



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SİNAİ KALKINMA BANKASI 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

Independet Audit Comment

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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup 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 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 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 bildirmekteyiz.

Şartlı Sonucun Dayanağı

Konsolide 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 finansal tablolarda, Grup 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin,

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 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.

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 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	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)		23.312.847	14.998.797	38.311.644	16.804.161	18.939.663	35.743.824
Cash and cash equivalents		4.587.608	7.458.693	12.046.301	2.050.475	10.680.524	12.730.999
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)	151.639	4.251.471	4.403.110	98.215	7.805.658	7.903.873
Receivables From Money Markets		4.436.012	0	4.436.012	1.952.629	0	1.952.629
Allowance for Expected Losses (-)		-1.400	-6.080	-7.480	-1.141	-4.787	-5.928
Financial assets at fair value through profit or loss	(2)	1.765.466	0	1.765.466	1.650.591	0	1.650.591
Public Debt Securities		0	0	0	0	0	0
Equity instruments		220	0	220	146	0	146
Other Financial Assets		1.765.246	0	1.765.246	1.650.445	0	1.650.445
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	16.279.477	6.452.116	22.731.593	12.407.139	5.897.387	18.304.526
Public Debt Securities		15.635.888	5.455.251	21.091.139	11.611.019	5.005.611	16.616.630
Equity instruments		329.921	996.865	1.326.786	245.704	891.776	1.137.480
Other Financial Assets		313.668	0	313.668	550.416	0	550.416
Derivative financial assets	(2)	680.296	1.087.988	1.768.284	695.956	2.361.752	3.057.708
Derivative Financial Assets At Fair Value Through Profit Or Loss		680.296	1.087.988	1.768.284	695.956	2.361.752	3.057.708
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		25.649.411	186.131.647	211.781.058	23.629.643	161.790.627	185.420.270
Loans	(5)	18.124.118	175.318.224	193.442.342	17.250.232	151.616.350	168.866.582
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 (-)		-3.147.123	-4.857.265	-8.004.388	-3.570.552	-4.513.028	-8.083.580
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		4.551.641	0	4.551.641	4.361.542	0	4.361.542
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)	125.521	0	125.521	133.444	0	133.444
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		125.521	0	125.521	133.444	0	133.444
Jointly Controlled Partnerships (JointVentures) (Net)		34.557	0	34.557	26.606	0	26.606
Jointly Controlled Partnerships Accounted for Using Equity Method		34.557	0	34.557	26.606	0	26.606
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	3.212.482	0	3.212.482	3.156.735	0	3.156.735
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	21.899	0	21.899	8.223	0	8.223
Goodwill		1.005	0	1.005	1.005	0	1.005
Other		20.894	0	20.894	7.218	0	7.218
INVESTMENT PROPERTY (Net)	(14)	2.403.800	0	2.403.800	2.403.800	0	2.403.800
CURRENT TAX ASSETS		4.196	0	4.196	2.679	0	2.679
DEFERRED TAX ASSET	(15)	852.272	0	852.272	312.481	0	312.481
OTHER ASSETS (Net)	(17)	4.024.258	468.383	4.492.641	5.974.711	144.717	6.119.428
TOTAL ASSETS		64.032.806	201.598.827	265.631.633	56.653.975	180.875.007	237.528.982
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	4.421.386	145.129.376	149.550.762	20.916	123.981.589	124.002.505
MONEY MARKET FUNDS		11.560.068	7.540.968	19.101.036	4.814.176	1.319.277	6.133.453
MARKETABLE SECURITIES (Net)	(3)	915.311	39.906.423	40.821.734	1.950.424	51.561.928	53.512.352
Bills		0	0	0	0	0	0
Asset-backed Securities		915.311	0	915.311	1.950.424	0	1.950.424
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	1.285.618	1.325.303	160.787	1.137.748	1.298.535
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		39.685	1.285.618	1.325.303	160.787	1.137.748	1.298.535
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)	59.092	0	59.092	41.552	0	41.552
PROVISIONS	(7)	1.958.385	83.795	2.042.180	2.320.251	84.762	2.405.013
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		140.939	0	140.939	125.428	0	125.428
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.817.446	83.795	1.901.241	2.194.823	84.762	2.279.585
CURRENT TAX LIABILITIES	(8)	1.769.879	0	1.769.879	457.912	0	457.912
DEFERRED TAX LIABILITY	(8)	257.223	0	257.223	334.512	0	334.512
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		1.693.919	1.689.548	3.383.467	820.001	3.885.684	4.705.685
EQUITY		35.602.928	232.430	35.835.358	32.955.567	197.133	33.152.700
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		25.546	0	25.546	15.631	0	15.631
Equity Share Premiums		1.007	0	1.007	1.007	0	1.007
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.539	0	24.539	14.624	0	14.624
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.059.411	290.443	4.349.854	4.159.403	230.008	4.389.411
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		22.158	-58.013	-35.855	381.975	-32.875	349.100
Profit Reserves		24.925.893	0	24.925.893	14.793.249	0	14.793.249
Legal Reserves		661.745	0	661.745	664.389	0	664.389
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		24.185.588	0	24.185.588	14.050.300	0	14.050.300
Other Profit Reserves		2.919	0	2.919	2.919	0	2.919
Profit or Loss		3.177.597	0	3.177.597	10.228.073	0	10.228.073
Prior Years' Profit or Loss		85.514	0	85.514	6.091	0	6.091
Current Period Net Profit Or Loss		3.092.083	0	3.092.083	10.221.982	0	10.221.982
Non-controlling Interests		592.323	0	592.323	577.236	0	577.236
Total equity and liabilities		58.330.080	207.301.553	265.631.633	43.907.043	193.621.939	237.528.982

