



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş. Bank Financial Report Unconsolidated 2025 - 1. 3 Monthly Notification

General Information About Financial Statements



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

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Sınai Kalkınma Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7.c.1 ve IV. kısım 5' te belirtildiği üzere, 31 Mart 2025 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal tablolarda, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 2.050.000 bin TL tutarında tamamı geçmiş yıllar içerisinde ayrılan, 400.000 bin TL tutarındaki kısmı cari yılda iptal edilen toplam 1.650.000 bin TL tutarında diğer karşılıklar altında sınıflandırılan serbest karşılık ayrılmıştır. Söz konusu serbest karşılık ayrılmamış olsaydı, 31 Mart 2025 tarihi itibarıyla, diğer karşılıklar 1.650.000 bin TL daha az, net kar ve özkaynaklar sırasıyla 400.000 bin TL daha az ve 1.650.000 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 31 Mart 2025 tarihi itibarıyla ara dönem finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 29 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)		22.783.461	14.765.457	37.548.918	16.462.594	18.808.018	35.270.612
Cash and cash equivalents		4.375.452	7.225.371	11.600.823	1.927.260	10.549.148	12.476.408
Cash and Cash Balances at Central Bank	(1)	1.357	3.213.302	3.214.659	772	2.879.653	2.880.425
Banks	(3)	664	4.015.320	4.015.984	3.006	7.672.856	7.675.862
Receivables From Money Markets		4.373.759	0	4.373.759	1.923.891	0	1.923.891
Allowance for Expected Losses (-)		-328	-3.251	-3.579	-409	-3.361	-3.770
Financial assets at fair value through profit or loss	(2)	1.491.856	0	1.491.856	1.383.876	0	1.383.876
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		1.491.856	0	1.491.856	1.383.876	0	1.383.876
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	16.235.857	6.452.116	22.687.973	12.455.502	5.897.387	18.352.889
Public Debt Securities		15.635.888	5.455.251	21.091.139	11.611.019	5.005.611	16.616.630
Equity instruments		190.211	996.865	1.187.076	198.090	891.776	1.089.866
Other Financial Assets		409.758	0	409.758	646.393	0	646.393
Derivative financial assets	(2)	680.296	1.087.970	1.768.266	695.956	2.361.483	3.057.439
Derivative Financial Assets At Fair Value Through Profit Or Loss		680.296	1.087.970	1.768.266	695.956	2.361.483	3.057.439
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		22.028.956	186.131.647	208.160.603	20.799.277	161.790.627	182.589.904
Loans	(5)	14.461.348	175.318.224	189.779.572	14.383.721	151.616.350	166.000.071
Receivables From Leasing Transactions	(10)	0	447.066	447.066	0	417.553	417.553
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	10.672.416	15.223.622	25.896.038	9.949.963	14.269.752	24.219.715
Public Debt Securities		10.672.416	15.223.622	25.896.038	9.949.963	14.269.752	24.219.715
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-3.104.808	-4.857.265	-7.962.073	-3.534.407	-4.513.028	-8.047.435
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	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		9.800.794	0	9.800.794	9.420.766	0	9.420.766
Investments in Associates (Net)	(7)	4.391.563	0	4.391.563	4.201.492	0	4.201.492

Associates Accounted for Using Equity Method		4.391.563	0	4.391.563	4.201.492	0	4.201.492
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(8)	5.409.231	0	5.409.231	5.219.274	0	5.219.274
Unconsolidated Financial Subsidiaries		5.283.710	0	5.283.710	5.085.830	0	5.085.830
Unconsolidated Non-Financial Subsidiaries		125.521	0	125.521	133.444	0	133.444
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	581.259	0	581.259	572.644	0	572.644
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	19.521	0	19.521	5.985	0	5.985
Goodwill		0	0	0	0	0	0
Other		19.521	0	19.521	5.985	0	5.985
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	824.893	0	824.893	265.107	0	265.107
OTHER ASSETS (Net)	(17)	2.408.887	468.350	2.877.237	3.009.859	125.480	3.135.339
TOTAL ASSETS		58.447.771	201.365.454	259.813.225	50.536.232	180.724.125	231.260.357
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	4.424.693	145.129.376	149.554.069	19.000	123.981.589	124.000.589
MONEY MARKET FUNDS		8.727.412	7.540.968	16.268.380	1.961.247	1.319.277	3.280.524
MARKETABLE SECURITIES (Net)	(3)	0	39.906.423	39.906.423	0	51.561.928	51.561.928
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	39.906.423	39.906.423	0	51.561.928	51.561.928
FUNDS		52.204	118.702	170.906	30.945	652.954	683.899
Borrower funds		52.204	118.702	170.906	30.945	652.954	683.899
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	(2)	39.685	1.285.600	1.325.285	160.787	1.137.479	1.298.266
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		39.685	1.285.600	1.325.285	160.787	1.137.479	1.298.266
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	233.168	0	233.168	247.755	0	247.755
PROVISIONS	(7)	1.914.931	83.795	1.998.726	2.285.225	84.762	2.369.987
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		112.250	0	112.250	102.417	0	102.417
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.802.681	83.795	1.886.476	2.182.808	84.762	2.267.570
CURRENT TAX LIABILITIES	(8)	1.663.304	0	1.663.304	368.765	0	368.765
DEFERRED TAX LIABILITY	(8)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(10)	0	11.314.693	11.314.693	0	10.800.864	10.800.864
Loans		0	0	0	0	0	0

