



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.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 Vadi Depolama Kuruluşu

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş.'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 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 olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 31 Mart 2025 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin 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.

Sınırlı denetimimiz sonucunda, ilişikte 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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 25 Nisan 2025

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)		559.847.802	478.146.889	1.037.994.691	568.821.495	352.738.909	921.560.404
Cash and cash equivalents		239.305.972	319.631.273	558.937.245	287.113.554	205.006.730	492.120.284
Cash and Cash Balances at Central Bank	(I-a)	239.269.090	206.960.461	446.229.551	287.109.821	169.439.298	456.549.119
Banks	(I-d)	38.014	112.673.460	112.711.474	3.909	35.567.911	35.571.820
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-1.132	-2.648	-3.780	-176	-479	-655
Financial assets at fair value through profit or loss	(I-b)	18.098.931	4.166.463	22.265.394	9.399.533	4.022.683	13.422.216
Public Debt Securities		9.721.993	983.469	10.705.462	1.752.100	1.334.296	3.086.396
Equity instruments		195.202	2.236.771	2.431.973	69	1.884.348	1.884.417
Other Financial Assets		8.181.736	946.223	9.127.959	7.647.364	804.039	8.451.403
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	253.523.243	135.354.990	388.878.233	229.322.617	128.631.262	357.953.879
Public Debt Securities		218.405.485	104.170.072	322.575.557	188.584.742	99.419.283	288.004.025
Equity instruments		133.130	109	133.239	133.130	109	133.239
Other Financial Assets		34.984.628	31.184.809	66.169.437	40.604.745	29.211.870	69.816.615
Derivative financial assets	(I-c, I-l)	48.919.656	18.994.163	67.913.819	42.985.791	15.078.234	58.064.025
Derivative Financial Assets At Fair Value Through Profit Or Loss		16.890.152	17.935.828	34.825.980	10.867.395	13.790.291	24.657.686
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		32.029.504	1.058.335	33.087.839	32.118.396	1.287.943	33.406.339
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.117.514.867	390.949.423	1.508.464.290	1.074.287.231	367.839.193	1.442.126.424
Loans	(I-f)	963.467.305	389.426.233	1.352.893.538	923.754.549	363.016.308	1.286.770.857
Receivables From Leasing Transactions	(I-k)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	203.077.368	6.158.075	209.235.443	192.312.853	9.212.492	201.525.345
Public Debt Securities		203.077.368	5.432.943	208.510.311	192.312.853	8.522.344	200.835.197
Other Financial Assets		0	725.132	725.132	0	690.148	690.148
Allowance for Expected Credit Losses (-)		-49.029.806	-4.634.885	-53.664.691	-41.780.171	-4.389.607	-46.169.778
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	3.501.540	0	3.501.540	3.464.212	0	3.464.212
Held for Sale		3.501.540	0	3.501.540	3.464.212	0	3.464.212
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		17.113.977	50.438.960	67.552.937	15.736.023	45.103.054	60.839.077
Investments in Associates (Net)	(I-h)	20.956	0	20.956	20.956	0	20.956

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		20.956	0	20.956	20.956	0	20.956
Investments in Subsidiaries (Net)	(I-i)	17.093.021	50.438.960	67.531.981	15.715.067	45.103.054	60.818.121
Unconsolidated Financial Subsidiaries		16.993.021	46.358.421	63.351.442	15.715.067	41.320.146	57.035.213
Unconsolidated Non-Financial Subsidiaries		100.000	4.080.539	4.180.539	0	3.782.908	3.782.908
Jointly Controlled Partnerships (JointVentures) (Net)	(I-j)	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)		37.487.256	83.734	37.570.990	36.503.343	83.877	36.587.220
INTANGIBLE ASSETS AND GOODWILL (Net)		6.746.929	0	6.746.929	6.447.391	0	6.447.391
Goodwill		0	0	0	0	0	0
Other		6.746.929	0	6.746.929	6.447.391	0	6.447.391
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		677.891	0	677.891	680.721	0	680.721
DEFERRED TAX ASSET	(I-n)	647.700	453.303	1.101.003	0	1.388.042	1.388.042
OTHER ASSETS (Net)	(I-p)	40.114.503	2.996.022	43.110.525	40.212.448	2.290.715	42.503.163
TOTAL ASSETS		1.783.652.465	923.068.331	2.706.720.796	1.746.152.864	769.443.790	2.515.596.654
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	1.117.777.993	555.795.017	1.673.573.010	1.086.801.556	475.295.816	1.562.097.372
LOANS RECEIVED	(II-c)	424.535	110.960.621	111.385.156	181.662	95.201.881	95.383.543
MONEY MARKET FUNDS		217.026.849	129.290.862	346.317.711	212.268.616	112.101.416	324.370.032
MARKETABLE SECURITIES (Net)	(II-d)	0	91.181.114	91.181.114	0	95.214.817	95.214.817
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	91.181.114	91.181.114	0	95.214.817	95.214.817
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	(II-b, II-g)	12.044.455	4.652.977	16.697.432	11.452.934	5.227.173	16.680.107
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		11.068.156	4.652.977	15.721.133	10.894.364	5.227.173	16.121.537
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		976.299	0	976.299	558.570	0	558.570
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	2.878.625	0	2.878.625	2.620.129	0	2.620.129
PROVISIONS	(II-h)	6.290.877	976.652	7.267.529	6.256.385	893.636	7.150.021
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.013.918	0	3.013.918	2.917.096	0	2.917.096
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.276.959	976.652	4.253.611	3.339.289	893.636	4.232.925
CURRENT TAX LIABILITIES	(II-i)	9.787.058	1.995	9.789.053	8.281.151	160.535	8.441.686
DEFERRED TAX LIABILITY	(II-i)	0	0	0	966.784	0	966.784
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	(II-j)	0	72.903.078	72.903.078	0	49.633.272	49.633.272
Loans		0	0	0	0	0	0

