



## KAMUYU AYDINLATMA PLATFORMU

# TÜRKİYE İŞ BANKASI A.Ş. Bank Financial Report Unconsolidated 2025 - 1. 3 Monthly Notification

### General Information About Financial Statements

Unconsolidated 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	Positive

### ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye İş Bankası A.Ş. Genel Kurulu'na

#### Giriş

Türkiye İş Bankası A.Ş.'nin ("Banka") 31 Mart 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 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.

## *Sonuç*

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Türkiye İş Bankası A.Ş.'nin 31 Mart 2025 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin finansal performansının ve 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 sekizinci 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.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 6 Mayıs 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)		571.330.742	687.406.915	1.258.737.657	531.071.035	565.058.489	1.096.129.524
Cash and cash equivalents		304.683.658	501.484.935	806.168.593	287.944.087	394.061.828	682.005.915
Cash and Cash Balances at Central Bank	V-I-a	281.995.438	410.595.358	692.590.796	278.449.213	351.017.445	629.466.658
Banks	V-I-ç	12.681.103	91.278.506	103.959.609	9.652.098	43.277.226	52.929.324
Receivables From Money Markets		10.051.111	0	10.051.111	0	0	0
Allowance for Expected Losses ( - )		-43.994	-388.929	-432.923	-157.224	-232.843	-390.067
Financial assets at fair value through profit or loss	V-I-b	6.575.457	31.473.610	38.049.067	6.350.265	26.792.268	33.142.533
Public Debt Securities		579.842	30.917.544	31.497.386	424.160	26.324.829	26.748.989
Equity instruments		9.394	556.066	565.460	29.526	467.439	496.965
Other Financial Assets		5.986.221	0	5.986.221	5.896.579	0	5.896.579
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	259.041.520	139.562.868	398.604.388	233.858.928	130.957.084	364.816.012
Public Debt Securities		258.397.748	132.553.671	390.951.419	233.697.936	125.499.089	359.197.025
Equity instruments		160.992	3.728.700	3.889.692	160.992	3.131.760	3.292.752
Other Financial Assets		482.780	3.280.497	3.763.277	0	2.326.235	2.326.235
Derivative financial assets	V-I-c-i	1.030.107	14.885.502	15.915.609	2.917.755	13.247.309	16.165.064
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.030.107	14.885.502	15.915.609	2.917.755	13.247.309	16.165.064
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.342.092.733	680.009.401	2.022.102.134	1.256.744.271	604.895.924	1.861.640.195
Loans	V-I-e	1.148.052.665	669.746.326	1.817.798.991	1.063.165.284	593.748.138	1.656.913.422
Receivables From Leasing Transactions	V-I-i	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-f	238.685.548	25.064.983	263.750.531	230.338.871	25.571.906	255.910.777
Public Debt Securities		235.928.459	9.121.798	245.050.257	226.873.977	9.220.942	236.094.919
Other Financial Assets		2.757.089	15.943.185	18.700.274	3.464.894	16.350.964	19.815.858
Allowance for Expected Credit Losses (-)		-44.645.480	-14.801.908	-59.447.388	-36.759.884	-14.424.120	-51.184.004
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	V-I-l	25.613	0	25.613	29.674	0	29.674
Held for Sale		25.613	0	25.613	29.674	0	29.674
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		188.853.602	24.912.796	213.766.398	182.543.271	21.640.096	204.183.367
Investments in Associates (Net)	V-I-g	895.777	0	895.777	630.092	0	630.092

