



## KAMUYU AYDINLATMA PLATFORMU

# TÜRKİYE KALKINMA VE YATIRIM BANKASI 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	Positive

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

### Giriş

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi'nin ("Banka") 31 Mart 2025 tarihli ilişikteki konsolide olmayan finansal durum tablosu ile 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 vakıf

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

### *Sonuç*

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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.

### *Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor*

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan konsolide olmayan 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

Sorumlu Denetçi

25 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)	(1)	21.594.567	25.247.104	46.841.671	25.304.115	23.655.695	48.959.810
Cash and cash equivalents		16.086.260	3.444.457	19.530.717	20.941.625	1.659.543	22.601.168
Cash and Cash Balances at Central Bank		1.808	0	1.808	1.842	0	1.842
Banks		513.790	3.444.457	3.958.247	11.022.933	1.659.543	12.682.476
Receivables From Money Markets		15.576.424	0	15.576.424	9.921.861	0	9.921.861
Allowance for Expected Losses ( - )		-5.762	0	-5.762	-5.011	0	-5.011
Financial assets at fair value through profit or loss		474.833	332.335	807.168	416.293	280.704	696.997
Public Debt Securities		0	0	0	0	0	0
Equity instruments		474.833	332.335	807.168	416.293	280.704	696.997
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		5.008.118	21.470.312	26.478.430	3.802.055	21.715.448	25.517.503
Public Debt Securities		2.901.498	6.129.933	9.031.431	3.201.141	5.848.330	9.049.471
Equity instruments		8.813	0	8.813	8.813	0	8.813
Other Financial Assets		2.097.807	15.340.379	17.438.186	592.101	15.867.118	16.459.219
Derivative financial assets	(1,5)	25.356	0	25.356	144.142	0	144.142
Derivative Financial Assets At Fair Value Through Profit Or Loss		25.356	0	25.356	144.142	0	144.142
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(2)	32.060.624	80.300.873	112.361.497	30.909.813	72.576.250	103.486.063
Loans		22.750.624	79.697.841	102.448.465	22.773.031	72.039.804	94.812.835
Receivables From Leasing Transactions		3	0	3	1	0	1
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		10.947.170	603.032	11.550.202	9.865.929	536.446	10.402.375
Public Debt Securities		10.947.170	603.032	11.550.202	9.865.929	536.446	10.402.375
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.637.173	0	-1.637.173	-1.729.148	0	-1.729.148
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(3)	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	(4)	60.636	0	60.636	54.612	0	54.612
Investments in Associates (Net)		10.586	0	10.586	10.586	0	10.586

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		10.586	0	10.586	10.586	0	10.586
Investments in Subsidiaries (Net)		50.050	0	50.050	44.026	0	44.026
Unconsolidated Financial Subsidiaries		50.050	0	50.050	44.026	0	44.026
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(6)	95.920	0	95.920	72.180	0	72.180
INTANGIBLE ASSETS AND GOODWILL (Net)	(7)	51.090	0	51.090	52.125	0	52.125
Goodwill		0	0	0	0	0	0
Other		51.090	0	51.090	52.125	0	52.125
INVESTMENT PROPERTY (Net)	(8)	0	0	0	0	0	0
CURRENT TAX ASSETS	(9)	0	0	0	0	0	0
DEFERRED TAX ASSET	(10)	499.861	0	499.861	477.494	0	477.494
OTHER ASSETS (Net)		302.024	255.906	557.930	253.872	239.929	493.801
<b>TOTAL ASSETS</b>		<b>54.664.722</b>	<b>105.803.883</b>	<b>160.468.605</b>	<b>57.124.211</b>	<b>96.471.874</b>	<b>153.596.085</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	21.884.864	93.864.821	115.749.685	21.904.450	86.380.401	108.284.851
MONEY MARKET FUNDS	(3)	1.312.164	45.232	1.357.396	3.424.625	11.032	3.435.657
MARKETABLE SECURITIES (Net)	(4)	0	4.087.736	4.087.736	0	3.735.924	3.735.924
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	4.087.736	4.087.736	0	3.735.924	3.735.924
FUNDS	(5)	324.317	5.888.519	6.212.836	2.254.778	6.147.855	8.402.633
Borrower funds		302.864	3.545.159	3.848.023	1.505.796	3.507.329	5.013.125
Other		21.453	2.343.360	2.364.813	748.982	2.640.526	3.389.508
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(7,10)	16.448	11.433	27.881	17.382	3.507	20.889
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		16.448	11.433	27.881	17.382	3.507	20.889
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	40.590	0	40.590	22.161	0	22.161
PROVISIONS	(11)	608.630	0	608.630	599.237	0	599.237
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		468.367	0	468.367	473.370	0	473.370
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		140.263	0	140.263	125.867	0	125.867
CURRENT TAX LIABILITIES	(12)	1.577.946	0	1.577.946	813.963	0	813.963
DEFERRED TAX LIABILITY	(13)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(14)	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	(15)	5.985.373	2.291.478	8.276.851	5.516.800	2.060.311	7.577.111
Loans		5.985.373	2.291.478	8.276.851	5.516.800	2.060.311	7.577.111

