



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



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

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

QNB Bank A.Ş.'nin ("Banka") 31 Mart 2025 tarihli ilişikteki konsolide olmayan bilançosu ile aynı tarihte sona eren üç aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız

denetim görüşü için gereken belgelenmemiş ve tespit, bu belgelenen denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. kısım 9.4 ve IV. kısım 6 numaralı dipnotlarda belirtildiği üzere, 31 Mart 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 4.700.000 Bin TL'si geçmiş yıllarda, 1.900.000 Bin TL'si cari dönemde ayrılan toplam 6.600.000 Bin TL tutarında, TMS 37 " Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Bu hususun, 31 Mart 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, 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.

Diğer Husus

Banka'nın 31 Aralık 2024 ve 31 Mart 2024 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide olmayan finansal tabloları başka bir bağımsız denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firması, 30 Ocak 2025 tarihli bağımsız denetim raporunda, 31 Aralık 2024 tarihi itibarıyla hazırlanan konsolide olmayan finansal tabloların, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında 6.800.000 Bin TL tutarındaki kısmı geçmiş yıllar içerisinde ayrılan, 2.100.000 Bin TL tutarındaki kısmı ise cari yılda iptal edilen toplam 4.700.000 Bin TL tutarında serbest karşılık içermesi sebebiyle şartlı görüş bildirilmiştir. Aynı bağımsız denetim firması, 29 Nisan 2024 tarihli sınırlı denetim raporunda, 31 Mart 2024 tarihi itibarıyla hazırlanan konsolide olmayan finansal tabloların, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında 6.800.000 Bin TL tutarındaki kısmı geçmiş yıllar içerisinde ayrılan, 1.400.000 Bin TL tutarındaki kısmı ise cari dönemde iptal edilen toplam 5.400.000 Bin TL tutarında serbest karşılık içermesi sebebiyle şartlı sonuç bildirilmiştir.

Sınırlı denetimimiz sonucunda, ilişkide yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

A member firm of Ernst & Young Global Limited

Sorumlu Denetçi

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)		304.817.211	232.644.633	537.461.844	273.713.221	158.184.304	431.897.525
Cash and cash equivalents		163.097.874	196.256.134	359.354.008	143.664.945	124.877.417	268.542.362
Cash and Cash Balances at Central Bank	(1)	163.104.510	157.038.524	320.143.034	143.519.916	109.580.869	253.100.785
Banks	(3)	6.724	39.242.467	39.249.191	9.785	15.316.083	15.325.868
Receivables From Money Markets	(4)	1.604	0	1.604	150.531	0	150.531
Allowance for Expected Losses (-)		-14.964	-24.857	-39.821	-15.287	-19.535	-34.822
Financial assets at fair value through profit or loss	(2)	8.752.752	3.078.233	11.830.985	9.746.310	2.454.695	12.201.005
Public Debt Securities		7.879.256	2.021.965	9.901.221	8.806.321	1.564.852	10.371.173
Equity instruments		352.251	0	352.251	408.321	0	408.321
Other Financial Assets		521.245	1.056.268	1.577.513	531.668	889.843	1.421.511
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	120.207.252	24.634.350	144.841.602	116.058.981	24.151.851	140.210.832
Public Debt Securities		120.207.252	24.273.268	144.480.520	116.033.934	23.811.538	139.845.472
Equity instruments		0	18.951	18.951	0	17.104	17.104
Other Financial Assets		0	342.131	342.131	25.047	323.209	348.256
Derivative financial assets	(12)	12.759.333	8.675.916	21.435.249	4.242.985	6.700.341	10.943.326
Derivative Financial Assets At Fair Value Through Profit Or Loss		8.178.486	6.433.824	14.612.310	3.330.553	4.248.519	7.579.072
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		4.580.847	2.242.092	6.822.939	912.432	2.451.822	3.364.254
FINANCIAL ASSETS AT AMORTISED COST (Net)		736.038.386	347.849.450	1.083.887.836	690.876.123	308.678.460	999.554.583
Loans	(6)	678.183.114	319.893.293	998.076.407	632.318.353	278.680.341	910.998.694
Receivables From Leasing Transactions	(11)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(7)	96.376.145	35.101.250	131.477.395	92.712.302	36.471.527	129.183.829
Public Debt Securities		96.376.145	35.101.250	131.477.395	92.712.302	36.326.963	129.039.265
Other Financial Assets		0	0	0	0	144.564	144.564
Allowance for Expected Credit Losses (-)		-38.520.873	-7.145.093	-45.665.966	-34.154.532	-6.473.408	-40.627.940
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(15)	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		19.544.676	0	19.544.676	19.587.542	0	19.587.542
Investments in Associates (Net)	(8)	53.722	0	53.722	53.737	0	53.737