Other Debt Instruments		0	72.903.078	72.903.078	0	49.633.272	49.633.272
OTHER LIABILITIES	(II-e)	69.497.967	62.304.391	131.802.358	77.126.587	35.564.413	112.691.000
EQUITY	(II-k)	263.396.911	-20.471.181	242.925.730	256.882.575	-16.534.684	240.347.891
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.400.628	0	5.400.628	5.400.628	0	5.400.628
Equity Share Premiums		3.505.742	0	3.505.742	3.505.742	0	3.505.742
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.894.886	0	1.894.886	1.894.886	0	1.894.886
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		19.045.860	476.636	19.522.496	18.810.454	620.683	19.431.137
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		20.352.927	-20.947.817	-594.890	21.446.676	-17.155.367	4.291.309
Profit Reserves		199.670.417	0	199.670.417	163.658.747	0	163.658.747
Legal Reserves		4.357.935	0	4.357.935	3.748.495	0	3.748.495
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		179.324.172	0	179.324.172	143.921.942	0	143.921.942
Other Profit Reserves		15.988.310	0	15.988.310	15.988.310	0	15.988.310
Profit or Loss		13.727.079	0	13.727.079	42.366.070	0	42.366.070
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		13.727.079	0	13.727.079	42.366.070	0	42.366.070
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.699.125.270	1.007.595.526	2.706.720.796	1.662.838.379	852.758.275	2.515.596.654

