



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Consolidated 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme 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. 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

řirketinin, 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 finansal bilgilerin, Türkiye İş Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 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 Yükümlölüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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.

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	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)		672.013.806	763.683.799	1.435.697.605	615.642.840	639.596.921	1.255.239.761
Cash and cash equivalents		339.806.737	528.259.746	868.066.483	311.967.779	421.360.397	733.328.176
Cash and Cash Balances at Central Bank	V-I-a	281.996.978	413.974.818	695.971.796	278.450.061	354.096.475	632.546.536
Banks	V-I-ç	32.014.077	114.681.688	146.695.765	22.914.928	67.508.683	90.423.611
Receivables From Money Markets		25.915.168	0	25.915.168	10.813.365	0	10.813.365
Allowance for Expected Losses (-)		-119.486	-396.760	-516.246	-210.575	-244.761	-455.336
Financial assets at fair value through profit or loss	V-I-b	45.797.382	33.816.395	79.613.777	46.089.229	29.685.102	75.774.331
Public Debt Securities		1.292.266	30.990.851	32.283.117	571.659	26.681.100	27.252.759
Equity instruments		6.906.993	558.846	7.465.839	6.407.420	467.439	6.874.859
Other Financial Assets		37.598.123	2.266.698	39.864.821	39.110.150	2.536.563	41.646.713
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	285.282.045	184.888.170	470.170.215	254.347.393	171.801.635	426.149.028
Public Debt Securities		281.838.144	171.990.902	453.829.046	251.170.013	160.779.443	411.949.456
Equity instruments		399.432	4.725.565	5.124.997	417.432	4.023.536	4.440.968
Other Financial Assets		3.044.469	8.171.703	11.216.172	2.759.948	6.998.656	9.758.604
Derivative financial assets	V-I-c-i	1.127.642	16.719.488	17.847.130	3.238.439	16.749.787	19.988.226
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.127.642	16.719.488	17.847.130	3.238.439	16.749.787	19.988.226
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.411.303.733	957.753.848	2.369.057.581	1.328.499.830	841.806.291	2.170.306.121
Loans	V-I-e	1.181.623.953	902.319.018	2.083.942.971	1.096.594.825	790.696.012	1.887.290.837
Receivables From Leasing Transactions	V-I-i	6.633.061	25.454.323	32.087.384	6.624.783	21.205.949	27.830.732
Factoring Receivables		22.606.044	10.218.184	32.824.228	26.216.589	9.294.028	35.510.617
Other Financial Assets Measured at Amortised Cost	V-I-f	249.357.964	41.044.920	290.402.884	240.288.834	41.068.345	281.357.179
Public Debt Securities		246.600.875	24.345.420	270.946.295	236.823.940	23.827.649	260.651.589
Other Financial Assets		2.757.089	16.699.500	19.456.589	3.464.894	17.240.696	20.705.590
Allowance for Expected Credit Losses (-)		-48.917.289	-21.282.597	-70.199.886	-41.225.201	-20.458.043	-61.683.244
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	29.894	20.370	50.264	34.000	18.344	52.344
Held for Sale		29.894	20.370	50.264	34.000	18.344	52.344
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		120.134.442	0	120.134.442	111.411.807	0	111.411.807
Investments in Associates (Net)	V-I-g	914.814	0	914.814	651.282	0	651.282