Other Debt Instruments		0	11.314.693	11.314.693	0	10.800.864	10.800.864
OTHER LIABILITIES		658.819	1.569.335	2.228.154	573.985	3.595.006	4.168.991
EQUITY		34.917.687	232.430	35.150.117	32.281.656	197.133	32.478.789
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		24.573	0	24.573	14.658	0	14.658
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.573	0	24.573	14.658	0	14.658
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.797.761	290.443	4.088.204	3.896.451	230.008	4.126.459
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		22.155	-58.013	-35.858	381.972	-32.875	349.097
Profit Reserves		25.178.660	0	25.178.660	15.053.976	0	15.053.976
Legal Reserves		645.497	0	645.497	645.497	0	645.497
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		24.454.602	0	24.454.602	14.329.918	0	14.329.918
Other Profit Reserves		2.920	0	2.920	2.920	0	2.920
Profit or Loss		3.094.538	0	3.094.538	10.134.599	0	10.134.599
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.094.538	0	3.094.538	10.134.599	0	10.134.599
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		52.631.903	207.181.322	259.813.225	37.929.365	193.330.992	231.260.357

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		17.732.348	213.509.354	231.241.702	23.449.505	195.016.999	218.466.504
GUARANTIES AND WARRANTIES	(1)	3.519.669	22.025.092	25.544.761	3.350.423	18.244.917	21.595.340
Letters of Guarantee		2.447.215	5.826.904	8.274.119	2.818.372	5.808.518	8.626.890
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		2.447.215	5.826.904	8.274.119	2.818.372	5.808.518	8.626.890
Bank Acceptances		0	146.081	146.081	0	131.339	131.339
Import Letter of Acceptance		0	146.081	146.081	0	131.339	131.339
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		1.072.454	16.052.107	17.124.561	532.051	12.305.060	12.837.111
Documentary Letters of Credit		1.072.454	16.052.107	17.124.561	532.051	12.305.060	12.837.111
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	2.752.421	11.677.517	14.429.938	2.806.010	8.648.292	11.454.302
Irrevocable Commitments		1.059.612	2.578.114	3.637.726	1.218.654	640.755	1.859.409
Forward Asset Purchase Commitments		256.565	2.390.904	2.647.469	389.727	458.574	848.301
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	142.835	142.835	0	142.284	142.284
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		803.047	44.375	847.422	828.927	39.897	868.824
Revocable Commitments		1.692.809	9.099.403	10.792.212	1.587.356	8.007.537	9.594.893
Revocable Loan Granting Commitments		1.692.809	9.099.403	10.792.212	1.587.356	8.007.537	9.594.893
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	11.460.258	179.806.745	191.267.003	17.293.072	168.123.790	185.416.862
Derivative Financial Instruments Held For Hedging		0	52.383.182	52.383.182	0	69.298.701	69.298.701
Fair Value Hedges		0	52.383.182	52.383.182	0	69.298.701	69.298.701
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		11.460.258	127.423.563	138.883.821	17.293.072	98.825.089	116.118.161
Forward Foreign Currency Buy or Sell Transactions		313.827	582.277	896.104	386.659	524.487	911.146
Forward Foreign Currency Buying Transactions		9.649	431.512	441.161	268.295	183.357	451.652
Forward Foreign Currency Sale Transactions		304.178	150.765	454.943	118.364	341.130	459.494
Currency and Interest Rate Swaps		10.729.081	126.382.401	137.111.482	16.906.413	98.261.432	115.167.845
Currency Swap Buy Transactions		386.353	40.038.829	40.425.182	853.917	28.963.582	29.817.499
Currency Swap Sell Transactions		4.491.666	35.613.944	40.105.610	11.767.384	17.124.992	28.892.376
Interest Rate Swap Buy Transactions		2.925.531	25.364.814	28.290.345	2.142.556	26.086.429	28.228.985
Interest Rate Swap Sell Transactions		2.925.531	25.364.814	28.290.345	2.142.556	26.086.429	28.228.985
Currency, Interest Rate and Securities Options		417.350	458.885	876.235	0	39.170	39.170
Currency Options Buy Transactions		314.000	127.736	441.736	0	19.585	19.585
Currency Options Sell Transactions		103.350	331.149	434.499	0	19.585	19.585
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		519.124.495	3.237.775.019	3.756.899.514	445.422.551	2.800.962.189	3.246.384.740
ITEMS HELD IN CUSTODY		3.252.283	9.295.853	12.548.136	720.297	2.736.125	3.456.422
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		10.064	9.295.853	9.305.917	36.048	2.736.125	2.772.173
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		3.242.219	0	3.242.219	684.249	0	684.249
PLEDGED ITEMS		499.393.434	2.607.202.474	3.106.595.908	429.581.976	2.269.143.066	2.698.725.042
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		155.465	2.461.465	2.616.930	194.627	2.370.696	2.565.323
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		117.891.397	697.602.793	815.494.190	118.446.897	631.496.822	749.943.719
Other Pledged Items		380.890.323	1.907.138.216	2.288.028.539	310.484.203	1.635.275.548	1.945.759.751