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		1.940.554.662	1.958.022.211	3.898.576.873	1.592.375.704	1.514.062.682	3.106.438.386
GUARANTIES AND WARRANTIES	(III)	236.520.486	149.461.441	385.981.927	224.611.468	125.866.602	350.478.070
Letters of Guarantee		167.108.332	95.200.254	262.308.586	162.730.118	87.698.654	250.428.772
Guarantees Subject to State Tender Law		1.350.758	17.350.588	18.701.346	1.447.554	15.564.528	17.012.082
Guarantees Given for Foreign Trade Operations		0	6.145.301	6.145.301	0	4.629.790	4.629.790
Other Letters of Guarantee		165.757.574	71.704.365	237.461.939	161.282.564	67.504.336	228.786.900
Bank Acceptances		0	959.113	959.113	0	697.572	697.572
Import Letter of Acceptance		0	959.113	959.113	0	697.572	697.572
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		8.000	48.267.193	48.275.193	8.835	33.336.678	33.345.513
Documentary Letters of Credit		8.000	40.458.427	40.466.427	8.835	29.367.034	29.375.869
Other Letters of Credit		0	7.808.766	7.808.766	0	3.969.644	3.969.644
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	34.384	34.384	0	36.994	36.994
Other Guarantees		10.779.296	4.996.204	15.775.500	10.635.436	4.093.178	14.728.614
Other Collaterals		58.624.858	4.293	58.629.151	51.237.079	3.526	51.240.605
COMMITMENTS	(III)	1.163.741.481	53.532.471	1.217.273.952	1.012.042.439	59.097.962	1.071.140.401
Irrevocable Commitments		1.142.147.981	53.532.471	1.195.680.452	991.848.997	59.097.962	1.050.946.959
Forward Asset Purchase Commitments		17.245.182	35.424.005	52.669.187	14.893.022	31.336.997	46.230.019
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		41.786.813	6.716.906	48.503.719	35.406.604	8.477.552	43.884.156
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		16.413.202	0	16.413.202	11.912.002	0	11.912.002
Tax and Fund Liabilities Arised from Export Commitments		4.354	0	4.354	5.575	0	5.575
Commitments for Credit Card Limits		861.176.509	0	861.176.509	752.010.443	0	752.010.443
Commitments for Credit Cards and Banking Services Promotions		590.674	0	590.674	492.036	0	492.036
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		204,931,247	11,391,560	216,322,807	177,129,315	19,283,413	196,412,728
Revocable Commitments		21,593,500	0	21,593,500	20,193,442	0	20,193,442
Revocable Loan Granting Commitments		21,593,500	0	21,593,500	20,193,442	0	20,193,442
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		540,292,695	1,755,028,299	2,295,320,994	355,721,797	1,329,098,118	1,684,819,915
Derivative Financial Instruments Held For Hedging		65,678,650	199,291,771	264,970,421	64,881,665	190,200,365	255,082,030
Fair Value Hedges		1,014,075	107,732,896	108,746,971	1,014,815	100,485,713	101,500,528
Cash Flow Hedges		64,664,575	91,558,875	156,223,450	63,866,850	89,714,652	153,581,502
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		474,614,045	1,555,736,528	2,030,350,573	290,840,132	1,138,897,753	1,429,737,885
Forward Foreign Currency Buy or Sell Transactions		57,997,808	92,362,694	150,360,502	34,513,930	58,965,999	93,479,929
Forward Foreign Currency Buying Transactions		25,442,468	48,978,511	74,420,979	15,030,352	31,268,935	46,299,287
Forward Foreign Currency Sale Transactions		32,555,340	43,384,183	75,939,523	19,483,578	27,697,064	47,180,642
Currency and Interest Rate Swaps		378,429,642	1,088,723,321	1,467,152,963	219,486,397	781,297,956	1,000,784,353
Currency Swap Buy Transactions		39,213,508	358,229,904	397,443,412	24,117,769	241,787,738	265,905,507
Currency Swap Sell Transactions		107,913,584	380,563,365	488,476,949	81,433,418	261,494,322	342,927,740
Interest Rate Swap Buy Transactions		115,651,275	174,965,026	290,616,301	56,967,605	139,007,948	195,975,553
Interest Rate Swap Sell Transactions		115,651,275	174,965,026	290,616,301	56,967,605	139,007,948	195,975,553
Currency, Interest Rate and Securities Options		23,641,091	210,962,474	234,603,565	22,310,828	157,438,482	179,749,310
Currency Options Buy Transactions		10,449,748	101,642,090	112,091,838	11,594,085	70,764,731	82,358,816
Currency Options Sell Transactions		13,191,343	97,083,310	110,274,653	10,716,743	71,185,427	81,902,170
Interest Rate Options Buy Transactions		0	6,118,537	6,118,537	0	7,744,162	7,744,162
Interest Rate Options Sell Transactions		0	6,118,537	6,118,537	0	7,744,162	7,744,162
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		12,277,950	11,251,101	23,529,051	13,091,700	10,912,559	24,004,259
Currency Futures Buy Transactions		9,538,469	2,440,764	11,979,233	117,104	10,813,386	10,930,490
Currency Futures Sell Transactions		2,739,481	8,810,337	11,549,818	12,974,596	99,173	13,073,769
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		2,267,554	152,436,938	154,704,492	1,437,277	130,282,757	131,720,034
CUSTODY AND PLEDGES RECEIVED		4,301,686,367	2,369,414,477	6,671,100,844	3,938,994,670	2,191,173,100	6,130,167,770
ITEMS HELD IN CUSTODY		447,731,571	444,829,014	892,560,585	425,792,433	410,458,321	836,250,754
Customer Fund and Portfolio Balances		254,608,783	166,758,812	421,367,595	257,461,209	152,118,474	409,579,683
Securities Held in Custody		11,727,277	54,004,628	65,731,905	5,969,260	52,352,735	58,321,995
Cheques Received for Collection		159,814,544	20,515,245	180,329,789	142,830,769	17,528,688	160,359,457
Commercial Notes Received for Collection		20,845,346	31,843,391	52,688,737	18,802,847	29,086,588	47,889,435
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		735,621	171,706,938	172,442,559	728,348	159,371,836	160,100,184
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		985,336,135	552,366,899	1,537,703,034	929,805,506	500,697,416	1,430,502,922
Securities		2,591,774	17,206,690	19,798,464	2,694,874	15,078,975	17,773,849
Guarantee Notes		2,041,677	1,974,590	4,016,267	2,395,064	1,434,002	3,829,066
Commodity		1,190,000	214,906	1,404,906	2,460,000	193,967	2,653,967
Warrant		0	0	0	0	0	0
Real Estate		699,017,742	427,290,987	1,126,308,729	651,273,803	395,829,572	1,047,103,375
Other Pledged Items		280,494,942	105,679,726	386,174,668	270,981,765	88,160,900	359,142,665