Associates Accounted for Using Equity Method		788.905	0	788.905	554.844	0	554.844
Unconsolidated Associates		125.909	0	125.909	96.438	0	96.438
Investments in Subsidiaries (Net)	V-I-ğ	119.087.764	0	119.087.764	110.616.058	0	110.616.058
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		119.087.764	0	119.087.764	110.616.058	0	110.616.058
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	131.864	0	131.864	144.467	0	144.467
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		131.864	0	131.864	144.467	0	144.467
TANGIBLE ASSETS (Net)		71.176.330	621.660	71.797.990	70.597.501	548.097	71.145.598
INTANGIBLE ASSETS AND GOODWILL (Net)		12.652.734	249.815	12.902.549	12.075.964	238.404	12.314.368
Goodwill		0	0	0	27.994	0	27.994
Other		12.652.734	249.815	12.902.549	12.047.970	238.404	12.286.374
INVESTMENT PROPERTY (Net)	V-I-j	20.795.619	0	20.795.619	25.407.317	0	25.407.317
CURRENT TAX ASSETS		3.098.822	44.670	3.143.492	96.312	13.761	110.073
DEFERRED TAX ASSET	V-I-k	34.512.222	0	34.512.222	30.811.538	0	30.811.538
OTHER ASSETS (Net)	V-I-m	154.082.944	51.703.299	205.786.243	138.971.673	44.927.721	183.899.394
TOTAL ASSETS		2.499.800.546	1.774.077.461	4.273.878.007	2.333.548.782	1.527.149.539	3.860.698.321
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	1.359.489.289	1.138.630.841	2.498.120.130	1.203.500.844	975.916.686	2.179.417.530
LOANS RECEIVED	V-II-c	89.543.103	285.995.775	375.538.878	48.988.007	252.713.125	301.701.132
MONEY MARKET FUNDS		191.366.294	114.442.970	305.809.264	259.797.239	97.857.054	357.654.293
MARKETABLE SECURITIES (Net)	V-II-ç	28.407.575	162.805.057	191.212.632	14.609.149	157.927.691	172.536.840
Bills		23.269.148	12.577.583	35.846.731	6.964.236	0	6.964.236
Asset-backed Securities		1.018.862	0	1.018.862	2.052.309	0	2.052.309
Bonds		4.119.565	150.227.474	154.347.039	5.592.604	157.927.691	163.520.295
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	V-II-b-f	1.121.513	7.518.861	8.640.374	279.118	11.518.855	11.797.973
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.121.513	7.518.861	8.640.374	279.118	11.518.855	11.797.973
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	4.034.046	479.418	4.513.464	3.413.844	458.566	3.872.410
PROVISIONS	V-II-g	113.735.919	53.154.255	166.890.174	109.178.239	49.411.690	158.589.929
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.926.768	16.725	7.943.493	7.092.554	11.868	7.104.422
Insurance Technical Reserves (Net)		76.434.800	51.417.973	127.852.773	70.674.366	46.847.513	117.521.879
Other provisions		29.374.351	1.719.557	31.093.908	31.411.319	2.552.309	33.963.628
CURRENT TAX LIABILITIES	V-II-ğ	24.377.737	865.848	25.243.585	14.942.949	472.319	15.415.268
DEFERRED TAX LIABILITY	V-II-ğ	1.662.408	31.014	1.693.422	2.907.265	28.449	2.935.714
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	49.709.624	52.039.280	2.340.183	55.446.014	57.786.197
Loans		0	0	0	0	0	0

Other Debt Instruments		2.329.656	49.709.624	52.039.280	2.340.183	55.446.014	57.786.197
OTHER LIABILITIES	V-II-d	203.571.777	59.405.401	262.977.178	179.493.801	46.101.221	225.595.022
EQUITY	V-II-h	375.847.306	5.181.414	381.028.720	367.632.994	5.079.120	372.712.114
Issued capital		25.000.000	0	25.000.000	25.000.000	0	25.000.000
Capital Reserves		3.545.274	0	3.545.274	4.597.476	0	4.597.476
Equity Share Premiums		116.701	0	116.701	121.391	0	121.391
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		3.428.573	0	3.428.573	4.476.085	0	4.476.085
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		70.101.911	910	70.102.821	69.464.585	910	69.465.495
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		12.576.672	-1.581.167	10.995.505	12.207.203	-925.800	11.281.403
Profit Reserves		193.595.582	2.119.041	195.714.623	154.643.193	2.060.375	156.703.568
Legal Reserves		20.118.200	195.179	20.313.379	16.351.074	136.513	16.487.587
Statutory Reserves		1.502.505	0	1.502.505	863.802	0	863.802
Extraordinary Reserves		171.974.877	1.923.862	173.898.739	137.428.317	1.923.862	139.352.179
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		16.424.297	4.323.167	20.747.464	47.486.855	3.634.089	51.120.944
Prior Years' Profit or Loss		5.001.849	3.575.423	8.577.272	4.815.021	769.044	5.584.065
Current Period Net Profit Or Loss		11.422.448	747.744	12.170.192	42.671.834	2.865.045	45.536.879
Non-controlling Interests	V-II-i	54.603.570	319.463	54.923.033	54.233.682	309.546	54.543.228
Total equity and liabilities		2.395.538.827	1.878.339.180	4.273.878.007	2.207.114.577	1.653.583.744	3.860.698.321