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		53.722	0	53.722	53.737	0	53.737
Investments in Subsidiaries (Net)	(9)	19.488.154	0	19.488.154	19.531.005	0	19.531.005
Unconsolidated Financial Subsidiaries		18.982.108	0	18.982.108	19.024.959	0	19.024.959
Unconsolidated Non-Financial Subsidiaries		506.046	0	506.046	506.046	0	506.046
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	2.800	0	2.800	2.800	0	2.800
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		21.199.032	682	21.199.714	21.280.694	609	21.281.303
INTANGIBLE ASSETS AND GOODWILL (Net)		5.171.122	0	5.171.122	4.407.812	0	4.407.812
Goodwill		0	0	0	0	0	0
Other		5.171.122	0	5.171.122	4.407.812	0	4.407.812
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(14)	2.915.197	0	2.915.197	5.365.515	0	5.365.515
OTHER ASSETS (Net)	(16)	29.463.786	2.333.530	31.797.316	27.834.693	1.940.795	29.775.488
TOTAL ASSETS		1.119.149.410	582.828.295	1.701.977.705	1.043.065.600	468.804.168	1.511.869.768
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	685.760.669	311.140.208	996.900.877	605.589.925	274.633.404	880.223.329
LOANS RECEIVED	(3)	814.135	191.184.917	191.999.052	639.909	155.679.038	156.318.947
MONEY MARKET FUNDS	(4)	92.172.515	50.886.710	143.059.225	100.995.673	48.467.653	149.463.326
MARKETABLE SECURITIES (Net)	(5)	8.594.348	85.080.691	93.675.039	2.736.294	64.445.776	67.182.070
Bills		8.594.348	19.304.438	27.898.786	2.736.294	18.425.962	21.162.256
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	65.776.253	65.776.253	0	46.019.814	46.019.814
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		3.477.739	3.856.943	7.334.682	6.604.530	4.744.276	11.348.806
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	3.064.169	2.974.682	6.038.851	4.611.548	3.701.955	8.313.503
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(8)	413.570	882.261	1.295.831	1.992.982	1.042.321	3.035.303
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	1.658.200	829	1.659.029	1.678.670	131	1.678.801
PROVISIONS	(9)	11.737.887	169.196	11.907.083	10.633.204	136.995	10.770.199
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.227.911	41.364	3.269.275	3.753.455	38.387	3.791.842
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		8.509.976	127.832	8.637.808	6.879.749	98.608	6.978.357
CURRENT TAX LIABILITIES	(10)	3.260.052	0	3.260.052	3.194.270	0	3.194.270
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	0	32.182.189	32.182.189	0	32.298.839	32.298.839
Loans		0	20.396.127	20.396.127	0	21.568.852	21.568.852

Other Debt Instruments		0	11.786.062	11.786.062	0	10.729.987	10.729.987
OTHER LIABILITIES		70.320.699	21.753.907	92.074.606	71.594.293	8.795.577	80.389.870
EQUITY		127.709.948	215.923	127.925.871	118.339.829	661.482	119.001.311
Issued capital	(13)	3.350.000	0	3.350.000	3.350.000	0	3.350.000
Capital Reserves		714	0	714	714	0	714
Equity Share Premiums	(14)	714	0	714	714	0	714
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		10.598.435	0	10.598.435	10.598.225	0	10.598.225
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-4.978.437	215.923	-4.762.514	-3.160.475	661.482	-2.498.993
Profit Reserves		107.551.365	0	107.551.365	71.377.024	0	71.377.024
Legal Reserves		771.684	0	771.684	771.684	0	771.684
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		106.779.681	0	106.779.681	70.605.340	0	70.605.340
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		11.187.871	0	11.187.871	36.174.341	0	36.174.341
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		11.187.871	0	11.187.871	36.174.341	0	36.174.341
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.005.506.192	696.471.513	1.701.977.705	922.006.597	589.863.171	1.511.869.768

