



KAMUYU AYDINLATMA PLATFORMU

TÜRK EKONOMİ BANKASI A.Ş. Bank Financial Report Consolidated 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 KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Türk Ekonomi Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türk Ekonomi Bankası A.Ş.'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 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 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.7.d'de ve IV.5.a'da belirtildiği üzere, 31 Mart 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından, 1.500.000 bin TL'si geçmiş yıllarda ayrılan TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Ayrıca, ilişikteki 31 Mart 2025 tarihinde sona eren üç aylık döneme ilişkin konsolide kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 31 Mart 2024 tarihinde sona eren üç aylık döneme ilişkin konsolide kar veya zarar tablosu; 1.200.000 Bin TL tutarında serbest karşılık iptalinden kaynaklanan geliri 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.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle 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

24 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)		121.267.944	108.492.593	229.760.537	102.180.102	86.509.220	188.689.322
Cash and cash equivalents		86.616.628	88.183.131	174.799.759	74.826.896	69.470.488	144.297.384
Cash and Cash Balances at Central Bank	(I-1)	85.785.087	64.314.473	150.099.560	66.855.696	53.916.476	120.772.172
Banks	(I-4)	856.108	23.929.548	24.785.656	7.995.274	15.601.688	23.596.962
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-24.567	-60.890	-85.457	-24.074	-47.676	-71.750
Financial assets at fair value through profit or loss	(I-2)	7.411.415	944.195	8.355.610	3.206.114	963.073	4.169.187
Public Debt Securities		6.559.419	375.841	6.935.260	2.491.105	471.032	2.962.137
Equity instruments		185.053	441.931	626.984	185.053	371.561	556.614
Other Financial Assets		666.943	126.423	793.366	529.956	120.480	650.436
Financial Assets at Fair Value Through Other Comprehensive Income	(I-5)	22.505.983	17.593.394	40.099.377	21.105.785	14.311.619	35.417.404
Public Debt Securities		22.404.042	17.593.394	39.997.436	21.003.844	14.311.619	35.315.463
Equity instruments		101.941	0	101.941	101.941	0	101.941
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		4.733.918	1.771.873	6.505.791	3.041.307	1.764.040	4.805.347
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-3)	4.042.534	1.730.926	5.773.460	2.932.751	1.712.794	4.645.545
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-12)	691.384	40.947	732.331	108.556	51.246	159.802
FINANCIAL ASSETS AT AMORTISED COST (Net)		313.355.094	130.999.967	444.355.061	290.929.846	118.459.573	409.389.419
Loans	(I-6)	253.646.794	123.175.196	376.821.990	231.809.662	105.945.738	337.755.400
Receivables From Leasing Transactions	(I-11)	0	0	0	0	0	0
Factoring Receivables	(I-15)	10.481.563	5.783.916	16.265.479	10.827.379	5.585.595	16.412.974
Other Financial Assets Measured at Amortised Cost	(I-7)	56.496.850	2.966.835	59.463.685	54.301.797	7.635.220	61.937.017
Public Debt Securities		56.496.850	2.966.835	59.463.685	54.301.797	7.635.220	61.937.017
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-7.270.113	-925.980	-8.196.093	-6.008.992	-706.980	-6.715.972
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-14)	28.075	0	28.075	32.289	0	32.289
Held for Sale		28.075	0	28.075	32.289	0	32.289
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		55	0	55	55	0	55
Investments in Associates (Net)	(I-8)	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)	(I-9)	50	0	50	50	0	50
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		50	0	50	50	0	50
Jointly Controlled Partnerships (JointVentures) (Net)	(I-10)	5	0	5	5	0	5
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		5	0	5	5	0	5
TANGIBLE ASSETS (Net)		3,579.148	0	3,579.148	3,148.536	0	3,148.536
INTANGIBLE ASSETS AND GOODWILL (Net)		2,035.716	0	2,035.716	2,014.057	0	2,014.057
Goodwill		421.124	0	421.124	421.124	0	421.124
Other		1,614.592	0	1,614.592	1,592.933	0	1,592.933
INVESTMENT PROPERTY (Net)	(I-13)	0	0	0	0	0	0
CURRENT TAX ASSETS		167.903	0	167.903	164.433	0	164.433
DEFERRED TAX ASSET		905.915	0	905.915	1,607.225	0	1,607.225
OTHER ASSETS (Net)		27,002.268	4,823.018	31,825.286	30,183.073	555.493	30,738.566
TOTAL ASSETS		468,342.118	244,315.578	712,657.696	430,259.616	205,524.286	635,783.902
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	340,530.224	134,625.709	475,155.933	299,527.455	105,956.151	405,483.606
LOANS RECEIVED	(II-3)	11,647.788	34,595.038	46,242.826	12,003.861	30,862.815	42,866.676
MONEY MARKET FUNDS		231.168	57,582.605	57,813.773	12,436.552	50,936.393	63,372.945
MARKETABLE SECURITIES (Net)	(II-3)	1,501.965	0	1,501.965	1,662.681	0	1,662.681
Bills		1,129.734	0	1,129.734	1,326.075	0	1,326.075
Asset-backed Securities		0	0	0	0	0	0
Bonds		372.231	0	372.231	336.606	0	336.606
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		3,234.901	1,636.366	4,871.267	3,991.001	1,333.182	5,324.183
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(II-2)	3,124.607	1,636.366	4,760.973	3,919.671	1,333.182	5,252.853
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-6)	110.294	0	110.294	71.330	0	71.330
FACTORING PAYABLES	(II-11)	4.208	17.767	21.975	19.922	9.335	29.257
LEASE PAYABLES (Net)	(II-5)	2,156.172	58.041	2,214.213	1,759.311	78.762	1,838.073
PROVISIONS	(II-7)	6,260.746	539.719	6,800.465	5,544.515	639.273	6,183.788
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3,617.050	184.261	3,801.311	2,853.707	154.406	3,008.113
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2,643.696	355.458	2,999.154	2,690.808	484.867	3,175.675
CURRENT TAX LIABILITIES	(II-8)	4,854.486	0	4,854.486	3,071.453	0	3,071.453
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	30,129.876	30,129.876	0	28,243.687	28,243.687
Loans		0	0	0	0	0	0