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(16)	662.109	233.419	895.528	591.665	114.998	706.663
EQUITY	(17)	21.598.376	35.150	21.633.526	19.905.545	91.451	19.996.996
Issued capital		5.500.000	0	5.500.000	5.500.000	0	5.500.000
Capital Reserves		211.495	0	211.495	211.495	0	211.495
Equity Share Premiums		5.421	0	5.421	5.421	0	5.421
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		206.074	0	206.074	206.074	0	206.074
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.438	0	2.438	2.438	0	2.438
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-52.508	35.150	-17.358	11.484	91.451	102.935
Profit Reserves		8.012.543	0	8.012.543	8.012.543	0	8.012.543
Legal Reserves		422.038	0	422.038	422.038	0	422.038
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		7.536.279	0	7.536.279	7.536.279	0	7.536.279
Other Profit Reserves		54.226	0	54.226	54.226	0	54.226
Profit or Loss		7.924.408	0	7.924.408	6.167.585	0	6.167.585
Prior Years' Profit or Loss		6.167.585	0	6.167.585	0	0	0
Current Period Net Profit Or Loss		1.756.823	0	1.756.823	6.167.585	0	6.167.585
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		54.010.817	106.457.788	160.468.605	55.050.606	98.545.479	153.596.085

# 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		9.028.241	30.875.544	39.903.785	10.610.912	32.631.385	43.242.297
GUARANTIES AND WARRANTIES	(1)	149.573	5.130.859	5.280.432	149.197	4.925.973	5.075.170
Letters of Guarantee		149.573	4.365.841	4.515.414	149.197	4.159.253	4.308.450
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		1	0	1	1	0	1
Other Letters of Guarantee		149.572	4.365.841	4.515.413	149.196	4.159.253	4.308.449
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	86.050	86.050	0	133.709	133.709
Documentary Letters of Credit		0	86.050	86.050	0	133.709	133.709
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	678.968	678.968	0	633.011	633.011
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>	(1,3)	3.428.134	12.619.623	16.047.757	3.895.049	15.540.909	19.435.958
Irrevocable Commitments		291.634	702.727	994.361	318.549	646.801	965.350
Forward Asset Purchase Commitments		66.516	151.914	218.430	72.489	120.074	192.563
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		225.118	550.813	775.931	246.060	526.727	772.787
Revocable Commitments		3.136.500	11.916.896	15.053.396	3.576.500	14.894.108	18.470.608
Revocable Loan Granting Commitments		3.136.500	11.916.896	15.053.396	3.576.500	14.894.108	18.470.608
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	5.450.534	13.125.062	18.575.596	6.566.666	12.164.503	18.731.169
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		5.450.534	13.125.062	18.575.596	6.566.666	12.164.503	18.731.169
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		5.450.534	13.125.062	18.575.596	6.566.666	12.164.503	18.731.169
Currency Swap Buy Transactions		2.517.500	6.880.426	9.397.926	2.307.407	7.105.124	9.412.531
Currency Swap Sell Transactions		2.933.034	6.244.636	9.177.670	4.259.259	5.059.379	9.318.638
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		133.568.256	619.331.587	752.899.843	131.260.731	549.735.253	680.995.984
ITEMS HELD IN CUSTODY		150.467	0	150.467	135.670	0	135.670
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		150.467	0	150.467	135.670	0	135.670
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		133.417.789	619.331.587	752.749.376	131.125.061	549.735.253	680.860.314
Securities		3.896.453	646.060	4.542.513	3.476.749	654.546	4.131.295
Guarantee Notes		0	3.346.045	3.346.045	0	3.360.450	3.360.450
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		123.866.693	580.518.477	704.385.170	121.911.393	514.670.160	636.581.553
Other Pledged Items		5.554.523	29.896.884	35.451.407	5.623.575	26.609.300	32.232.875

Depositories Receiving Pledged Items		100.120	4.924.121	5.024.241	113.344	4.440.797	4.554.141
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		142.596.497	650.207.131	792.803.628	141.871.643	582.366.638	724.238.281

