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KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Consolidated
2025 - 1. 3 Monthly Notification

General Information About Financial Statements

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

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım 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 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. Grup yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu (" BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı''na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 6.b'de belirtildiği üzere, Grup yönetiminin geçmiş yıllarda BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında ayırmış olduğu 7.300.000 bin TL tutarındaki serbest karşılığın 7.000.000 bin TL tutarındaki kısmı cari dönemde iptal edilmiş olup, 31 Mart 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda 300.000 bin TL tutarında diğer karşılıklar altında serbest karşılık yer almaktadır. Söz konusu serbest karşılık geçmiş yıllarda ayrılmamış ve cari dönemde de iptal edilmemiş olsaydı, 31 Mart 2025 tarihinde sona eren dönemde diğer karşılıklar 300.000 bin TL daha az, net dönem karı ve özkaynaklar sırasıyla 7.000.000 bin TL daha az ve 300.000 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Albaraka Türk Katılım 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 Yükümlülüklere 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.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

İstanbul, 8 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)		57.596.419	85.977.447	143.573.866	56.465.777	67.952.923	124.418.700
Cash and cash equivalents	(Beşinci Bölüm-I) (1)	29.103.479	70.711.417	99.814.896	28.421.561	55.362.681	83.784.242
Cash and Cash Balances at Central Bank		21.436.910	42.905.979	64.342.889	22.027.725	39.233.688	61.261.413
Banks		7.744.060	27.918.136	35.662.196	6.603.764	16.207.071	22.810.835
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-77.491	-112.698	-190.189	-209.928	-78.078	-288.006
Financial assets at fair value through profit or loss	(Beşinci Bölüm-I) (2)	16.519.049	7.347.466	23.866.515	16.103.070	6.509.878	22.612.948
Public Debt Securities		429.851	6.385.516	6.815.367	316.052	5.667.966	5.984.018
Equity instruments		0	151.176	151.176	0	126.498	126.498
Other Financial Assets		16.089.198	810.774	16.899.972	15.787.018	715.414	16.502.432
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm-I) (3)	11.839.988	7.770.278	19.610.266	11.895.869	5.983.238	17.879.107
Public Debt Securities		11.618.951	3.952.271	15.571.222	11.673.678	3.668.942	15.342.620
Equity instruments		7.667	50.704	58.371	7.667	44.521	52.188
Other Financial Assets		213.370	3.767.303	3.980.673	214.524	2.269.775	2.484.299
Derivative financial assets	(Beşinci Bölüm-I) (5)	133.903	148.286	282.189	45.277	97.126	142.403
Derivative Financial Assets At Fair Value Through Profit Or Loss		133.903	148.286	282.189	45.277	97.126	142.403
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		101.547.085	89.538.396	191.085.481	94.515.811	76.275.789	170.791.600
Loans	(Beşinci Bölüm-I) (6)	87.267.340	71.299.109	158.566.449	81.279.512	61.987.447	143.266.959
Receivables From Leasing Transactions	(Beşinci Bölüm-I) (7)	3.853.279	4.327.099	8.180.378	3.254.454	1.962.093	5.216.547
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm-I) (4)	12.573.721	15.536.632	28.110.353	12.398.909	14.374.418	26.773.327
Public Debt Securities		12.573.721	15.536.632	28.110.353	12.398.909	14.374.418	26.773.327
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm-I) (6)	-2.147.255	-1.624.444	-3.771.699	-2.417.064	-2.048.169	-4.465.233
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm-I) (8)	335.112	9.265	344.377	4.127.302	8.252	4.135.554
Held for Sale		335.112	0	335.112	4.127.302	0	4.127.302
Non-Current Assets From Discontinued Operations		0	9.265	9.265	0	8.252	8.252
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm-I) (9)	819.682	0	819.682	731.145	0	731.145
Investments in Associates (Net)		90.000	0	90.000	67.500	0	67.500
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		90.000	0	90.000	67.500	0	67.500
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		729.682	0	729.682	663.645	0	663.645
Jointly Controlled Partnerships Accounted for Using Equity Method		729.682	0	729.682	663.645	0	663.645
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(Beşinci Bölüm-I) (10)	4.794.551	95.376	4.889.927	4.728.422	81.936	4.810.358
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm-I) (11)	881.171	0	881.171	713.788	0	713.788
Goodwill		0	0	0	0	0	0
Other		881.171	0	881.171	713.788	0	713.788
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS		30.571	0	30.571	8.161	0	8.161
DEFERRED TAX ASSET	(Beşinci Bölüm-I) (12)	1.678.647	0	1.678.647	1.786.041	0	1.786.041
OTHER ASSETS	(Beşinci Bölüm-I) (13)	7.202.679	1.971.958	9.174.637	3.917.067	573.008	4.490.075
TOTAL ASSETS		**174.885.917**	**177.592.442**	**352.478.359**	**166.993.514**	**144.891.908**	**311.885.422**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm-II) (1)	103.236.219	111.752.568	214.988.787	107.594.134	96.846.411	204.440.545
LOANS RECEIVED	(Beşinci Bölüm-II) (2)	9.324.039	43.224.164	52.548.203	4.905.971	33.049.580	37.955.551
MONEY MARKET FUNDS		14.678.249	0	14.678.249	0	0	0
MARKETABLE SECURITIES (Net)	(Beşinci Bölüm-II) (3)	11.068.603	0	11.068.603	12.446.529	0	12.446.529
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm-II) (4)	166.026	31.776	197.802	112.184	6.105	118.289
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		166.026	31.776	197.802	112.184	6.105	118.289
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm-II) (5)	1.206.062	78.036	1.284.098	1.107.778	73.257	1.181.035
PROVISIONS	(Beşinci Bölüm-II) (6)	1.647.867	230.905	1.878.772	9.426.692	35.439	9.462.131
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.133.892	0	1.133.892	1.997.353	0	1.997.353
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		513.975	230.905	744.880	7.429.339	35.439	7.464.778
CURRENT TAX LIABILITIES	(Beşinci Bölüm-II) (7)	1.008.387	133.528	1.141.915	618.064	132.055	750.119
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm-II) (8)	0	4.282	4.282	0	4.192	4.192
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	4.282	4.282	0	4.192	4.192
SUBORDINATED DEBT	(Beşinci Bölüm-II) (9)	0	23.016.597	23.016.597	0	14.007.315	14.007.315
Loans		0	23.016.597	23.016.597	0	14.007.315	14.007.315
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm-II) (10)	6.732.124	4.556.505	11.288.629	7.872.161	3.703.326	11.575.487
EQUITY	(Beşinci Bölüm-II) (11)	20.275.144	107.278	20.382.422	19.835.944	108.285	19.944.229
Issued capital		2.500.000	0	2.500.000	2.500.000	0	2.500.000
Capital Reserves		33.510	0	33.510	2.688.530	0	2.688.530
Equity Share Premiums		23.278	0	23.278	23.278	0	23.278
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		10.232	0	10.232	2.665.252	0	2.665.252