Other Debt Instruments		0	30.129.876	30.129.876	0	28.243.687	28.243.687
OTHER LIABILITIES	(II-4)	25.671.606	7.306.399	32.978.005	27.236.687	2.704.375	29.941.062
EQUITY	(II-9)	50.275.558	-202.646	50.072.912	47.861.215	-94.724	47.766.491
Issued capital		2.204.390	0	2.204.390	2.204.390	0	2.204.390
Capital Reserves		391.226	0	391.226	391.226	0	391.226
Equity Share Premiums		2.565	0	2.565	2.565	0	2.565
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		388.661	0	388.661	388.661	0	388.661
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-555.119	0	-555.119	-557.510	0	-557.510
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-784.056	-202.646	-986.702	-499.293	-94.724	-594.017
Profit Reserves		46.065.594	0	46.065.594	33.709.643	0	33.709.643
Legal Reserves		894.308	0	894.308	881.481	0	881.481
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		45.152.364	0	45.152.364	32.809.240	0	32.809.240
Other Profit Reserves		18.922	0	18.922	18.922	0	18.922
Profit or Loss		2.631.117	0	2.631.117	12.356.822	0	12.356.822
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.631.117	0	2.631.117	12.356.822	0	12.356.822
Non-controlling Interests	(II-10)	322.406	0	322.406	255.937	0	255.937
Total equity and liabilities		446.368.822	266.288.874	712.657.696	415.114.653	220.669.249	635.783.902