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		25.636.647	213.825.177	239.461.824	32.059.900	195.193.970	227.253.870
GUARANTIES AND WARRANTIES	(1)	3.519.667	22.025.092	25.544.759	3.350.421	18.244.917	21.595.338
Letters of Guarantee		2.447.213	5.826.904	8.274.117	2.818.370	5.808.518	8.626.888
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		2.447.213	5.826.904	8.274.117	2.818.370	5.808.518	8.626.888
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)	10.558.130	11.677.517	22.235.647	11.372.107	8.648.292	20.020.399
Irrevocable Commitments		8.865.321	2.578.114	11.443.435	9.784.751	640.755	10.425.506
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		8.608.756	44.375	8.653.131	9.395.024	39.897	9.434.921
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)	11.558.850	180.122.568	191.681.418	17.337.372	168.300.761	185.638.133
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		11.558.850	127.739.386	139.298.236	17.337.372	99.002.060	116.339.432
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		515.942	774.708	1.290.650	44.300	216.141	260.441
Currency Options Buy Transactions		363.296	285.647	648.943	22.150	108.083	130.233
Currency Options Sell Transactions		152.646	489.061	641.707	22.150	108.058	130.208
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		528.398.373	3.237.798.017	3.766.196.390	452.026.447	2.800.994.225	3.253.020.672
ITEMS HELD IN CUSTODY		12.513.324	9.317.328	21.830.652	7.314.087	2.766.786	10.080.873
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		9.271.105	9.317.328	18.588.433	6.629.838	2.766.786	9.396.624
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		499.406.271	2.607.203.997	3.106.610.268	429.592.082	2.269.144.441	2.698.736.523
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		156.314	2.462.988	2.619.302	195.268	2.372.071	2.567.339
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		380.902.311	1.907.138.216	2.288.040.527	310.493.668	1.635.275.548	1.945.769.216

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		554.035.020	3.451.623.194	4.005.658.214	484.086.347	2.996.188.195	3.480.274.542



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)	8.084.383	7.018.865
Interest Income on Loans		5.259.107	4.228.442
Interest Income on Reserve Deposits		54	27
Interest Income on Banks		34.936	30.181
Interest Income on Money Market Placements		317.918	1.138.673
Interest Income on Marketable Securities Portfolio		2.365.241	1.575.417
Financial Assets At Fair Value Through Profit Loss		2.290	2.944
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		101.415	33.777
INTEREST EXPENSES (-)	(2)	-4.300.573	-3.060.687
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-2.202.051	-2.078.579
Interest Expenses on Money Market Funds		-943.072	-227.913
Interest Expenses on Securities Issued		-1.134.480	-725.327
Lease Interest Expenses		-6.005	-3.327
Other Interest Expense		-14.965	-25.541
NET INTEREST INCOME OR EXPENSE		3.783.810	3.958.178
NET FEE AND COMMISSION INCOME OR EXPENSES		146.233	209.712
Fees and Commissions Received		185.917	236.244
From Noncash Loans		55.190	46.052
Other		130.727	190.192
Fees and Commissions Paid (-)		-39.684	-26.532
Paid for Noncash Loans		-11.176	-7.249
Other		-28.508	-19.283
DIVIDEND INCOME	(3)	9.903	0
TRADING INCOME OR LOSS (Net)	(4)	-80.128	-747.403
Gains (Losses) Arising from Capital Markets Transactions		184.832	16.133
Gains (Losses) Arising From Derivative Financial Transactions		-2.442.488	735.379
Foreign Exchange Gains or Losses		2.177.528	-1.498.915
OTHER OPERATING INCOME	(5)	1.005.879	204.060
GROSS PROFIT FROM OPERATING ACTIVITIES		4.865.697	3.624.547
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-231.588	-434.635
OTHER ALLOWANCE EXPENSES (-)	(6)	0	0
PERSONNEL EXPENSES (-)		-657.149	-417.053
OTHER OPERATING EXPENSES (-)	(7)	-487.285	-334.733
NET OPERATING INCOME (LOSS)		3.489.675	2.438.126
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		421.310	236.557
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.910.985	2.674.683
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-809.068	-713.470
Current Tax Provision		-1.184.994	-621.123
Expense Effect of Deferred Tax		-775.250	-347.692
Income Effect of Deferred Tax		1.151.176	255.345
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	3.101.917	1.961.213
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)	3.101.917	1.961.213
Profit (Loss) Attributable to Group		3.092.083	1.956.849
Profit (loss), attributable to non-controlling interests		9.834	4.364
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		1,10400000	0,69900000