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.868.618.661	1.372.218.564	4.240.837.225	2.583.396.731	1.280.017.363	3.863.414.094
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.242.241.029	4.327.436.688	10.569.677.717	5.531.370.374	3.705.235.782	9.236.606.156

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	(IV-a)	140.202.334	95.819.158
Interest Income on Loans	(IV-a-1)	88.811.470	59.975.337
Interest Income on Reserve Deposits		14.319.636	1.874.809
Interest Income on Banks	(IV-a-2)	505.240	860.394
Interest Income on Money Market Placements		970.891	549.606
Interest Income on Marketable Securities Portfolio	(IV-a-3)	35.083.503	32.273.611
Financial Assets At Fair Value Through Profit Loss		359.427	58.621
Financial Assets At Fair Value Through Other Comprehensive Income		20.983.104	17.897.204
Financial Assets Measured at Amortised Cost		13.740.972	14.317.786
Finance Leasing Interest Income		0	0
Other Interest Income		511.594	285.401
INTEREST EXPENSES (-)	(IV-b)	-122.327.467	-77.089.968
Interest Expenses on Deposits	(IV-b-4)	-98.096.575	-69.964.520
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.575.396	-1.983.699
Interest Expenses on Money Market Funds		-19.804.221	-2.829.984
Interest Expenses on Securities Issued	(IV-b-3)	-2.727.064	-1.344.282
Lease Interest Expenses		-116.110	-64.202
Other Interest Expense		-8.101	-903.281
NET INTEREST INCOME OR EXPENSE		17.874.867	18.729.190
NET FEE AND COMMISSION INCOME OR EXPENSES		22.665.971	13.858.439
Fees and Commissions Received		28.167.188	17.570.821
From Noncash Loans		750.931	602.043
Other		27.416.257	16.968.778
Fees and Commissions Paid (-)		-5.501.217	-3.712.382
Paid for Noncash Loans		-3.301	-1.037
Other		-5.497.916	-3.711.345
DIVIDEND INCOME		3.354	2.506
TRADING INCOME OR LOSS (Net)	(IV-c)	5.981.431	-306.767
Gains (Losses) Arising from Capital Markets Transactions		2.229.007	2.269.850
Gains (Losses) Arising From Derivative Financial Transactions		11.645.532	-2.751.510
Foreign Exchange Gains or Losses		-7.893.108	174.893
OTHER OPERATING INCOME	(IV-d)	2.685.587	4.140.906
GROSS PROFIT FROM OPERATING ACTIVITIES		49.211.210	36.424.274
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-9.621.886	-4.270.286
OTHER ALLOWANCE EXPENSES (-)		-20.037	-2.216
PERSONNEL EXPENSES (-)		-8.135.233	-7.215.922
OTHER OPERATING EXPENSES (-)	(IV-f)	-16.407.539	-11.119.117
NET OPERATING INCOME (LOSS)		15.026.515	13.816.733
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		2.445.705	2.138.752
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		17.472.220	15.955.485
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-3.745.141	-2.771.192
Current Tax Provision		0	0
Expense Effect of Deferred Tax		-6.109.841	-4.904.623
Income Effect of Deferred Tax		2.364.700	2.133.431
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	13.727.079	13.184.293
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		13.727.079	13.184.293
Profit (Loss) Attributable to Group		13.727.079	13.184.293
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,02640000	0,02535000



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)		13.727.079	13.184.293
OTHER COMPREHENSIVE INCOME		-4.794.840	-1.307.834
Other Comprehensive Income that will not be Reclassified to Profit or Loss		91.359	358.934
Gains (Losses) on Revaluation of Property, Plant and Equipment		-2.831	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		-124.193	38.185
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		218.383	320.749
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-4.886.199	-1.666.768
Exchange Differences on Translation		4.792.347	2.631.685
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-9.239.877	-4.279.718
Income (Loss) Related with Cash Flow Hedges		93.728	270.648
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-4.709.070	-2.038.445
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		4.176.673	1.749.062
TOTAL COMPREHENSIVE INCOME (LOSS)		8.932.239	11.876.459