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		524.037.772	679.239.510	1.203.277.282	405.434.696	521.569.877	927.004.573
GUARANTIES AND WARRANTIES	(III-1)	39.661.735	76.439.615	116.101.350	36.136.855	66.499.219	102.636.074
Letters of Guarantee		21.449.214	37.287.219	58.736.433	19.055.473	33.187.634	52.243.107
Guarantees Subject to State Tender Law		86.673	252.411	339.084	86.567	233.141	319.708
Guarantees Given for Foreign Trade Operations		1.184.878	1.553.347	2.738.225	1.143.311	1.411.408	2.554.719
Other Letters of Guarantee		20.177.663	35.481.461	55.659.124	17.825.595	31.543.085	49.368.680
Bank Acceptances		0	108.565	108.565	0	62.540	62.540
Import Letter of Acceptance		0	108.565	108.565	0	62.540	62.540
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		13.816	30.472.021	30.485.837	12.209	25.696.746	25.708.955
Documentary Letters of Credit		0	5.121.284	5.121.284	0	2.925.840	2.925.840
Other Letters of Credit		13.816	25.350.737	25.364.553	12.209	22.770.906	22.783.115
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		11.592.165	8.571.810	20.163.975	10.843.208	7.552.299	18.395.507
Other Collaterals		6.606.540	0	6.606.540	6.225.965	0	6.225.965
COMMITMENTS	(III-1)	221.496.763	52.783.102	274.279.865	170.402.977	31.709.485	202.112.462
Irrevocable Commitments		218.392.335	52.783.102	271.175.437	168.349.163	31.709.485	200.058.648
Forward Asset Purchase Commitments		25.419.479	45.465.481	70.884.960	7.056.464	30.665.471	37.721.935
Time Deposit Purchase and Sales Commitments		0	4.753.630	4.753.630	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		40.657.000	183	40.657.183	32.887.686	160	32.887.846
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		8.178.452	0	8.178.452	5.731.412	0	5.731.412
Tax and Fund Liabilities Arised from Export Commitments		783.044	0	783.044	2.395.399	0	2.395.399
Commitments for Credit Card Limits		143.331.002	0	143.331.002	120.254.472	0	120.254.472
Commitments for Credit Cards and Banking Services Promotions		4.151	0	4.151	7.529	0	7.529
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		19.207	2.563.808	2.583.015	16.201	1.043.854	1.060.055
Revocable Commitments		3.104.428	0	3.104.428	2.053.814	0	2.053.814
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		3.104.428	0	3.104.428	2.053.814	0	2.053.814
DERIVATIVE FINANCIAL INSTRUMENTS	(III-2)	262.879.274	550.016.793	812.896.067	198.894.864	423.361.173	622.256.037
Derivative Financial Instruments Held For Hedging		27.066.000	59.957.836	87.023.836	19.010.000	51.557.376	70.567.376
Fair Value Hedges		0	47.674.496	47.674.496	0	40.283.436	40.283.436
Cash Flow Hedges		27.066.000	12.283.340	39.349.340	19.010.000	11.273.940	30.283.940
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		235.813.274	490.058.957	725.872.231	179.884.864	371.803.797	551.688.661
Forward Foreign Currency Buy or Sell Transactions		47.232.978	60.804.907	108.037.885	25.483.014	31.930.514	57.413.528
Forward Foreign Currency Buying Transactions		19.971.758	33.162.142	53.133.900	9.472.966	18.090.782	27.563.748
Forward Foreign Currency Sale Transactions		27.261.220	27.642.765	54.903.985	16.010.048	13.839.732	29.849.780
Currency and Interest Rate Swaps		144.576.229	272.723.931	417.300.160	101.270.723	203.121.332	304.392.055
Currency Swap Buy Transactions		16.559.263	112.020.717	128.579.980	22.807.537	79.564.684	102.372.221
Currency Swap Sell Transactions		25.799.390	106.079.645	131.879.035	12.809.828	89.536.664	102.346.492
Interest Rate Swap Buy Transactions		51.127.408	27.291.642	78.419.050	32.826.679	17.009.992	49.836.671
Interest Rate Swap Sell Transactions		51.090.168	27.331.927	78.422.095	32.826.679	17.009.992	49.836.671
Currency, Interest Rate and Securities Options		33.658.583	144.088.597	177.747.180	36.616.635	121.937.978	158.554.613
Currency Options Buy Transactions		21.500.989	62.951.669	84.452.658	29.182.019	47.429.673	76.611.692
Currency Options Sell Transactions		12.157.594	70.673.292	82.830.886	7.434.616	65.139.215	72.573.831
Interest Rate Options Buy Transactions		0	5.231.818	5.231.818	0	4.684.545	4.684.545
Interest Rate Options Sell Transactions		0	5.231.818	5.231.818	0	4.684.545	4.684.545
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		10.261.408	8.240.052	18.501.460	16.514.492	14.334.409	30.848.901
Currency Futures Buy Transactions		1.994.450	6.377.767	8.372.217	0	14.334.409	14.334.409
Currency Futures Sell Transactions		8.266.958	1.862.285	10.129.243	16.514.492	0	16.514.492
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		84.076	4.201.470	4.285.546	0	479.564	479.564
CUSTODY AND PLEDGES RECEIVED		939.985.246	192.178.778	1.132.164.024	900.114.819	173.662.536	1.073.777.355
ITEMS HELD IN CUSTODY		427.456.350	39.826.150	467.282.500	433.608.129	34.176.234	467.784.363
Customer Fund and Portfolio Balances		170.753.651	0	170.753.651	211.677.475	0	211.677.475
Securities Held in Custody		149.237.857	37.500.646	186.738.503	126.520.953	32.510.465	159.031.418
Cheques Received for Collection		83.198.987	880.067	84.079.054	72.459.158	369.791	72.828.949
Commercial Notes Received for Collection		3.039.398	97.997	3.137.395	1.857.060	91.525	1.948.585
Other Assets Received for Collection		125	1.347.440	1.347.565	125	1.204.453	1.204.578
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		21.226.332	0	21.226.332	21.093.358	0	21.093.358
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		505.810.738	152.100.497	657.911.235	462.155.673	139.452.881	601.608.554
Securities		2.137.840	2.962.404	5.100.244	2.785.986	2.382.458	5.168.444
Guarantee Notes		211.457.013	110.537.541	321.994.554	195.526.534	103.517.382	299.043.916
Commodity		1.043.976	843.951	1.887.927	1.164.486	416.793	1.581.279
Warrant		0	0	0	0	0	0
Real Estate		193.543.226	29.998.715	223.541.941	175.429.340	26.658.233	202.087.573
Other Pledged Items		97.628.683	7.757.886	105.386.569	87.249.327	6.478.015	93.727.342