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)		3.101.917	1.961.213
OTHER COMPREHENSIVE INCOME		-418.204	-102.140
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-33.249	-23.694
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		-57.816	6.498
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		23.183	16.383
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-384.955	-78.446
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	-168.312
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	49.678
TOTAL COMPREHENSIVE INCOME (LOSS)		2.683.713	1.859.073

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		2.851.236	1.577.306
Interest Received		6.114.960	5.056.458
Interest Paid		-2.649.189	-2.781.146
Dividends received		9.903	0
Fees and Commissions Received		185.917	236.244
Other Gains		624.992	21.870
Collections from Previously Written Off Loans and Other Receivables		420.044	17.122
Cash Payments to Personnel and Service Suppliers		-1.078.403	-656.448
Taxes Paid		-393.271	-197.373
Other		-383.717	-119.421
Changes in Operating Assets and Liabilities Subject to Banking Operations		14.734.190	-2.740.549
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.248	-100.602
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-9.408.255	-3.573.441
Net (Increase) Decrease in Other Assets		9.564	-1.746.769
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		12.734.451	-1.880.469
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		11.401.678	4.560.732
Net Cash Provided From Banking Operations		17.585.426	-1.163.243
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.350.373	-3.759.461
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		-68.417	-31.910
Cash Obtained from Tangible and Intangible Asset Sales		136	30
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.607.945	-2.621.629
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		-23.973	-1.978
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-14.664.270	4.386.655
Cash Obtained from Loans and Securities Issued		1.362.719	11.519.071
Cash Outflow Arised From Loans and Securities Issued		-15.932.998	-7.042.453
Equity Instruments Issued		0	0
Dividends paid		-1.055	-844
Payments of lease liabilities		-92.936	-89.119
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		224.206	69.145
Net Increase (Decrease) in Cash and Cash Equivalents		-1.205.011	-466.904
Cash and Cash Equivalents at Beginning of the Period		9.552.995	12.458.035
Cash and Cash Equivalents at End of the Period		8.347.984	11.991.131



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		2.800.000	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052
	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	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052
	Total Comprehensive Income (Loss)		0	0	0	0	2.410	-32.602	6.498 0	40.188	-118.634	0 0	0	0 1.956.849	1.854.709	4.364	1.859.073	
	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	-179	-179
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	7.047.877	-7.047.877	0	0	-562	-562
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	-844	-844
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	6.050.877	-6.050.877	0	0	282	282
	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	1.007	0	14.658	2.073.887	-31.332	1.682.488 0	425.722	-246.626	0 0	14.793.185	-193.779 1.956.849	23.276.059	407.325	23.683.384	
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	1.007	0	14.624	2.225.039	-33.151	2.197.523 0	458.207	-109.107	0 0	14.793.249	10.228.073	0	32.575.464	577.236	33.152.700
	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	1.007	0	14.624	2.225.039	-33.151	2.197.523 0	458.207	-109.107	0 0	14.793.249	10.228.073	0	32.575.464	577.236	33.152.700
	Total Comprehensive Income (Loss)		0	0	0	0	21.122	969	-61.648 0	78.474	-463.429	0 0	0	0 3.092.083	2.667.571	16.142	2.683.713	
	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	10.132.644	-10.142.559	0	0	-1.055	-1.055
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	-1.055	-1.055
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	8.823.066	-8.823.066	0	0	0	0
	Other		0	0	0	9.915	0	0	0 0	0	0	0 0	1.309.578	-1.319.493	0	0	0	0
	Equity at end of period		2.800.000	1.007	0	24.539	2.246.161	-32.182	2.135.875 0	536.681	-572.536	0 0	24.925.893	85.514 3.092.083	35.243.035	592.323	35.835.358	