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		895.777	0	895.777	630.092	0	630.092
Investments in Subsidiaries (Net)	V-I-ğ	187.957.825	24.912.796	212.870.621	181.913.179	21.640.096	203.553.275
Unconsolidated Financial Subsidiaries		76.737.082	24.912.796	101.649.878	77.205.132	21.640.096	98.845.228
Unconsolidated Non-Financial Subsidiaries		111.220.743	0	111.220.743	104.708.047	0	104.708.047
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	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)		53.873.749	123.944	53.997.693	53.571.172	108.067	53.679.239
INTANGIBLE ASSETS AND GOODWILL (Net)		11.889.066	11.418	11.900.484	11.307.641	11.039	11.318.680
Goodwill		0	0	0	0	0	0
Other		11.889.066	11.418	11.900.484	11.307.641	11.039	11.318.680
INVESTMENT PROPERTY (Net)	V-I-j	0	0	0	0	0	0
CURRENT TAX ASSETS		29.148	0	29.148	0	0	0
DEFERRED TAX ASSET	V-I-k	33.189.711	0	33.189.711	28.969.422	0	28.969.422
OTHER ASSETS (Net)	V-I-m	65.014.484	17.979.618	82.994.102	59.187.368	8.638.968	67.826.336
<b>TOTAL ASSETS</b>		<b>2.266.298.848</b>	<b>1.410.444.092</b>	<b>3.676.742.940</b>	<b>2.123.423.854</b>	<b>1.200.352.583</b>	<b>3.323.776.437</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	V-II-a	1.373.574.997	1.067.364.208	2.440.939.205	1.215.866.946	911.250.240	2.127.117.186
LOANS RECEIVED	V-II-c	79.134.699	186.248.433	265.383.132	39.722.918	171.370.181	211.093.099
MONEY MARKET FUNDS		164.933.620	106.002.778	270.936.398	243.127.704	95.279.915	338.407.619
MARKETABLE SECURITIES (Net)	V-II-ç	10.238.904	63.812.674	74.051.578	5.276.541	50.329.132	55.605.673
Bills		7.322.119	12.577.583	19.899.702	1.356.385	0	1.356.385
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.916.785	51.235.091	54.151.876	3.920.156	50.329.132	54.249.288
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	V-II-b-f	757.351	6.515.345	7.272.696	262.474	10.522.645	10.785.119
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		757.351	6.515.345	7.272.696	262.474	10.522.645	10.785.119
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)	V-II-e	6.822.205	176.480	6.998.685	5.385.180	166.652	5.551.832
PROVISIONS	V-II-g	34.667.667	1.489.162	36.156.829	35.179.471	2.358.429	37.537.900
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		6.919.450	0	6.919.450	6.258.365	0	6.258.365
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		27.748.217	1.489.162	29.237.379	28.921.106	2.358.429	31.279.535
CURRENT TAX LIABILITIES	V-II-ğ	11.209.073	367.575	11.576.648	9.610.498	323.648	9.934.146
DEFERRED TAX LIABILITY	V-II-ğ	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		2.329.656	38.394.931	40.724.587	2.340.183	44.645.150	46.985.333
Loans		0	0	0	0	0	0

Other Debt Instruments		2.329.656	38.394.931	40.724.587	2.340.183	44.645.150	46.985.333
OTHER LIABILITIES	V-II-d	159.737.580	36.526.928	196.264.508	141.701.790	20.718.968	162.420.758
EQUITY	V-II-h	328.087.666	-1.648.992	326.438.674	319.332.430	-994.658	318.337.772
Issued capital		25.000.000	0	25.000.000	25.000.000	0	25.000.000
Capital Reserves		3.780.037	204	3.780.241	4.794.906	204	4.795.110
Equity Share Premiums		92.894	204	93.098	98.673	204	98.877
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		3.687.143	0	3.687.143	4.696.233	0	4.696.233
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		66.810.096	193	66.810.289	69.017.785	193	69.017.978
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		13.467.883	-1.649.389	11.818.494	12.752.071	-995.055	11.757.016
Profit Reserves		204.815.547	0	204.815.547	161.392.775	0	161.392.775
Legal Reserves		17.588.975	0	17.588.975	14.795.605	0	14.795.605
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		187.226.572	0	187.226.572	146.597.170	0	146.597.170
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		14.214.103	0	14.214.103	46.374.893	0	46.374.893
Prior Years' Profit or Loss		1.796.488	0	1.796.488	857.448	0	857.448
Current Period Net Profit Or Loss		12.417.615	0	12.417.615	45.517.445	0	45.517.445
Total equity and liabilities		2.171.493.418	1.505.249.522	3.676.742.940	2.017.806.135	1.305.970.302	3.323.776.437