# 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	(1)	6.908.103	5.424.655
Interest Income on Loans		2.509.625	2.379.678
Interest Income on Reserve Deposits		0	0
Interest Income on Banks		476.368	324.343
Interest Income on Money Market Placements		2.269.753	1.227.363
Interest Income on Marketable Securities Portfolio		1.587.273	1.493.271
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		743.474	476.600
Financial Assets Measured at Amortised Cost		843.799	1.016.671
Finance Leasing Interest Income		0	0
Other Interest Income		65.084	0
INTEREST EXPENSES (-)	(2)	-3.901.830	-2.908.408
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-2.637.371	-2.588.077
Interest Expenses on Money Market Funds		-398.648	-205.071
Interest Expenses on Securities Issued		-138.751	-62.649
Lease Interest Expenses		-2.244	-1.277
Other Interest Expense		-724.816	-51.334
NET INTEREST INCOME OR EXPENSE		3.006.273	2.516.247
NET FEE AND COMMISSION INCOME OR EXPENSES		37.423	49.458
Fees and Commissions Received		54.558	61.277
From Noncash Loans		13.754	17.851
Other	(12)	40.804	43.426
Fees and Commissions Paid (-)		-17.135	-11.819
Paid for Noncash Loans		0	0
Other	(12)	-17.135	-11.819
DIVIDEND INCOME	(3)	15.556	0
TRADING INCOME OR LOSS (Net)	(4)	-55.088	-451.984
Gains (Losses) Arising from Capital Markets Transactions		43.571	24.419
Gains (Losses) Arising From Derivative Financial Transactions		33.499	-96.841
Foreign Exchange Gains or Losses		-132.158	-379.562
OTHER OPERATING INCOME	(5)	230.636	68.655
GROSS PROFIT FROM OPERATING ACTIVITIES		3.234.800	2.182.376
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(6)	-165.709	-305.352
OTHER ALLOWANCE EXPENSES ( - )	(6)	-126.769	-114.794
PERSONNEL EXPENSES (-)		-292.740	-184.509
OTHER OPERATING EXPENSES (-)	(7)	-159.216	-98.935
NET OPERATING INCOME (LOSS)		2.490.366	1.478.786
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	(8)	2.490.366	1.478.786
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-733.543	-444.847
Current Tax Provision		-704.357	-492.990
Expense Effect of Deferred Tax		-29.186	0
Income Effect of Deferred Tax		0	48.143
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.756.823	1.033.939
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	(11)	1.756.823	1.033.939
Profit (Loss) Attributable to Group		1.756.823	1.033.939
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,00300000	0,00400000



# 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)		1.756.823	1.033.939
OTHER COMPREHENSIVE INCOME		-120.293	-6.011
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-120.293	-6.011
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-171.846	-8.587
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		51.553	2.576
TOTAL COMPREHENSIVE INCOME (LOSS)		1.636.530	1.027.928

# 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
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		1.020.335	2.037.053
Interest Received		4.836.778	4.753.266
Interest Paid		-3.290.237	-2.156.333
Dividends received		15.556	0
Fees and Commissions Received		54.558	61.277
Other Gains		2.483	1.040
Collections from Previously Written Off Loans and Other Receivables		17.556	9.351
Cash Payments to Personnel and Service Suppliers		-423.854	-259.701
Taxes Paid		-125.245	-71.274
Other		-67.260	-300.573
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.587.466	-1.445.088
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-56.871	-20.403
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-769.313	3.023.452
Net (Increase) Decrease in Other Assets		530.230	20.153
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-67.543	-1.990.892
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-4.223.969	-2.477.398
Net Cash Provided From Banking Operations		-3.567.131	591.965
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-35.044	-6.168.814
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		-33.548	-26.424
Cash Obtained from Tangible and Intangible Asset Sales		0	18
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.695.485	-10.698.205
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		11.237.687	5.577.466
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.102.813	-1.159.992
Cash Obtained from Sale of Financial Assets At Amortised Cost		563.449	62.689
Other		-4.334	75.634
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-8.371	-4.626
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-8.371	-4.626
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		248.551	99.094
Net Increase (Decrease) in Cash and Cash Equivalents		-3.361.995	-5.482.381
Cash and Cash Equivalents at Beginning of the Period		21.713.183	21.402.100
Cash and Cash Equivalents at End of the Period		18.351.188	15.919.719



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		2.500.000	4.038	0	206.074	0	-506	0	0	149.405	10.931	3.969.168	4.043.375	0	10.882.485	0	10.882.485
	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		2.500.000	4.038	0	206.074	0	-506	0	0	149.405	10.931	3.969.168	4.043.375	0	10.882.485	0	10.882.485
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-6.011	0	0	0	1.033.939	1.027.928	0	1.027.928
	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	0	0	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	0	0	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		2.500.000	4.038	0	206.074	0	-506	0	0	143.394	10.931	3.969.168	4.043.375	1.033.939	11.910.413	0	11.910.413
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		5.500.000	5.421	0	206.074	0	2.438	0	0	92.004	10.931	8.012.543	6.167.585	0	19.996.996	0	19.996.996
	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		5.500.000	5.421	0	206.074	0	2.438	0	0	92.004	10.931	8.012.543	6.167.585	0	19.996.996	0	19.996.996
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-120.293	0	0	0	1.756.823	1.636.530	0	1.636.530
	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	0	0	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	0	0	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		5.500.000	5.421	0	206.074	0	2.438	0	0	-28.289	10.931	8.012.543	6.167.585	1.756.823	21.633.526	0	21.633.526