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.964.678.655	2.123.524.266	4.088.202.921	1.515.029.648	1.858.850.923	3.373.880.571
GUARANTIES AND WARRANTIES	V-III	312.237.345	353.971.234	666.208.579	285.407.206	307.809.745	593.216.951
Letters of Guarantee		289.926.106	224.764.961	514.691.067	262.874.566	191.978.642	454.853.208
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		46.291.121	98.488.286	144.779.407	26.321.882	76.460.281	102.782.163
Other Letters of Guarantee		241.628.902	123.958.424	365.587.326	234.311.067	113.276.431	347.587.498
Bank Acceptances		19.941.588	7.009.798	26.951.386	20.465.688	5.747.638	26.213.326
Import Letter of Acceptance		0	2.847.254	2.847.254	0	2.450.307	2.450.307
Other Bank Acceptances		19.941.588	4.162.544	24.104.132	20.465.688	3.297.331	23.763.019
Letters of Credit		2.366.163	116.226.487	118.592.650	2.063.314	104.381.611	106.444.925
Documentary Letters of Credit		2.117.442	85.832.989	87.950.431	1.714.172	76.593.552	78.307.724
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		3.488	5.969.988	5.973.476	3.638	5.701.854	5.705.492
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		1.420.526.947	108.374.517	1.528.901.464	1.025.159.850	84.084.334	1.109.244.184
Irrevocable Commitments		1.414.831.751	86.220.871	1.501.052.622	1.019.978.192	61.262.813	1.081.241.005
Forward Asset Purchase Commitments		16.693.521	52.138.060	68.831.581	7.945.928	27.609.536	35.555.464
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		299.536.247	4.323.051	303.859.298	232.701.080	3.907.881	236.608.961
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		29.053.528	29.616.925	58.670.453	23.187.582	29.603.112	52.790.694
Revocable Commitments		5.695.196	22.153.646	27.848.842	5.181.658	22.821.521	28.003.179
Revocable Loan Granting Commitments		5.695.196	22.153.646	27.848.842	5.181.658	22.821.521	28.003.179
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		231.914.363	1.661.178.515	1.893.092.878	204.462.592	1.466.956.844	1.671.419.436
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		231.914.363	1.608.795.333	1.840.709.696	204.462.592	1.397.658.143	1.602.120.735
Forward Foreign Currency Buy or Sell Transactions		57.018.923	153.072.938	210.091.861	27.479.935	99.633.598	127.113.533
Forward Foreign Currency Buying Transactions		17.569.861	86.980.238	104.550.099	14.835.593	48.888.485	63.724.078
Forward Foreign Currency Sale Transactions		39.449.062	66.092.700	105.541.762	12.644.342	50.745.113	63.389.455
