



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



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

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

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

denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. kısım 9.5 ve IV. kısım 6 numaralı dipnotlarda belirtildiği üzere, 31 Mart 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 finansal tablolar üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 31 Mart 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Grup'un 31 Aralık 2024 ve 31 Mart 2024 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide 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 finansal tabloların, Grup 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 finansal tabloların, Grup 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 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	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		315.504.734	238.041.165	553.545.899	281.794.039	161.433.428	443.227.467
Cash and cash equivalents		169.990.656	197.830.785	367.821.441	149.349.721	124.999.896	274.349.617
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)	6.629.047	40.817.399	47.446.446	5.244.686	15.438.679	20.683.365
Receivables From Money Markets	(4)	272.986	0	272.986	601.134	0	601.134
Allowance for Expected Losses (-)		-15.887	-25.138	-41.025	-16.015	-19.652	-35.667
Financial assets at fair value through profit or loss	(2)	12.612.696	3.690.735	16.303.431	12.128.450	2.882.927	15.011.377
Public Debt Securities		8.510.202	2.152.860	10.663.062	9.039.624	1.564.852	10.604.476
Equity instruments		1.983.133	481.607	2.464.740	1.252.208	428.232	1.680.440
Other Financial Assets		2.119.361	1.056.268	3.175.629	1.836.618	889.843	2.726.461
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	120.272.735	27.843.158	148.115.893	116.118.623	26.716.472	142.835.095
Public Debt Securities		120.270.216	27.482.076	147.752.292	116.092.058	26.376.159	142.468.217
Equity instruments		2.519	18.951	21.470	1.518	17.104	18.622
Other Financial Assets		0	342.131	342.131	25.047	323.209	348.256
Derivative financial assets	(12)	12.628.647	8.676.487	21.305.134	4.197.245	6.834.133	11.031.378
Derivative Financial Assets At Fair Value Through Profit Or Loss		8.047.800	6.392.533	14.440.333	3.284.813	4.372.699	7.657.512
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		4.580.847	2.283.954	6.864.801	912.432	2.461.434	3.373.866
FINANCIAL ASSETS AT AMORTISED COST (Net)		762.383.458	366.274.494	1.128.657.952	717.067.048	323.409.240	1.040.476.288
Loans	(6)	676.809.479	310.879.027	987.688.506	627.543.725	270.752.339	898.296.064
Receivables From Leasing Transactions	(11)	8.412.901	21.818.696	30.231.597	8.472.440	18.903.277	27.375.717
Factoring Receivables	(7)	19.733.001	6.092.780	25.825.781	22.947.170	4.171.131	27.118.301
Other Financial Assets Measured at Amortised Cost	(8)	96.491.167	35.101.250	131.592.417	92.822.031	36.471.527	129.293.558
Public Debt Securities		96.491.167	35.101.250	131.592.417	92.822.031	36.326.963	129.148.994
Other Financial Assets		0	0	0	0	144.564	144.564
Allowance for Expected Credit Losses (-)		-39.063.090	-7.617.259	-46.680.349	-34.718.318	-6.889.034	-41.607.352
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		566.472	0	566.472	566.487	0	566.487
Investments in Associates (Net)	(9)	57.626	0	57.626	57.641	0	57.641