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		1.651.599.048	1.386.211.935	3.037.810.983	1.372.749.112	1.080.692.152	2.453.441.264
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	82.968.553	88.262.747	171.231.300	68.928.481	73.407.316	142.335.797
Letters of Guarantee		75.640.632	52.905.267	128.545.899	62.237.163	46.099.481	108.336.644
Guarantees Subject to State Tender Law		1.432.704	399.680	1.832.384	1.188.060	360.738	1.548.798
Guarantees Given for Foreign Trade Operations		34.406.837	52.505.587	86.912.424	27.854.087	45.738.743	73.592.830
Other Letters of Guarantee		39.801.091	0	39.801.091	33.195.016	0	33.195.016
Bank Acceptances		7.267.613	16.449.121	23.716.734	6.659.144	11.921.949	18.581.093
Import Letter of Acceptance		7.267.613	16.449.121	23.716.734	6.659.144	11.921.949	18.581.093
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		60.308	18.908.359	18.968.667	32.174	15.385.886	15.418.060
Documentary Letters of Credit		60.308	15.355.679	15.415.987	32.174	12.115.017	12.147.191
Other Letters of Credit		0	3.552.680	3.552.680	0	3.270.869	3.270.869
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		1.181.156.154	54.630.243	1.235.786.397	1.014.118.120	54.165.765	1.068.283.885
Irrevocable Commitments	(1)	1.088.430.230	47.855.227	1.136.285.457	905.586.551	49.048.177	954.634.728
Forward Asset Purchase Commitments		25.960.282	40.302.374	66.262.656	15.532.200	42.268.303	57.800.503
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		211.874.853	3.777	211.878.630	170.600.580	3.528	170.604.108
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		13.762.057	0	13.762.057	9.978.545	0	9.978.545
Tax and Fund Liabilities Arised from Export Commitments		809.180	0	809.180	638.126	0	638.126
Commitments for Credit Card Limits		827.802.159	0	827.802.159	701.154.935	0	701.154.935
Commitments for Credit Cards and Banking Services Promotions		253.429	0	253.429	266.571	0	266.571
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		7.968.270	7.549.076	15.517.346	7.415.594	6.776.346	14.191.940
Revocable Commitments		92.725.924	6.775.016	99.500.940	108.531.569	5.117.588	113.649.157
Revocable Loan Granting Commitments		92.725.924	6.775.016	99.500.940	108.531.569	5.117.588	113.649.157
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	387.474.341	1.243.318.945	1.630.793.286	289.702.511	953.119.071	1.242.821.582
Derivative Financial Instruments Held For Hedging		68.871.866	288.129.445	357.001.311	66.760.432	247.975.909	314.736.341
Fair Value Hedges		17.729.379	76.702.568	94.431.947	15.312.045	69.293.755	84.605.800
Cash Flow Hedges		51.142.487	211.426.877	262.569.364	51.448.387	178.682.154	230.130.541
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		318.602.475	955.189.500	1.273.791.975	222.942.079	705.143.162	928.085.241
Forward Foreign Currency Buy or Sell Transactions		70.988.953	107.395.505	178.384.458	33.959.665	47.955.670	81.915.335
Forward Foreign Currency Buying Transactions		12.538.065	73.828.798	86.366.863	4.654.510	33.839.247	38.493.757
Forward Foreign Currency Sale Transactions		58.450.888	33.566.707	92.017.595	29.305.155	14.116.423	43.421.578
Currency and Interest Rate Swaps		214.258.960	773.734.374	987.993.334	168.251.470	601.062.765	769.314.235
Currency Swap Buy Transactions		14.036.530	244.192.612	258.229.142	77.930	187.558.832	187.636.762
Currency Swap Sell Transactions		18.956.632	237.901.402	256.858.034	38.405.742	156.217.217	194.622.959
Interest Rate Swap Buy Transactions		90.632.899	145.820.180	236.453.079	64.883.899	128.643.358	193.527.257
Interest Rate Swap Sell Transactions		90.632.899	145.820.180	236.453.079	64.883.899	128.643.358	193.527.257
Currency, Interest Rate and Securities Options		29.283.278	70.439.297	99.722.575	20.388.544	55.846.295	76.234.839
Currency Options Buy Transactions		11.467.158	37.903.262	49.370.420	4.386.608	32.716.538	37.103.146
Currency Options Sell Transactions		17.816.120	32.536.035	50.352.155	16.001.936	23.129.757	39.131.693
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		4.071.284	3.620.324	7.691.608	342.400	278.432	620.832
Currency Futures Buy Transactions		2.597.249	1.198.718	3.795.967	278.663	53.802	332.465
Currency Futures Sell Transactions		1.474.035	2.421.606	3.895.641	63.737	224.630	288.367
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		4.579.197.439	1.773.945.752	6.353.143.191	4.062.254.583	1.557.535.712	5.619.790.295
ITEMS HELD IN CUSTODY		203.027.989	208.465.373	411.493.362	186.707.542	163.867.632	350.575.174
Customer Fund and Portfolio Balances		106.356.955	159.010.518	265.367.473	124.042.975	123.705.730	247.748.705
Securities Held in Custody		21.527.797	35.235.813	56.763.610	7.197.478	31.289.577	38.487.055
Cheques Received for Collection		65.892.560	7.738.624	73.631.184	47.554.597	3.587.290	51.141.887
Commercial Notes Received for Collection		9.250.677	3.619.395	12.870.072	7.912.492	2.649.524	10.562.016
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	2.861.023	2.861.023	0	2.635.511	2.635.511
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		2.469.069.675	812.460.706	3.281.530.381	2.199.855.869	730.804.542	2.930.660.411
Securities		8.969.520	45.273.788	54.243.308	11.029.178	35.956.788	46.985.966
Guarantee Notes		2.111.455	787.430	2.898.885	1.942.813	575.537	2.518.350
Commodity		1.878.261	0	1.878.261	1.878.689	0	1.878.689
Warrant		0	0	0	0	0	0
Real Estate		622.601.454	366.151.834	988.753.288	553.311.156	330.679.284	883.990.440
Other Pledged Items		1.833.508.985	400.247.654	2.233.756.639	1.631.694.033	363.592.933	1.995.286.966

