital Markets Transactions		732.657	1.499.570
Gains (Losses) Arising From Derivative Financial Transactions		1.874.225	4.012.969
Foreign Exchange Gains or Losses		-3.891.653	-4.151.207
OTHER OPERATING INCOME	(5.IV.d)	1.926.346	739.347
GROSS PROFIT FROM OPERATING ACTIVITIES		26.097.824	14.765.798
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-3.095.115	2.135.973
OTHER ALLOWANCE EXPENSES (-)		546.327	-252.062
PERSONNEL EXPENSES (-)	(5.IV.f)	-5.576.338	-3.923.909
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-7.398.374	-5.184.854
NET OPERATING INCOME (LOSS)		10.574.324	7.540.946
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		3.997.492	4.793.337
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.g)	14.571.816	12.334.283
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-2.218.820	-676.783
Current Tax Provision		-2.624.225	-3.116.432
Expense Effect of Deferred Tax		-5.289.180	-2.789.666
Income Effect of Deferred Tax		5.694.585	5.229.315
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		12.352.996	11.657.500
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)	12.352.996	11.657.500
Profit (Loss) Attributable to Group		12.352.996	11.657.500
Profit (loss), attributable to non-controlling interests		0	0
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	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		12.352.996	11.657.500
OTHER COMPREHENSIVE INCOME		1.241.435	-1.812.677
Other Comprehensive Income that will not be Reclassified to Profit or Loss		38.863	17.932
Gains (Losses) on Revaluation of Property, Plant and Equipment		49.415	23.615
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		-10.552	-5.683
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.202.572	-1.830.609
Exchange Differences on Translation		6.346.618	-3.235.112
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)		13.594.431	9.844.823

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		13.073.209	19.099.784
Interest Received		68.466.011	42.271.518
Interest Paid		-61.491.956	-34.590.875
Dividends received		77	0
Fees and Commissions Received		14.502.667	10.561.004
Other Gains		2.774.130	8.813.002
Collections from Previously Written Off Loans and Other Receivables		6.576.031	5.474.073
Cash Payments to Personnel and Service Suppliers		-5.965.496	-4.075.002
Taxes Paid		-1.135.215	-2.144.613
Other		-10.653.040	-7.209.323
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.968.554	-57.917.444
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.393.079	-726.432
Net (Increase) Decrease in Due From Banks		-669.658	-351.436
Net (Increase) Decrease in Loans		-43.117.752	-62.129.841
Net (Increase) Decrease in Other Assets		-5.841.374	-26.563.562
Net Increase (Decrease) in Bank Deposits		4.363.582	3.522.064
Net Increase (Decrease) in Other Deposits		23.542.737	-8.251.594
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		6.162.808	5.120.356
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		20.921.290	31.463.001
Net Cash Provided From Banking Operations		17.041.763	-38.817.660
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-6.489.805	-13.334.721
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		-86.130	-75.423
Cash Obtained from Tangible and Intangible Asset Sales		252.980	147.172
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-32.332.261	-40.739.721
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		16.595.714	18.186.650
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	7.424.660
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-4.754.262	17.229.169
Cash Obtained from Loans and Securities Issued		18.249.721	22.699.767
Cash Outflow Arised From Loans and Securities Issued		-22.373.664	-5.137.501
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-630.319	-333.097
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		4.568.355	7.883.476
Net Increase (Decrease) in Cash and Cash Equivalents		10.366.051	-27.039.736
Cash and Cash Equivalents at Beginning of the Period		227.201.192	220.781.439
Cash and Cash Equivalents at End of the Period		237.567.243	193.741.703



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

Presentation Currency	1.000 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 01.01.2024 - 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	2.910	708.408	-363.043	7.893.361	8.238.726	37.935.668	-1.340.192	-23.681.069	12.914.407	33.868.186	1.245.272	27.877.785	89.843.401	0	89.843.401
	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	2.910	708.408	-363.043	7.893.361	8.238.726	37.935.668	-1.340.192	-23.681.069	12.914.407	33.868.186	1.245.272	27.877.785	89.843.401	0	89.843.401
	Total Comprehensive Income (Loss)			0	0	0	0	17.932	0	0	17.932	-3.235.111	-967.010	2.371.512	-1.830.609	0	0	11.657.500	9.844.823	0	9.844.823
	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	0	27.877.785	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	0	27.877.785	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	21.889	726.340	-363.043	7.893.361	8.256.658	34.700.557	-2.307.202	-21.309.557	11.083.798	61.726.992	1.245.272	11.657.500	99.688.224	0	99.688.224
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	24.589	1.227.992	-822.139	11.965.170	12.371.023	37.108.830	-3.476.822	-22.907.278	10.724.730	61.726.992	1.245.272	44.969.497	150.700.718	0	150.700.718
	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	24.589	1.227.992	-822.139	11.965.170	12.371.023	37.108.830	-3.476.822	-22.907.278	10.724.730	61.726.992	1.245.272	44.969.497	150.700.718	0	150.700.718
	Total Comprehensive Income (Loss)			0	0	0	0	38.428	435	0	38.863	6.346.618	-1.577.490	-3.566.556	1.202.572	0	0	12.352.996	13.594.431	0	13.594.431
	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	44.219.497	0	-44.969.497	-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	44.219.497	0	44.219.497	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	24.589	1.266.420	-821.704	11.965.170	12.409.886	43.455.448	-5.054.312	-26.473.834	11.927.302	105.946.489	1.245.272	12.352.996	163.545.149	0	163.545.149