Statement of Cash Flow (IFRS 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 (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		17.480.917	12.991.406
Interest Received		124.821.869	74.437.510
Interest Paid		-127.163.344	-69.609.615
Dividends received		3.354	2.506
Fees and Commissions Received		27.935.381	18.458.718
Other Gains		13.874.539	0
Collections from Previously Written Off Loans and Other Receivables		3.974.205	5.151.596
Cash Payments to Personnel and Service Suppliers		-8.926.715	-7.846.250
Taxes Paid		-1.647.394	-827.813
Other		-15.390.978	-6.775.246
Changes in Operating Assets and Liabilities Subject to Banking Operations		102.338.873	33.054.436
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-9.416.638	-1.469.689
Net (Increase) Decrease in Due From Banks		5.045.249	1.845.415
Net (Increase) Decrease in Loans		-69.741.280	-108.865.511
Net (Increase) Decrease in Other Assets		18.921.759	11.889.792
Net Increase (Decrease) in Bank Deposits		509.389	-8.230.170
Net Increase (Decrease) in Other Deposits		115.644.766	90.539.673
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		15.195.616	673.255
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		26.180.012	46.671.671
Net Cash Provided From Banking Operations		119.819.790	46.045.842
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-52.442.156	-63.935.395
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-100.000	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.052.194	-1.627.359
Cash Obtained from Tangible and Intangible Asset Sales		16.383	4.387
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-126.051.241	-77.922.068
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		90.118.680	29.611.903
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.389.316	1.520.412
Other		-17.763.100	-15.522.670
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		12.368.476	14.919.793
Cash Obtained from Loans and Securities Issued		38.669.542	26.279.518
Cash Outflow Arised From Loans and Securities Issued		-19.449.284	-1.117.152
Equity Instruments Issued		0	0
Dividends paid		-6.354.400	-9.971.000
Payments of lease liabilities		-497.382	-271.573
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.392.385	4.348.199
Net Increase (Decrease) in Cash and Cash Equivalents		83.138.495	1.378.439
Cash and Cash Equivalents at Beginning of the Period		45.251.115	54.575.928
Cash and Cash Equivalents at End of the Period		128.389.610	55.954.367



Statement of changes in equity (IFRS 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 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)						
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		5.200.000	3.505.742	0	1.894.886	14.488.487	-2.028.273	1.359.174	26.741.633	-1.863.324	-11.723.614	107.141.776	0	66.478.940	211.195.427	0	211.195.427
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		5.200.000	3.505.742	0	1.894.886	14.488.487	-2.028.273	1.359.174	26.741.633	-1.863.324	-11.723.614	107.141.776	0	66.478.940	211.195.427	0	211.195.427
Total Comprehensive Income (Loss)		0	0	0	0	320.749	0	38.185	2.631.685	-3.060.995	-1.237.458	0	0	13.184.293	11.876.459	0	11.876.459
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	56.507.940	0	-	-9.971.000	0	-9.971.000
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-9.971.000	-9.971.000	0	-9.971.000
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	56.507.940	0	-	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	56.507.940	0	0	0
Equity at end of period		5.200.000	3.505.742	0	1.894.886	14.809.236	-2.028.273	1.397.359	29.373.318	-4.924.319	-12.961.072	163.649.716	0	13.184.293	213.100.886	0	213.100.886
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		5.200.000	3.505.742	0	1.894.886	21.391.086	-3.191.137	1.231.188	31.786.935	-11.791.030	-15.704.596	163.658.747	0	42.366.070	240.347.891	0	240.347.891
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		5.200.000	3.505.742	0	1.894.886	21.391.086	-3.191.137	1.231.188	31.786.935	-11.791.030	-15.704.596	163.658.747	0	42.366.070	240.347.891	0	240.347.891
Total Comprehensive Income (Loss)		0	0	0	0	215.552	0	-124.193	4.792.347	-6.447.806	-3.230.740	0	0	13.727.079	8.932.239	0	8.932.239
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	36.011.670	0	-	-6.354.400	0	-6.354.400
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-6.354.400	-6.354.400	0	-6.354.400
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	36.011.670	0	-	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	36.011.670	0	0	0
Equity at end of period		5.200.000	3.505.742	0	1.894.886	21.606.638	-3.191.137	1.106.995	36.579.282	-18.238.836	-18.935.336	199.670.417	0	13.727.079	242.925.730	0	242.925.730

Previous Period
01.01.2024 - 31.03.2024

Current Period
01.01.2025 - 31.03.2025