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.907.099.775	753.019.673	2.660.119.448	1.675.691.172	662.863.538	2.338.554.710
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.230.796.487	3.160.157.687	9.390.954.174	5.435.003.695	2.638.227.864	8.073.231.559

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	(1)	97.931.528	56.027.427
Interest Income on Loans		67.211.579	41.884.630
Interest Income on Reserve Deposits		8.955.600	1.116.147
Interest Income on Banks		5.240.976	580.821
Interest Income on Money Market Placements		6.610	237.803
Interest Income on Marketable Securities Portfolio		16.239.227	12.059.064
Financial Assets At Fair Value Through Profit Loss		562.857	133.978
Financial Assets At Fair Value Through Other Comprehensive Income		9.988.381	5.697.741
Financial Assets Measured at Amortised Cost		5.687.989	6.227.345
Finance Leasing Interest Income		0	0
Other Interest Income		277.536	148.962
INTEREST EXPENSES (-)	(2)	-77.226.399	-41.408.034
Interest Expenses on Deposits		-59.567.133	-35.127.693
Interest Expenses on Funds Borrowed		-3.672.146	-2.904.186
Interest Expenses on Money Market Funds		-11.525.761	-1.052.735
Interest Expenses on Securities Issued		-2.233.257	-1.483.765
Lease Interest Expenses		-135.819	-67.643
Other Interest Expense		-92.283	-772.012
NET INTEREST INCOME OR EXPENSE		20.705.129	14.619.393
NET FEE AND COMMISSION INCOME OR EXPENSES		15.579.168	9.675.619
Fees and Commissions Received		19.233.920	11.919.785
From Noncash Loans		413.208	292.379
Other		18.820.712	11.627.406
Fees and Commissions Paid (-)		-3.654.752	-2.244.166
Paid for Noncash Loans		-395	-483
Other		-3.654.357	-2.243.683
DIVIDEND INCOME	(3)	1.189	3.778
TRADING INCOME OR LOSS (Net)	(4)	-4.475.071	-6.598.657
Gains (Losses) Arising from Capital Markets Transactions		1.273.688	216.593
Gains (Losses) Arising From Derivative Financial Transactions		-2.093.496	-11.831.216
Foreign Exchange Gains or Losses		-3.655.263	5.015.966
OTHER OPERATING INCOME	(5)	144.147	132.113
GROSS PROFIT FROM OPERATING ACTIVITIES		31.954.562	17.832.246
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-6.005.681	-3.228.637
OTHER ALLOWANCE EXPENSES (-)		-1.922.974	1.685.339
PERSONNEL EXPENSES (-)		-5.692.300	-3.859.327
OTHER OPERATING EXPENSES (-)	(7)	-5.975.446	-3.481.178
NET OPERATING INCOME (LOSS)		12.358.161	8.948.443
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		2.409.292	1.161.757
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	14.767.453	10.110.200
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-3.579.582	-246.655
Current Tax Provision		-65.782	-1.420.288
Expense Effect of Deferred Tax		-3.577.953	-574.235
Income Effect of Deferred Tax		64.153	1.747.868
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	11.187.871	9.863.545
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)	11.187.871	9.863.545
Profit (Loss) Attributable to Group		11.187.871	9.863.545
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)		0,33400000	0,29440000



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)		11.187.871	9.863.545
OTHER COMPREHENSIVE INCOME		-2.263.311	1.383.245
Other Comprehensive Income that will not be Reclassified to Profit or Loss		210	-8.621
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		321	-12.314
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-15	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-96	3.693
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.263.521	1.391.866
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-5.475.666	151.139
Income (Loss) Related with Cash Flow Hedges		2.080.710	1.812.482
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		112.948	17.331
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.018.487	-589.086
TOTAL COMPREHENSIVE INCOME (LOSS)		8.924.560	11.246.790