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		16.478.778	621.276.692	637.755.470	15.120.278	529.082.998	544.203.276
TOTAL OFF-BALANCE SHEET ACCOUNTS		536.856.843	3.451.284.373	3.988.141.216	468.872.056	2.995.979.188	3.464.851.244

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)	7.533.948	6.727.925
Interest Income on Loans		4.763.234	3.977.834
Interest Income on Reserve Deposits		54	27
Interest Income on Banks		22.978	16.145
Interest Income on Money Market Placements		317.915	1.138.645
Interest Income on Marketable Securities Portfolio		2.362.951	1.573.335
Financial Assets At Fair Value Through Profit Loss		0	862
Financial Assets At Fair Value Through Other Comprehensive Income		1.324.173	518.877
Financial Assets Measured at Amortised Cost		1.038.778	1.053.596
Finance Leasing Interest Income		5.712	12.348
Other Interest Income		61.104	9.591
INTEREST EXPENSES (-)	(2)	-3.965.377	-2.943.948
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-2.151.164	-2.077.357
Interest Expenses on Money Market Funds		-674.060	-128.959
Interest Expenses on Securities Issued		-1.110.321	-686.518
Lease Interest Expenses		-14.897	-25.594
Other Interest Expense		-14.935	-25.520
NET INTEREST INCOME OR EXPENSE		3.568.571	3.783.977
NET FEE AND COMMISSION INCOME OR EXPENSES		71.100	129.895
Fees and Commissions Received		91.461	142.773
From Noncash Loans		55.190	46.052
Other		36.271	96.721
Fees and Commissions Paid (-)		-20.361	-12.878
Paid for Noncash Loans		-1.387	-1.718
Other		-18.974	-11.160
DIVIDEND INCOME	(3)	5.000	0
TRADING INCOME OR LOSS (Net)	(4)	-71.437	-753.101
Gains (Losses) Arising from Capital Markets Transactions		112.947	16.778
Gains (Losses) Arising From Derivative Financial Transactions		-2.361.955	729.020
Foreign Exchange Gains or Losses		2.177.571	-1.498.899
OTHER OPERATING INCOME	(5)	742.377	60.340
GROSS PROFIT FROM OPERATING ACTIVITIES		4.315.611	3.221.111
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-221.752	-436.718
OTHER ALLOWANCE EXPENSES (-)	(6)	0	0
PERSONNEL EXPENSES (-)		-519.313	-329.424
OTHER OPERATING EXPENSES (-)	(7)	-161.847	-149.972
NET OPERATING INCOME (LOSS)		3.412.699	2.304.997
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		527.613	317.378
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.940.312	2.622.375
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-845.774	-688.174
Current Tax Provision		-1.186.144	-601.244
Expense Effect of Deferred Tax		-752.144	-342.177
Income Effect of Deferred Tax		1.092.514	255.247
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	3.094.538	1.934.201
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	(10)	3.094.538	1.934.201
Profit (Loss) Attributable to Group		3.094.538	1.934.201
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)		1,10500000	0,69100000