Currency and Interest Rate Swaps		149.661.308	1.271.395.995	1.421.057.303	162.009.487	1.165.689.686	1.327.699.173
Currency Swap Buy Transactions		19.107.817	316.656.902	335.764.719	11.029.664	312.159.655	323.189.319
Currency Swap Sell Transactions		97.873.615	329.614.441	427.488.056	121.060.177	274.545.733	395.605.910
Interest Rate Swap Buy Transactions		16.339.938	312.562.326	328.902.264	15.409.823	289.492.149	304.901.972
Interest Rate Swap Sell Transactions		16.339.938	312.562.326	328.902.264	14.509.823	289.492.149	304.001.972
Currency, Interest Rate and Securities Options		22.561.840	69.481.867	92.043.707	11.229.965	43.904.183	55.134.148
Currency Options Buy Transactions		15.843.322	23.628.662	39.471.984	5.968.328	15.823.362	21.791.690
Currency Options Sell Transactions		5.883.594	32.814.549	38.698.143	4.119.355	16.421.795	20.541.150
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		323.198	6.231	329.429	263.607	0	263.607
Securities Options Sell Transactions		511.726	1.813	513.539	878.675	0	878.675
Currency Futures		718.093	2.115.511	2.833.604	1.356.040	1.711.894	3.067.934
Currency Futures Buy Transactions		286.319	1.671.712	1.958.031	515.915	1.287.679	1.803.594
Currency Futures Sell Transactions		431.774	443.799	875.573	840.125	424.215	1.264.340
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		1.954.199	112.729.022	114.683.221	2.387.165	86.718.782	89.105.947
CUSTODY AND PLEDGES RECEIVED		3.103.484.305	5.738.827.486	8.842.311.791	2.821.321.627	5.100.248.268	7.921.569.895
ITEMS HELD IN CUSTODY		328.463.901	349.910.025	678.373.926	256.203.469	314.199.435	570.402.904
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		196.608.745	15.636.011	212.244.756	145.968.039	9.938.561	155.906.600
Cheques Received for Collection		119.546.613	159.509.882	279.056.495	98.646.479	145.603.209	244.249.688
Commercial Notes Received for Collection		7.951.142	84.765.533	92.716.675	7.285.957	75.099.924	82.385.881
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		2.775.020.404	5.388.917.461	8.163.937.865	2.565.118.158	4.786.048.833	7.351.166.991
Securities		101.348.731	538.212.445	639.561.176	100.345.097	472.290.340	572.635.437
Guarantee Notes		39.793.870	127.792.196	167.586.066	36.931.932	115.217.517	152.149.449
Commodity		525.738.492	765.727.760	1.291.466.252	474.402.725	683.951.078	1.158.353.803
Warrant		0	0	0	0	0	0
Real Estate		1.428.565.054	2.375.575.048	3.804.140.102	1.318.538.444	2.134.925.561	3.453.464.005
Other Pledged Items		679.574.257	1.581.610.012	2.261.184.269	634.899.960	1.379.664.337	2.014.564.297