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		57.626	0	57.626	57.641	0	57.641
Investments in Subsidiaries (Net)		506.046	0	506.046	506.046	0	506.046
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		21.473.309	682	21.473.991	21.488.183	609	21.488.792
INTANGIBLE ASSETS AND GOODWILL (Net)		7.113.981	0	7.113.981	6.489.778	0	6.489.778
Goodwill		0	0	0	0	0	0
Other		7.113.981	0	7.113.981	6.489.778	0	6.489.778
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(14)	3.094.377	0	3.094.377	5.492.011	0	5.492.011
OTHER ASSETS (Net)	(16)	32.465.692	5.348.291	37.813.983	33.121.695	4.230.009	37.351.704
TOTAL ASSETS		1.142.602.023	609.664.632	1.752.266.655	1.066.019.241	489.073.286	1.555.092.527
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	684.199.771	309.244.443	993.444.214	604.971.435	273.463.290	878.434.725
LOANS RECEIVED	(3)	12.276.846	213.566.951	225.843.797	13.491.062	172.903.637	186.394.699
MONEY MARKET FUNDS	(4)	93.008.954	50.886.710	143.895.664	101.297.673	48.467.653	149.765.326
MARKETABLE SECURITIES (Net)	(5)	14.931.228	85.080.691	100.011.919	8.167.480	64.445.776	72.613.256
Bills		12.630.439	19.304.438	31.934.877	6.459.663	18.425.962	24.885.625
Asset-backed Securities		2.300.789	0	2.300.789	1.707.817	0	1.707.817
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	3.912.743	7.390.482	6.604.530	4.729.488	11.334.018
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	3.064.169	3.013.699	6.077.868	4.611.548	3.671.515	8.283.063
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(8)	413.570	899.044	1.312.614	1.992.982	1.057.973	3.050.955
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	1.804.174	829	1.805.003	1.736.455	131	1.736.586
PROVISIONS	(9)	15.975.932	3.420.005	19.395.937	14.528.719	2.754.014	17.282.733
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.541.232	41.364	3.582.596	4.215.161	38.387	4.253.548
Insurance Technical Reserves (Net)		3.801.899	3.250.650	7.052.549	3.273.050	2.616.807	5.889.857
Other provisions		8.632.801	127.991	8.760.792	7.040.508	98.820	7.139.328
CURRENT TAX LIABILITIES	(10)	5.035.884	0	5.035.884	3.915.992	0	3.915.992
DEFERRED TAX LIABILITY		28.993	0	28.993	38.236	0	38.236
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		71.698.730	23.576.369	95.275.099	72.159.559	10.087.912	82.247.471
EQUITY		127.741.551	215.923	127.957.474	118.369.164	661.482	119.030.646
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		107.550.631	0	107.550.631	71.376.333	0	71.376.333
Legal Reserves		1.006.599	0	1.006.599	836.127	0	836.127
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		106.544.032	0	106.544.032	70.540.206	0	70.540.206
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		11.187.849	0	11.187.849	36.174.298	0	36.174.298
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		11.187.849	0	11.187.849	36.174.298	0	36.174.298
Non-controlling Interests		32.359	0	32.359	30.069	0	30.069
Total equity and liabilities		1.030.179.802	722.086.853	1.752.266.655	945.280.305	609.812.222	1.555.092.527

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.652.911.818	1.398.506.080	3.051.417.898	1.374.176.112	1.089.593.429	2.463.769.541
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	82.907.145	87.808.698	170.715.843	68.860.694	72.997.791	141.858.485
Letters of Guarantee		75.579.224	52.519.618	128.098.842	62.169.376	45.739.458	107.908.834
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		34.406.081	52.119.938	86.526.019	27.853.300	45.378.720	73.232.020
Other Letters of Guarantee		39.740.439	0	39.740.439	33.128.016	0	33.128.016
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	18.839.959	18.900.267	32.174	15.336.384	15.368.558
Documentary Letters of Credit		60.308	15.287.279	15.347.587	32.174	12.065.515	12.097.689
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		1.182.570.332	62.412.037	1.244.982.369	1.015.194.147	58.887.412	1.074.081.559
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		94.140.102	14.556.810	108.696.912	109.607.596	9.839.235	119.446.831
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		1.414.178	7.781.794	9.195.972	1.076.027	4.721.647	5.797.674
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	387.434.341	1.248.285.345	1.635.719.686	290.121.271	957.708.226	1.247.829.497
Derivative Financial Instruments Held For Hedging		68.871.866	289.762.163	358.634.029	66.760.432	249.215.870	315.976.302
Fair Value Hedges		17.729.379	76.649.953	94.379.332	15.312.045	69.175.034	84.487.079
Cash Flow Hedges		51.142.487	213.112.210	264.254.697	51.448.387	180.040.836	231.489.223
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		318.562.475	958.523.182	1.277.085.657	223.360.839	708.492.356	931.853.195
Forward Foreign Currency Buy or Sell Transactions		70.948.953	104.330.368	175.279.321	33.959.665	42.851.520	76.811.185
Forward Foreign Currency Buying Transactions		12.498.065	72.312.051	84.810.116	4.654.510	31.345.839	36.000.349
Forward Foreign Currency Sale Transactions		58.450.888	32.018.317	90.469.205	29.305.155	11.505.681	40.810.836
Currency and Interest Rate Swaps		214.258.960	780.133.193	994.392.153	168.670.230	609.516.109	778.186.339
Currency Swap Buy Transactions		14.036.530	247.402.688	261.439.218	496.690	192.061.484	192.558.174
Currency Swap Sell Transactions		18.956.632	241.090.145	260.046.777	38.405.742	160.167.909	198.573.651
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		6.220.007.184	1.792.300.487	8.012.307.671	5.381.729.952	1.573.132.054	6.954.862.006
ITEMS HELD IN CUSTODY		1.843.837.734	226.820.108	2.070.657.842	1.506.182.911	179.463.974	1.685.646.885
Customer Fund and Portfolio Balances		120.071.638	159.048.873	279.120.511	138.061.161	123.741.202	261.802.363
Securities Held in Custody		1.344.842.485	35.235.813	1.380.078.298	1.045.553.753	31.289.577	1.076.843.330
Cheques Received for Collection		78.109.254	8.970.168	87.079.422	56.757.474	4.486.208	61.243.682
Commercial Notes Received for Collection		9.701.763	4.203.100	13.904.863	8.400.994	3.168.618	11.569.612
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		291.112.594	19.362.154	310.474.748	257.409.529	16.778.369	274.187.898
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		7.872.919.002	3.190.806.567	11.063.725.569	6.755.906.064	2.662.725.483	9.418.631.547