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		6.718.158	252.131	6.970.289	4.351.017	33.421	4.384.438
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.464.023.018	871.418.288	2.335.441.306	1.305.549.515	695.232.413	2.000.781.928



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	(IV-1)	42.083.362	24.771.177
Interest Income on Loans		27.649.041	17.944.225
Interest Income on Reserve Deposits		4.527.710	697.955
Interest Income on Banks		377.784	786.238
Interest Income on Money Market Placements		1.958.314	1.242.665
Interest Income on Marketable Securities Portfolio		5.573.139	3.125.085
Financial Assets At Fair Value Through Profit Loss		547.178	112.234
Financial Assets At Fair Value Through Other Comprehensive Income		1.984.589	478.185
Financial Assets Measured at Amortised Cost		3.041.372	2.534.666
Finance Leasing Interest Income		0	0
Other Interest Income		1.997.374	975.009
INTEREST EXPENSES (-)	(IV-2)	-33.314.771	-17.849.851
Interest Expenses on Deposits		-28.965.035	-15.078.766
Interest Expenses on Funds Borrowed		-2.059.934	-1.790.739
Interest Expenses on Money Market Funds		-1.612.964	-384.382
Interest Expenses on Securities Issued		-154.463	-154.535
Lease Interest Expenses		-178.145	-92.339
Other Interest Expense		-344.230	-349.090
NET INTEREST INCOME OR EXPENSE		8.768.591	6.921.326
NET FEE AND COMMISSION INCOME OR EXPENSES		3.715.193	2.126.086
Fees and Commissions Received		7.121.599	4.161.786
From Noncash Loans		387.222	309.479
Other	(IV-9)	6.734.377	3.852.307
Fees and Commissions Paid (-)		-3.406.406	-2.035.700
Paid for Noncash Loans		-8.536	-7.183
Other	(IV-9)	-3.397.870	-2.028.517
DIVIDEND INCOME		0	759
TRADING INCOME OR LOSS (Net)	(IV-3)	1.809.966	-694.377
Gains (Losses) Arising from Capital Markets Transactions		-298.566	82.772
Gains (Losses) Arising From Derivative Financial Transactions		2.870.792	-1.998.122
Foreign Exchange Gains or Losses		-762.260	1.220.973
OTHER OPERATING INCOME	(IV-4)	214.446	141.995
GROSS PROFIT FROM OPERATING ACTIVITIES		14.508.196	8.495.789
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-5)	-1.795.809	-507.633
OTHER ALLOWANCE EXPENSES (-)	(IV-5)	-6.764	1.249.209
PERSONNEL EXPENSES (-)		-4.481.825	-3.067.986
OTHER OPERATING EXPENSES (-)	(IV-6)	-4.084.853	-2.296.098
NET OPERATING INCOME (LOSS)		4.138.945	3.873.281
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		4.138.945	3.873.281
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-7)	-1.441.359	-532.602
Current Tax Provision		-579.170	-1.472.217
Expense Effect of Deferred Tax		-1.790.047	-1.158.251
Income Effect of Deferred Tax		927.858	2.097.866
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		2.697.586	3.340.679
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 (+/-)	(IV-7)	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	(IV-8)	2.697.586	3.340.679
Profit (Loss) Attributable to Group		2.631.117	3.314.106
Profit (loss), attributable to non-controlling interests		66.469	26.573
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		1,19360000	1,50340000