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-10.203.434	9.186.088
Interest Received		88.364.916	45.166.130
Interest Paid		-74.144.004	-36.759.968
Dividends received		1.189	3.778
Fees and Commissions Received		19.260.734	11.960.613
Other Gains		144.147	132.113
Collections from Previously Written Off Loans and Other Receivables		2.477.666	966.028
Cash Payments to Personnel and Service Suppliers		-5.549.049	-3.912.577
Taxes Paid		-1.403.926	-508.094
Other		-39.355.107	-7.861.935
Changes in Operating Assets and Liabilities Subject to Banking Operations		34.761.032	-23.162.226
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		374.587	-1.364.418
Net (Increase) Decrease in Due From Banks		-15.148.008	-28.320.447
Net (Increase) Decrease in Loans		-58.075.617	-71.189.301
Net (Increase) Decrease in Other Assets		1.669.860	-2.636.282
Net Increase (Decrease) in Bank Deposits		-20.552.022	726.332
Net Increase (Decrease) in Other Deposits		121.290.698	48.587.246
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.366.772	-1.072.904
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		6.568.306	32.107.548
Net Cash Provided From Banking Operations		24.557.598	-13.976.138
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.430.070	-15.274.627
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		-1.643.923	-1.068.252
Cash Obtained from Tangible and Intangible Asset Sales		91.586	94.864
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-54.355.673	-21.044.453
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		49.568.529	3.925.212
Cash Paid for Purchase of Financial Assets At Amortised Cost		-26.339.688	-1.798.945
Cash Obtained from Sale of Financial Assets At Amortised Cost		30.249.099	4.616.947
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		47.638.208	25.580.566
Cash Obtained from Loans and Securities Issued		95.229.223	56.468.169
Cash Outflow Arised From Loans and Securities Issued		-47.244.792	-30.680.420
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-346.223	-207.268
Other		0	85
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		5.528.768	3.175.334
Net Increase (Decrease) in Cash and Cash Equivalents		75.294.504	-494.865
Cash and Cash Equivalents at Beginning of the Period		157.680.038	118.379.765
Cash and Cash Equivalents at End of the Period		232.974.542	117.884.900



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	3.350.000	714	0	0	7.914.871	-554.429	-30.498 0	0	-1.493.790	1.054.494 0	38.204.582	33.172.442	0	0	0	81.618.386	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Effect Of Corrections	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Adjusted Beginning Balance	3.350.000	714	0	0	7.914.871	-554.429	-30.498 0	0	-1.493.790	1.054.494 0	38.204.582	33.172.442	0	0	0	81.618.386	
	Total Comprehensive Income (Loss)	0	0	0	0	0	-8.621	0 0	0	105.796	1.286.070 0	0	0	9.863.545	0	0	11.246.790	
	Capital Increase in Cash	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Convertible Bonds	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Subordinated Debt	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0 0	0	0	0 33.172.442	-	33.172.442	0	0	0	0	
	Dividends Paid	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Transfers To Reserves	0	0	0	0	0	0	0 0	0	0	0 33.172.442	-	33.172.442	0	0	0	0	
	Other	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Equity at end of period	3.350.000	714	0	0	7.914.871	-563.050	-30.498 0	0	-1.387.994	2.340.564 0	71.377.024	0	9.863.545	0	0	92.865.176	
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	3.350.000	714	0	0	11.300.460	-670.473	-31.762 0	0	-4.231.315	1.732.322 0	71.377.024	36.174.341	0	0	0	119.001.311	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Effect Of Corrections	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Adjusted Beginning Balance	3.350.000	714	0	0	11.300.460	-670.473	-31.762 0	0	-4.231.315	1.732.322 0	71.377.024	36.174.341	0	0	0	119.001.311	
	Total Comprehensive Income (Loss)	0	0	0	0	0	225	-15 0	0	-3.832.966	1.569.445 0	0	0	11.187.871	0	0	8.924.560	
	Capital Increase in Cash	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Convertible Bonds	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Subordinated Debt	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0 0	0	0	0 36.174.341	-	36.174.341	0	0	0	0	
	Dividends Paid	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Transfers To Reserves	0	0	0	0	0	0	0 0	0	0	0 36.174.341	-	36.174.341	0	0	0	0	
	Other	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Equity at end of period	3.350.000	714	0	0	11.300.460	-670.248	-31.777 0	0	-8.064.281	3.301.767 0	107.551.365	0	11.187.871	0	0	127.925.871	