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		5.068.162.960	7.862.351.752	12.930.514.712	4.336.351.275	6.959.099.191	11.295.450.466

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	V-IV-a	187.339.536	117.972.008
Interest Income on Loans		116.096.277	77.359.730
Interest Income on Reserve Deposits		16.682.763	3.586.044
Interest Income on Banks		3.806.496	2.588.613
Interest Income on Money Market Placements		3.307.859	1.250.879
Interest Income on Marketable Securities Portfolio		43.278.714	30.115.387
Financial Assets At Fair Value Through Profit Loss		370.730	209.734
Financial Assets At Fair Value Through Other Comprehensive Income		24.104.747	15.957.113
Financial Assets Measured at Amortised Cost		18.803.237	13.948.540
Finance Leasing Interest Income		1.238.736	970.056
Other Interest Income		2.928.691	2.101.299
INTEREST EXPENSES (-)	V-IV-b	-156.327.434	-92.299.235
Interest Expenses on Deposits		-110.720.386	-67.420.146
Interest Expenses on Funds Borrowed		-11.596.925	-5.440.360
Interest Expenses on Money Market Funds		-26.493.620	-12.131.004
Interest Expenses on Securities Issued		-6.803.853	-4.428.875
Lease Interest Expenses		-249.950	-139.604
Other Interest Expense		-462.700	-2.739.246
NET INTEREST INCOME OR EXPENSE		31.012.102	25.672.773
NET FEE AND COMMISSION INCOME OR EXPENSES		25.046.421	18.344.659
Fees and Commissions Received		33.101.024	25.293.896
From Noncash Loans		1.681.415	1.307.137
Other		31.419.609	23.986.759
Fees and Commissions Paid (-)		-8.054.603	-6.949.237
Paid for Noncash Loans		-42.712	-41.146
Other		-8.011.891	-6.908.091
DIVIDEND INCOME		34.155	44.785
TRADING INCOME OR LOSS (Net)	V-IV-c	289.624	-1.220.165
Gains (Losses) Arising from Capital Markets Transactions		1.729.905	5.851.567
Gains (Losses) Arising From Derivative Financial Transactions		-4.380.255	-7.329.120
Foreign Exchange Gains or Losses		2.939.974	257.388
OTHER OPERATING INCOME	V-IV-ç	30.232.608	23.636.433
GROSS PROFIT FROM OPERATING ACTIVITIES		86.614.910	66.478.485
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-13.452.582	-4.861.987
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-306.347	-132.010
PERSONNEL EXPENSES (-)		-15.345.498	-12.407.351
OTHER OPERATING EXPENSES (-)	V-IV-e	-39.852.389	-30.709.289
NET OPERATING INCOME (LOSS)		17.658.094	18.367.848
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		2.425.515	2.337.949
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		20.083.609	20.705.797
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-2.676.676	-3.202.215
Current Tax Provision		-4.429.122	-3.242.702
Expense Effect of Deferred Tax		-8.059.476	-7.855.724
Income Effect of Deferred Tax		9.811.922	7.896.211
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		17.406.933	17.503.582
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 (+/-)	V-IV-f	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	17.406.933	17.503.582
Profit (Loss) Attributable to Group		12.170.192	14.033.928
Profit (loss), attributable to non-controlling interests		5.236.741	3.469.654
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.		0,48680000	0,56140000



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)		17.406.933	17.503.582
OTHER COMPREHENSIVE INCOME		-483.879	-705.936
Other Comprehensive Income that will not be Reclassified to Profit or Loss		869.542	605.480
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		-43.332	-184.999
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		357.653	298.790
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		210.226	558.215
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.353.421	-1.311.416
Exchange Differences on Translation		2.759.659	1.454.783
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-9.127.357	-7.886.692
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		3.990.250	3.391.540
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		3.035.737	2.663.727
TOTAL COMPREHENSIVE INCOME (LOSS)		16.923.054	16.797.646