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)		3.094.538	1.934.201
OTHER COMPREHENSIVE INCOME		-423.210	-103.166
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-38.255	-23.600
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		1.384	-46.575
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-41.084	6.592
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.445	16.383
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-384.955	-79.566
Exchange Differences on Translation		78.474	40.188
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-681.400	-169.429
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		217.971	49.675
TOTAL COMPREHENSIVE INCOME (LOSS)		2.671.328	1.831.035

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		2.682.600	1.460.142
Interest Received		5.593.747	4.771.644
Interest Paid		-2.336.564	-2.635.390
Dividends received		28.945	19.156
Fees and Commissions Received		91.461	142.773
Other Gains		568.908	-29.277
Collections from Previously Written Off Loans and Other Receivables		419.746	17.085
Cash Payments to Personnel and Service Suppliers		-844.591	-492.668
Taxes Paid		-308.348	-197.074
Other		-530.704	-136.107
Changes in Operating Assets and Liabilities Subject to Banking Operations		14.612.090	-2.811.646
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	-28.384
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-8.593.005	-3.270.398
Net (Increase) Decrease in Other Assets		-440.847	-1.837.651
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		12.727.180	-1.883.687
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		10.918.762	4.208.474
Net Cash Provided From Banking Operations		17.294.690	-1.351.504
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.206.549	-3.741.582
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		-24.934	-2.399
Cash Obtained from Tangible and Intangible Asset Sales		136	30
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.515.848	-2.635.239
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		381.566	42.629
Cash Paid for Purchase of Financial Assets At Amortised Cost		-33.357	-1.154.780
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.617	8.177
Other		-15.729	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-14.657.404	4.336.928
Cash Obtained from Loans and Securities Issued		1.056.878	11.285.324
Cash Outflow Arised From Loans and Securities Issued		-15.602.998	-6.847.453
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-111.284	-100.943
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		224.196	69.154
Net Increase (Decrease) in Cash and Cash Equivalents		-1.345.067	-687.004
Cash and Cash Equivalents at Beginning of the Period		9.551.313	12.104.573
Cash and Cash Equivalents at End of the Period		8.206.246	11.417.569



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2024 - 31.03.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	2.800.000	0	0	14.658	250.566	3.720	3.031.209 0	385.534	-127.993	0 0	8.012.499	7.041.477	0	21.411.670	0	21.411.670	
	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	2.800.000	0	0	14.658	250.566	3.720	3.031.209 0	385.534	-127.993	0 0	8.012.499	7.041.477	0	21.411.670	0	21.411.670	
	Total Comprehensive Income (Loss)	0	0	0	0	2.410	-32.602	6.592 0	40.188	-119.754	0 0	0	0	1.934.201	1.831.035	0	1.831.035	
	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 0	7.041.477	-7.041.477	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 0	6.044.477	-6.044.477	0	0	0	0	
	Other	0	0	0	0	0	0	0 0	0	0	0 0	997.000	-997.000	0	0	0	0	
	Equity at end of period	2.800.000	0	0	14.658	252.976	-28.882	3.037.801 0	425.722	-247.747	0 0	15.053.976	0	1.934.201	23.242.705	0	23.242.705	
Current Period 01.01.2025 - 31.03.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	2.800.000	0	0	14.658	322.030	-29.959	3.834.388 0	458.207	-109.110	0 0	15.053.976	10.134.599	0	32.478.789	0	32.478.789	
	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	2.800.000	0	0	14.658	322.030	-29.959	3.834.388 0	458.207	-109.110	0 0	15.053.976	10.134.599	0	32.478.789	0	32.478.789	
	Total Comprehensive Income (Loss)	0	0	0	0	1.860	969	-41.084 0	78.474	-463.429	0 0	0	0	3.094.538	2.671.328	0	2.671.328	
	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	9.915	0	0	0 0	0	0	0 0	10.124.684	-10.134.599	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 0	8.824.684	-8.824.684	0	0	0	0	
	Other	0	0	0	9.915	0	0	0 0	0	0	0 0	1.300.000	-1.309.915	0	0	0	0	
	Equity at end of period	2.800.000	0	0	24.573	323.890	-28.990	3.793.304 0	536.681	-572.539	0 0	25.178.660	0	3.094.538	35.150.117	0	35.150.117	