Statement of Profit or Loss and Other Comprehensive Income (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 and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		2.697.586	3.340.679
OTHER COMPREHENSIVE INCOME		-391.165	-199.647
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.520	5.628
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		8.935	8.040
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		-7.415	-2.412
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-392.685	-205.275
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.018.789	-95.009
Income (Loss) Related with Cash Flow Hedges		457.810	-198.241
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		168.294	87.975
TOTAL COMPREHENSIVE INCOME (LOSS)		2.306.421	3.141.032



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		-357.319	2.396.946
Interest Received		40.047.022	21.189.299
Interest Paid		-32.176.405	-15.772.261
Dividends received		0	759
Fees and Commissions Received		5.786.655	3.927.631
Other Gains		3.085.238	1.445.740
Collections from Previously Written Off Loans and Other Receivables		1.002.182	451.676
Cash Payments to Personnel and Service Suppliers		-4.360.867	-2.969.749
Taxes Paid		-7.207	-130.431
Other		-13.733.937	-5.745.718
Changes in Operating Assets and Liabilities Subject to Banking Operations		23.719.023	-27.581.495
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.226.436	-1.638.886
Net (Increase) Decrease in Due From Banks		-1.552	-163.071
Net (Increase) Decrease in Loans		-22.261.493	-35.089.303
Net (Increase) Decrease in Other Assets		-7.246.658	-12.672.077
Net Increase (Decrease) in Bank Deposits		-3.794.206	-1.139.846
Net Increase (Decrease) in Other Deposits		52.480.288	16.786.480
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		3.258.082	3.742.136
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		5.510.998	2.593.072
Net Cash Provided From Banking Operations		23.361.704	-25.184.549
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-583.443	-9.691.948
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		-177.256	-23.336
Cash Obtained from Tangible and Intangible Asset Sales		2.386	993
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.259.790	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		5.799.595	10.000
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-12.284.269
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.184.871	2.708.681
Other		-133.249	-104.017
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-559.519	12.733.894
Cash Obtained from Loans and Securities Issued		0	13.444.440
Cash Outflow Arised From Loans and Securities Issued		-250.000	-530.000
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-309.519	-180.546
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.552.351	1.797.950
Net Increase (Decrease) in Cash and Cash Equivalents		23.771.093	-20.344.653
Cash and Cash Equivalents at Beginning of the Period		95.872.604	96.893.976
Cash and Cash Equivalents at End of the Period		119.643.697	76.549.323



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 Other Accumulated 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	2.204.390	2.565	0	388.661	148.708	-566.340	43.127	0	-111.357	217.372	21.754.128	13.128.180	0	37.209.434	74.982	37.284.416	
	Adjustments Related to TMS 8	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	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance	2.204.390	2.565	0	388.661	148.708	-566.340	43.127	0	-111.357	217.372	21.754.128	13.128.180	0	37.209.434	74.982	37.284.416	
	Total Comprehensive Income (Loss)	0	0	0	0	0	5.628	0	0	-66.519	-138.769	0	0	3.314.106	3.114.446	26.586	3.141.032	
	Capital Increase in Cash	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	
	Issued Capital Inflation Adjustment Difference	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	
	Subordinated Debt	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	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	11.955.515	-	0	-1.172.665	0	-1.172.665	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	-1.172.665	0	-1.172.665	0	-1.172.665	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	11.955.515	-	0	0	0	0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period	2.204.390	2.565	0	388.661	148.708	-560.712	43.127	0	-177.876	78.603	33.709.643	0	3.314.106	39.151.215	101.568	39.252.783	
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	2.204.390	2.565	0	388.661	148.708	-767.480	61.262	0	-539.059	-54.958	33.709.643	12.356.822	0	47.510.554	255.937	47.766.491	
	Adjustments Related to TMS 8	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	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance	2.204.390	2.565	0	388.661	148.708	-767.480	61.262	0	-539.059	-54.958	33.709.643	12.356.822	0	47.510.554	255.937	47.766.491	
	Total Comprehensive Income (Loss)	0	0	0	0	0	6.254	-4.734	0	-713.152	320.467	0	0	2.631.117	2.239.952	66.469	2.306.421	
	Capital Increase in Cash	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	
	Issued Capital Inflation Adjustment Difference	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	
	Subordinated Debt	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	871	0	0	0	0	0	-871	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	12.356.822	-	0	0	0	0	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	12.356.822	-	0	0	0	0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period	2.204.390	2.565	0	388.661	149.579	-761.226	56.528	0	-1.252.211	265.509	46.065.594	0	2.631.117	49.750.506	322.406	50.072.912	