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS	V-III	1.909.196.906	1.881.886.175	3.791.083.081	1.461.335.740	1.644.079.812	3.105.415.552
GUARANTIES AND WARRANTIES		309.213.640	346.117.985	655.331.625	283.802.597	298.899.765	582.702.362
Letters of Guarantee		287.978.343	232.497.618	520.475.961	261.805.646	195.223.113	457.028.759
Guarantees Subject to State Tender Law		2.006.083	2.318.251	4.324.334	2.241.617	2.241.930	4.483.547
Guarantees Given for Foreign Trade Operations		46.791.121	98.488.286	145.279.407	26.821.882	79.158.186	105.980.068
Other Letters of Guarantee		239.181.139	131.691.081	370.872.220	232.742.147	113.822.997	346.565.144
Bank Acceptances		19.941.588	7.615.721	27.557.309	20.465.688	6.343.217	26.808.905
Import Letter of Acceptance		0	3.438.600	3.438.600	0	2.823.457	2.823.457
Other Bank Acceptances		19.941.588	4.177.121	24.118.709	20.465.688	3.519.760	23.985.448
Letters of Credit		1.293.709	100.034.658	101.328.367	1.531.263	91.631.581	93.162.844
Documentary Letters of Credit		1.044.988	69.641.160	70.686.148	1.182.121	63.843.522	65.025.643
Other Letters of Credit		248.721	30.393.498	30.642.219	349.142	27.788.059	28.137.201
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	5.969.988	5.969.988	0	5.701.854	5.701.854
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		1.393.186.316	95.707.637	1.488.893.953	1.003.399.364	75.046.089	1.078.445.453
Irrevocable Commitments		1.389.183.929	82.653.394	1.471.837.323	999.805.062	60.232.106	1.060.037.168
Forward Asset Purchase Commitments		16.436.956	48.982.839	65.419.795	7.556.201	27.161.425	34.717.626
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		299.536.247	4.186.601	303.722.848	232.701.080	3.782.785	236.483.865
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		21.039.326	0	21.039.326	15.115.800	0	15.115.800
Tax and Fund Liabilities Arised from Export Commitments		1.246.799	0	1.246.799	1.096.921	0	1.096.921
Commitments for Credit Card Limits		1.044.893.110	0	1.044.893.110	737.663.382	0	737.663.382
Commitments for Credit Cards and Banking Services Promotions		2.369.220	0	2.369.220	2.267.499	0	2.267.499
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		3.662.271	29.483.954	33.146.225	3.404.179	29.287.896	32.692.075
Revocable Commitments		4.002.387	13.054.243	17.056.630	3.594.302	14.813.983	18.408.285
Revocable Loan Granting Commitments		4.002.387	13.054.243	17.056.630	3.594.302	14.813.983	18.408.285
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		206.796.950	1.440.060.553	1.646.857.503	174.133.779	1.270.133.958	1.444.267.737
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
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		206.796.950	1.440.060.553	1.646.857.503	174.133.779	1.270.133.958	1.444.267.737
Forward Foreign Currency Buy or Sell Transactions		55.528.845	141.604.973	197.133.818	27.706.508	96.003.977	123.710.485
Forward Foreign Currency Buying Transactions		16.777.883	82.025.651	98.803.534	15.522.723	46.382.451	61.905.174
Forward Foreign Currency Sale Transactions		38.750.962	59.579.322	98.330.284	12.183.785	49.621.526	61.805.311
Currency and Interest Rate Swaps		129.613.383	1.125.454.898	1.255.068.281	135.032.219	1.047.294.894	1.182.327.113
Currency Swap Buy Transactions		13.489.042	267.565.915	281.054.957	8.165.998	270.332.661	278.498.659
Currency Swap Sell Transactions		91.095.527	283.493.959	374.589.486	102.131.687	250.150.793	352.282.480
Interest Rate Swap Buy Transactions		12.514.407	287.197.512	299.711.919	12.367.267	263.405.720	275.772.987
Interest Rate Swap Sell Transactions		12.514.407	287.197.512	299.711.919	12.367.267	263.405.720	275.772.987
Currency, Interest Rate and Securities Options		21.210.974	67.577.012	88.787.986	10.043.383	43.509.732	53.553.115
Currency Options Buy Transactions		15.480.026	22.783.894	38.263.920	5.946.178	15.627.296	21.573.474
Currency Options Sell Transactions		5.730.948	31.762.506	37.493.454	4.097.205	16.223.410	20.320.615
Interest Rate Options Buy Transactions		0	6.515.306	6.515.306	0	5.829.513	5.829.513
Interest Rate Options Sell Transactions		0	6.515.306	6.515.306	0	5.829.513	5.829.513
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		443.748	419.727	863.475	1.351.669	1.204.350	2.556.019
Currency Futures Buy Transactions		215.603	215.505	431.108	513.974	781.970	1.295.944
Currency Futures Sell Transactions		228.145	204.222	432.367	837.695	422.380	1.260.075
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	105.003.943	105.003.943	0	82.121.005	82.121.005
CUSTODY AND PLEDGES RECEIVED		2.443.475.719	3.047.355.977	5.490.831.696	2.271.458.103	2.762.728.509	5.034.186.612
ITEMS HELD IN CUSTODY		203.634.773	337.818.567	541.453.340	168.684.043	308.629.051	477.313.094
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		80.742.587	4.182.029	84.924.616	65.458.518	4.921.305	70.379.823
Cheques Received for Collection		110.934.544	159.361.098	270.295.642	91.950.060	145.504.571	237.454.631
Commercial Notes Received for Collection		7.600.241	84.276.841	91.877.082	6.972.471	74.645.434	81.617.905
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		4.357.401	89.998.599	94.356.000	4.302.994	83.557.741	87.860.735
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		2.239.840.946	2.709.537.410	4.949.378.356	2.102.774.060	2.454.099.458	4.556.873.518
Securities		95.842.146	2.184.382	98.026.528	94.798.512	1.823.478	96.621.990
Guarantee Notes		2.387.298	76.324.737	78.712.035	2.467.456	71.281.123	73.748.579
Commodity		450.091.868	375.490.170	825.582.038	429.580.049	342.841.658	772.421.707
Warrant		0	0	0	0	0	0
Real Estate		1.314.177.344	1.662.588.438	2.976.765.782	1.203.553.399	1.489.539.369	2.693.092.768
Other Pledged Items		377.342.290	592.949.683	970.291.973	372.374.644	548.613.830	920.988.474



Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		4.352.672.625	4.929.242.152	9.281.914.777	3.732.793.843	4.406.808.321	8.139.602.164

# 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	V-IV-a	167.232.064	102.849.429
Interest Income on Loans		107.851.014	71.290.409
Interest Income on Reserve Deposits		16.682.709	3.586.017
Interest Income on Banks		1.467.783	422.854
Interest Income on Money Market Placements		1.589.048	0
Interest Income on Marketable Securities Portfolio		39.256.169	27.414.059
Financial Assets At Fair Value Through Profit Loss		195.737	154.314
Financial Assets At Fair Value Through Other Comprehensive Income		21.304.567	14.395.546
Financial Assets Measured at Amortised Cost		17.755.865	12.864.199
Finance Leasing Interest Income		0	0
Other Interest Income		385.341	136.090
INTEREST EXPENSES (-)	V-IV-b	-149.528.523	-86.850.503
Interest Expenses on Deposits		-111.452.406	-67.556.176
Interest Expenses on Funds Borrowed		-9.538.432	-2.749.665
Interest Expenses on Money Market Funds		-24.514.223	-10.838.280
Interest Expenses on Securities Issued		-3.221.824	-2.783.142
Lease Interest Expenses		-357.591	-215.972
Other Interest Expense		-444.047	-2.707.268
NET INTEREST INCOME OR EXPENSE		17.703.541	15.998.926
NET FEE AND COMMISSION INCOME OR EXPENSES		26.973.711	19.371.481
Fees and Commissions Received		32.004.631	23.365.800
From Noncash Loans		1.616.669	1.252.312
Other		30.387.962	22.113.488
Fees and Commissions Paid (-)		-5.030.920	-3.994.319
Paid for Noncash Loans		-465	-571
Other		-5.030.455	-3.993.748
DIVIDEND INCOME		6.854	4.575
TRADING INCOME OR LOSS (Net)	V-IV-c	-3.955.867	-6.726.905
Gains (Losses) Arising from Capital Markets Transactions		-127.752	2.349.598
Gains (Losses) Arising From Derivative Financial Transactions		-1.138.723	-7.894.994
Foreign Exchange Gains or Losses		-2.689.392	-1.181.509
OTHER OPERATING INCOME	V-IV-ç	5.944.394	7.387.875
GROSS PROFIT FROM OPERATING ACTIVITIES		46.672.633	36.035.952
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	V-IV-d	-12.648.992	-4.311.233
OTHER ALLOWANCE EXPENSES ( - )	V-IV-d	-16.105	-86
PERSONNEL EXPENSES (-)		-11.822.661	-9.540.404
OTHER OPERATING EXPENSES (-)	V-IV-e	-19.737.407	-15.999.042
NET OPERATING INCOME (LOSS)		2.447.468	6.185.187
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		9.503.657	7.782.251
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		11.951.125	13.967.438
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	466.490	80.361
Current Tax Provision		-441.583	-265.422
Expense Effect of Deferred Tax		-5.416.818	-6.317.080
Income Effect of Deferred Tax		6.324.891	6.662.863
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		12.417.615	14.047.799
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	V-IV-g	12.417.615	14.047.799
Profit (Loss) Attributable to Group		12.417.615	14.047.799
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
1 TL nominal değerli beher paya denk gelen hisse başına kar/zaran ifade etmektedir.	III-XX	0,49670000	0,56190000



# 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)		12.417.615	14.047.799
OTHER COMPREHENSIVE INCOME		-425.500	-282.678
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-486.978	871.114
Gains (Losses) on Revaluation of Property, Plant and Equipment		344.995	-66.526
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-852.441	437.317
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		20.468	500.323
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		61.478	-1.153.792
Exchange Differences on Translation		3.104.219	1.375.747
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-8.799.012	-7.348.701
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.011.710	-934.774
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		4.476.104	3.250.758
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		3.291.877	2.503.178
TOTAL COMPREHENSIVE INCOME (LOSS)		11.992.115	13.765.121