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.105.954	0	2.105.954	2.110.996	0	2.110.996
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.077.145	107.278	2.184.423	1.593.637	108.285	1.701.922
Profit Reserves		10.597.814	0	10.597.814	6.732.113	0	6.732.113
Legal Reserves		637.048	0	637.048	486.890	0	486.890
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		9.210.497	0	9.210.497	5.494.954	0	5.494.954
Other Profit Reserves		750.269	0	750.269	750.269	0	750.269
Profit or Loss		2.960.721	0	2.960.721	4.210.668	0	4.210.668
Prior Years' Profit or Loss		-5.156.643	0	-5.156.643	-948.641	0	-948.641
Current Period Net Profit Or Loss		8.117.364	0	8.117.364	5.159.309	0	5.159.309
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**169.342.720**	**183.135.639**	**352.478.359**	**163.919.457**	**147.965.965**	**311.885.422**

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		54.403.670	64.233.678	118.637.348	40.565.170	46.534.249	87.099.419
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	26.725.750	18.512.585	45.238.335	23.342.299	17.053.338	40.395.637
Letters of Guarantee		26.540.008	11.495.647	38.035.655	23.096.458	10.398.647	33.495.105
Guarantees Subject to State Tender Law		2.385.464	600.481	2.985.945	2.317.179	504.278	2.821.457
Guarantees Given for Foreign Trade Operations		8.540	3.884.965	3.893.505	390	3.415.338	3.415.728
Other Letters of Guarantee		24.146.004	7.010.201	31.156.205	20.778.889	6.479.031	27.257.920
Bank Acceptances		0	173.016	173.016	0	171.087	171.087
Import Letter of Acceptance		0	173.016	173.016	0	171.087	171.087
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		17.034	6.788.507	6.805.541	67.629	6.434.310	6.501.939
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		17.034	6.788.507	6.805.541	67.629	6.434.310	6.501.939
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
Other Guarantees		0	55.415	55.415	0	49.294	49.294
Other Collaterals		168.708	0	168.708	178.212	0	178.212
COMMITMENTS	(Beşinci Bölüm-III) (1)	13.099.392	974.837	14.074.229	11.042.295	1.341.379	12.383.674
Irrevocable Commitments		13.054.892	974.837	14.029.729	10.997.795	1.341.379	12.339.174
Forward Asset Purchase Commitments		682.908	974.837	1.657.745	848.079	1.341.379	2.189.458
Share Capital Commitments to Associates and Subsidiaries		0	0	0	22.500	0	22.500
Loan Granting Commitments		626.177	0	626.177	626.280	0	626.280
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.991.814	0	2.991.814	2.174.162	0	2.174.162
Tax and Fund Liabilities Arised from Export Commitments		153.350	0	153.350	134.211	0	134.211
Commitments for Credit Card Limits		8.599.568	0	8.599.568	7.191.304	0	7.191.304
Commitments for Credit Cards and Banking Services Promotions		517	0	517	698	0	698
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		558	0	558	561	0	561
Revocable Commitments		44.500	0	44.500	44.500	0	44.500