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		19.539.223	16.324.187
Interest Received		174.407.082	103.671.849
Interest Paid		-157.569.305	-86.133.277
Dividends received		34.155	44.785
Fees and Commissions Received		33.101.024	25.422.425
Other Gains		25.045.590	19.553.599
Collections from Previously Written Off Loans and Other Receivables		2.373.644	2.374.539
Cash Payments to Personnel and Service Suppliers		-31.477.618	-24.122.718
Taxes Paid		-5.422.105	-2.993.962
Other		-20.953.244	-21.493.053
Changes in Operating Assets and Liabilities Subject to Banking Operations		80.554.492	-70.891.734
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.058.212	-7.882.672
Net (Increase) Decrease in Due From Banks		-54.269.239	-53.344.585
Net (Increase) Decrease in Loans		-107.029.212	-128.201.425
Net (Increase) Decrease in Other Assets		-24.805.908	-9.718.507
Net Increase (Decrease) in Bank Deposits		14.301.158	-30.087.868
Net Increase (Decrease) in Other Deposits		223.471.131	69.373.263
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		47.436.920	1.333.652
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-17.492.146	87.636.408
Net Cash Provided From Banking Operations		100.093.715	-54.567.547
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-41.265.867	-68.146.511
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-3.718.317	-2.930.543
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.581.280	-754.201
Cash Obtained from Tangible and Intangible Asset Sales		5.781.385	85.222
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-80.900.644	-61.370.154
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		39.222.015	19.468.296
Cash Paid for Purchase of Financial Assets At Amortised Cost		-15.957.604	-42.330.634
Cash Obtained from Sale of Financial Assets At Amortised Cost		17.275.628	20.493.428
Other		-1.387.050	-807.925
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-2.983.765	20.921.972
Cash Obtained from Loans and Securities Issued		36.508.604	32.166.526
Cash Outflow Arised From Loans and Securities Issued		-34.916.600	-10.655.246
Equity Instruments Issued		0	0
Dividends paid		-3.870.790	-160.834
Payments of lease liabilities		-704.979	-428.474
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		9.091.896	1.796.165
Net Increase (Decrease) in Cash and Cash Equivalents		64.935.979	-99.995.921
Cash and Cash Equivalents at Beginning of the Period		395.130.686	397.294.605
Cash and Cash Equivalents at End of the Period		460.066.665	297.298.684



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		10.000.000	138.553	0	1.131.401	31.172.456	-2.620.265	16.976.367	12.499.003	2.959.293	12.454.863	110.860.179	72.625.319		268.197.169	35.159.671	303.356.840
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		10.000.000	138.553		1.131.401	31.172.456	-2.620.265	16.976.367	12.499.003	2.959.293	12.454.863	110.860.179	72.625.319		268.197.169	35.159.671	303.356.840
	Total Comprehensive Income (Loss)						435.012	-74.721	298.790	1.445.333	-5.333.617	2.737.198			14.033.928	13.541.923	3.255.723	16.797.646
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves		15.000.000										-15.000.000					0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			-18.799		-55.778							505.212	57.755		488.390	4.493	492.883
	Profit Distributions												56.231.133	-		-6.990.229	-151.577	-7.141.806
	Dividends Paid													-7.017.722		-7.017.722	-160.834	-7.178.556
	Transfers To Reserves												56.203.640	-				0
	Other												27.493			27.493	9.257	36.750
	Equity at end of period		25.000.000	119.754	0	1.075.623	31.607.468	-2.694.986	17.275.157	13.944.336	-2.374.324	15.192.061	152.596.524	9.461.712	14.033.928	275.237.253	38.268.310	313.505.563
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	121.391	0	4.476.085	45.092.948	-3.536.701	27.909.248	14.858.197	-19.959.127	16.382.333	156.703.568	51.120.944		318.168.886	54.543.228	372.712.114
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		25.000.000	121.391		4.476.085	45.092.948	-3.536.701	27.909.248	14.858.197	-19.959.127	16.382.333	156.703.568	51.120.944		318.168.886	54.543.228	372.712.114
	Total Comprehensive Income (Loss)						472.380	-17.651	387.745	2.748.750	-6.442.428	3.407.258			12.170.192	12.726.246	4.196.808	16.923.054
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves																	0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			-4.690		-	1.047.512	-204.698	-450	497	25		691.248	166.259		-399.321	30.033	-369.288
	Profit Distributions												38.319.807	-		-4.390.124	-3.847.036	-8.237.160
	Dividends Paid													42.709.931		-4.475.968	-3.870.790	-8.346.758
	Transfers To Reserves												38.233.963	-				0
	Other												85.844			85.844	23.754	109.598
	Equity at end of period		25.000.000	116.701	0	3.428.573	45.360.630	-3.554.802	28.296.993	17.607.444	-26.401.530	19.789.591	195.714.623	8.577.272	12.170.192	326.105.687	54.923.033	381.028.720