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		-3.509.057	1.129.430
Interest Received		154.763.391	88.944.663
Interest Paid		-150.355.878	-79.506.194
Dividends received		6.854	643.507
Fees and Commissions Received		32.004.631	23.494.329
Other Gains		4.577.308	1.112.697
Collections from Previously Written Off Loans and Other Receivables		1.803.216	2.048.074
Cash Payments to Personnel and Service Suppliers		-27.073.953	-21.392.413
Taxes Paid		-1.852.937	-905.336
Other		-17.381.689	-13.309.897
Changes in Operating Assets and Liabilities Subject to Banking Operations		89.865.765	-61.292.242
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-43.187	-582.234
Net (Increase) Decrease in Due From Banks		-46.381.023	-60.708.201
Net (Increase) Decrease in Loans		-95.757.388	-109.458.058
Net (Increase) Decrease in Other Assets		-6.307.015	3.413.204
Net Increase (Decrease) in Bank Deposits		19.648.502	-23.790.774
Net Increase (Decrease) in Other Deposits		226.614.397	59.205.020
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		39.861.835	2.238.219
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-47.770.356	68.390.582
Net Cash Provided From Banking Operations		86.356.708	-60.162.812
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-33.810.473	-63.295.001
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.943.317	-2.840.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.549.240	-737.961
Cash Obtained from Tangible and Intangible Asset Sales		275.944	8.568
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-68.613.657	-52.642.312
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		35.805.376	14.356.300
Cash Paid for Purchase of Financial Assets At Amortised Cost		-15.926.529	-41.086.749
Cash Obtained from Sale of Financial Assets At Amortised Cost		16.677.713	20.414.004
Other		1.463.237	-766.851
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.355.252	8.110.784
Cash Obtained from Loans and Securities Issued		36.052.920	13.052.840
Cash Outflow Arised From Loans and Securities Issued		-31.939.218	-4.466.997
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-758.450	-475.059
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		8.303.172	1.690.446
Net Increase (Decrease) in Cash and Cash Equivalents		64.204.659	-113.656.583
Cash and Cash Equivalents at Beginning of the Period		355.029.322	359.864.700
Cash and Cash Equivalents at End of the Period		419.233.981	246.208.117



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	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		10.000.000	110.264	1.195.273	23.772.963	-2.501.549	23.654.403	11.532.809	1.770.256	14.911.133	110.787.175	72.564.757				267.797.484
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		10.000.000	110.264	1.195.273	23.772.963	-2.501.549	23.654.403	11.532.809	1.770.256	14.911.133	110.787.175	72.564.757				267.797.484
	Total Comprehensive Income (Loss)					433.797		437.317	1.375.747	-5.125.955	2.596.416			14.047.799			13.765.121
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves		15.000.000									-15.000.000					
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			-14.614	-49.106							464.399	46.543				447.222
	Profit Distributions											65.338.278	-				-7.017.722
	Dividends Paid												-7.017.722				-7.017.722
Transfers To Reserves											65.338.278	-					
Other											65.338.278						
Equity at end of period		25.000.000	95.650	1.146.167	24.206.760	-2.501.549	24.091.720	12.908.556	-3.355.699	17.507.549	161.589.852	255.300	14.047.799				274.992.105
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		25.000.000	98.877	4.696.233	34.784.735	-3.323.365	37.556.608	13.744.205	-20.936.864	18.949.675	161.392.775	46.374.893				318.337.772
	Adjustments Related to TMS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		25.000.000	98.877	4.696.233	34.784.735	-3.323.365	37.556.608	13.744.205	-20.936.864	18.949.675	161.392.775	46.374.893				318.337.772
	Total Comprehensive Income (Loss)					365.463		-852.441	3.104.219	-6.110.648	3.067.907			12.417.615			11.992.115
	Capital Increase in Cash																
	Capital Increase Through Internal Reserves																
	Issued Capital Inflation Adjustment Difference																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity			-5.779	-	-1.720.711						1.599.624	1.720.711				584.755
	Profit Distributions											41.823.148	-				-4.475.968
	Dividends Paid												46.299.116				-4.475.968
Transfers To Reserves											41.823.148	-					
Other												41.823.148					
Equity at end of period		25.000.000	93.098	3.687.143	33.429.487	-3.323.365	36.704.167	16.848.424	-27.047.512	22.017.582	204.815.547	1.796.488	12.417.615				326.438.674