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(1)	102.715.055	59.156.830
Interest Income on Loans		66.880.227	41.644.363
Interest Income on Reserve Deposits		8.955.600	1.116.148
Interest Income on Banks		5.849.072	706.372
Interest Income on Money Market Placements		90.596	320.985
Interest Income on Marketable Securities Portfolio		16.338.601	12.129.343
Financial Assets At Fair Value Through Profit Loss		603.445	152.843
Financial Assets At Fair Value Through Other Comprehensive Income		10.038.073	5.749.155
Financial Assets Measured at Amortised Cost		5.697.083	6.227.345
Finance Leasing Interest Income		1.465.584	1.188.540
Other Interest Income		3.135.375	2.051.079
INTEREST EXPENSES (-)	(2)	-79.400.729	-43.265.384
Interest Expenses on Deposits		-59.527.569	-35.109.271
Interest Expenses on Funds Borrowed		-5.130.726	-3.919.469
Interest Expenses on Money Market Funds		-11.591.837	-1.395.178
Interest Expenses on Securities Issued		-2.863.034	-1.979.056
Lease Interest Expenses		-148.789	-69.090
Other Interest Expense		-138.774	-793.320
NET INTEREST INCOME OR EXPENSE		23.314.326	15.891.446
NET FEE AND COMMISSION INCOME OR EXPENSES		17.101.875	10.449.925
Fees and Commissions Received		22.822.443	13.919.346
From Noncash Loans		413.198	292.370
Other		22.409.245	13.626.976
Fees and Commissions Paid (-)		-5.720.568	-3.469.421
Paid for Noncash Loans		-3.494	-6.100
Other		-5.717.074	-3.463.321
DIVIDEND INCOME	(3)	2.577	3.904
TRADING INCOME OR LOSS (Net)	(4)	-3.855.334	-6.031.685
Gains (Losses) Arising from Capital Markets Transactions		1.665.871	487.947
Gains (Losses) Arising From Derivative Financial Transactions		-2.094.061	-11.782.872
Foreign Exchange Gains or Losses		-3.427.144	5.263.240
OTHER OPERATING INCOME	(5)	151.165	146.042
GROSS PROFIT FROM OPERATING ACTIVITIES		36.714.609	20.459.632
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-6.041.068	-3.232.154
OTHER ALLOWANCE EXPENSES (-)	(6)	-1.923.274	1.685.339
PERSONNEL EXPENSES (-)		-6.589.946	-4.441.065
OTHER OPERATING EXPENSES (-)	(7)	-6.364.632	-3.830.757
NET OPERATING INCOME (LOSS)		15.795.689	10.640.995
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)	15.795.689	10.640.995
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-4.605.550	-776.467
Current Tax Provision		-1.197.335	-1.884.908
Expense Effect of Deferred Tax		-3.496.288	-645.125
Income Effect of Deferred Tax		88.073	1.753.566
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	11.190.139	9.864.528
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)	11.190.139	9.864.528
Profit (Loss) Attributable to Group		11.187.849	9.863.541
Profit (loss), attributable to non-controlling interests		2.290	987
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	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		11.190.139	9.864.528
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		-5.487.771	149.042
Income (Loss) Related with Cash Flow Hedges		2.249.422	1.841.419
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		974.828	-598.595
TOTAL COMPREHENSIVE INCOME (LOSS)		8.926.828	11.247.773



Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-14.367.455	3.275.714
Interest Received		93.121.853	48.102.991
Interest Paid		-76.573.113	-41.392.240
Dividends received		2.577	3.904
Fees and Commissions Received		22.849.257	13.960.174
Other Gains		151.165	146.042
Collections from Previously Written Off Loans and Other Receivables		2.497.983	926.280
Cash Payments to Personnel and Service Suppliers		-6.956.694	-4.847.995
Taxes Paid		-2.807.852	-515.300
Other		-46.652.631	-13.108.142
Changes in Operating Assets and Liabilities Subject to Banking Operations		41.233.619	-13.723.487
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.178.034	-342.662
Net (Increase) Decrease in Due From Banks		-15.079.286	-28.422.579
Net (Increase) Decrease in Loans		-60.219.579	-71.505.004
Net (Increase) Decrease in Other Assets		3.323.204	-2.780.417
Net Increase (Decrease) in Bank Deposits		-20.552.022	726.332
Net Increase (Decrease) in Other Deposits		119.748.919	48.120.108
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		718.787	574.244
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		14.471.630	39.906.491
Net Cash Provided From Banking Operations		26.866.164	-10.447.773
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.140.524	-16.665.051
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		-1.802.415	-2.455.007
Cash Obtained from Tangible and Intangible Asset Sales		158.129	108.503
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-54.937.884	-21.044.453
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		49.532.235	3.925.212
Cash Paid for Purchase of Financial Assets At Amortised Cost		-26.339.688	-1.816.253
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		48.671.687	26.697.611
Cash Obtained from Loans and Securities Issued		96.285.298	57.593.392
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		-368.819	-215.496
Other		0	135
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		5.592.075	3.215.061
Net Increase (Decrease) in Cash and Cash Equivalents		77.989.402	2.799.848
Cash and Cash Equivalents at Beginning of the Period		163.342.431	119.377.778
Cash and Cash Equivalents at End of the Period		241.331.833	122.177.626



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and 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	-586.529	1.602 0	0	-1.493.790	1.054.494 0	38.203.368	33.172.965	0	81.617.695	16.785	81.634.480	
	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	-586.529	1.602 0	0	-1.493.790	1.054.494 0	38.203.368	33.172.965	0	81.617.695	16.785	81.634.480	
	Total Comprehensive Income (Loss)	0	0	0	0	0	-8.621	0 0	0	105.796	1.286.070 0	0	0	9.863.541	11.246.786	987	11.247.773	
	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 33.172.965	-33.172.965	0	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 33.172.965	-33.172.965	0	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	-595.150	1.602 0	0	-1.387.994	2.340.564 0	71.376.333	0	9.863.541	92.864.481	17.772	92.882.253	
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	-703.852	1.617 0	0	-4.224.770	1.725.777 0	71.376.333	36.174.298	0	119.000.577	30.069	119.030.646	
	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	-703.852	1.617 0	0	-4.224.770	1.725.777 0	71.376.333	36.174.298	0	119.000.577	30.069	119.030.646	
	Total Comprehensive Income (Loss)	0	0	0	0	0	225	-15 0	0	-3.838.116	1.574.595 0	0	0	11.187.849	8.924.538	2.290	8.926.828	
	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 36.174.298	-36.174.298	0	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 36.174.298	-36.174.298	0	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	-703.627	1.602 0	0	-8.062.886	3.300.372 0	107.550.631	0	11.187.849	127.925.115	32.359	127.957.474	