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		44.500	0	44.500	44.500	0	44.500
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	14.578.528	44.746.256	59.324.784	6.180.576	28.139.532	34.320.108
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		14.578.528	44.746.256	59.324.784	6.180.576	28.139.532	34.320.108
Forward Buy or Sell Transactions		269.020	547.204	816.224	306.312	755.364	1.061.676
Forward Foreign Currency Buying Transactions		133.444	276.429	409.873	197.595	335.799	533.394
Forward Foreign Currency Sale Transactions		135.576	270.775	406.351	108.717	419.565	528.282
Other Forward Buy or Sell Transactions		14.309.508	44.199.052	58.508.560	5.874.264	27.384.168	33.258.432
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		694.083.034	225.333.143	919.416.177	593.395.337	185.847.893	779.243.230
ITEMS HELD IN CUSTODY		38.230.029	140.020.077	178.250.106	30.840.723	111.112.171	141.952.894
Customer Fund and Portfolio Balances		20.447.192	0	20.447.192	14.371.807	0	14.371.807
Securities Held in Custody		6.363	39.267.311	39.273.674	5.675	32.988.820	32.994.495
Cheques Received for Collection		14.184.570	394.389	14.578.959	13.003.919	335.290	13.339.209
Commercial Notes Received for Collection		3.237.300	1.071.166	4.308.466	3.090.972	1.132.703	4.223.675
Other Assets Received for Collection		103	0	103	103	0	103
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		228.548	4.640.567	4.869.115	264.794	4.224.585	4.489.379
Custodians		125.953	94.646.644	94.772.597	103.453	72.430.773	72.534.226
PLEDGED ITEMS		655.853.005	85.313.066	741.166.071	562.554.614	74.735.722	637.290.336
Securities		26.229.802	17.864.196	44.093.998	21.821.520	16.378.836	38.200.356
Guarantee Notes		12.701.541	280.122	12.981.663	9.259.361	259.091	9.518.452
Commodity		109.418.262	6.213.006	115.631.268	90.720.131	6.416.222	97.136.353
Warrant		0	0	0	0	0	0
Real Estate		488.675.710	53.400.598	542.076.308	421.629.326	45.388.628	467.017.954
Other Pledged Items		18.429.507	7.522.850	25.952.357	18.749.005	6.262.880	25.011.885
Depositories Receiving Pledged Items		398.183	32.294	430.477	375.271	30.065	405.336
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**748.486.704**	**289.566.821**	**1.038.053.525**	**633.960.507**	**232.382.142**	**866.342.649**

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			
PROFIT SHARE INCOME	(Beşinci Bölüm-IV) (1)	12.659.250	8.015.287
Profit Share on Loans		8.945.987	5.955.043
Income Received From Reserve Deposits		1.251.129	2.734
Income Received From Banks		0	987
Income Received from Money Market Placements		10.923	22.205
Income Received From Marketable Securities Portfolio		2.018.085	1.517.173
Financial Assets At Fair Value Through Profit Loss		117.824	70.471
Financial Assets At Fair Value Through Other Comprehensive Income		991.360	460.317
Financial Assets Measured at Amortised Cost		908.901	986.385
Finance Lease Income		428.188	397.391
Other Profit Share Income		4.938	119.754
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV) (2)	-11.555.286	-5.751.399
Expenses on Profit Sharing Accounts		-8.311.658	-4.640.822
Profit Share Expense on Funds Borrowed		-1.206.563	-723.066
Profit Share Expense on Money Market Borrowings		-468.715	-112.024
Expense on Securities Issued		-1.515.991	-239.660
Profit Share Expense on Leases		-48.668	-32.999
Other Profit Share Expense		-3.691	-2.828
NET PROFIT SHARE INCOME (LOSS)		1.103.964	2.263.888
NET FEE AND COMMISSION INCOME OR EXPENSES		1.261.421	828.118
Fees and Commissions Received		1.453.215	982.874
From Noncash Loans		146.261	105.637
Other	(Beşinci Bölüm-IV) (3)	1.306.954	877.237
Fees and Commissions Paid (-)		-191.794	-154.756
Paid for Noncash Loans		-1.028	-149
Other	(Beşinci Bölüm-IV) (3)	-190.766	-154.607
DIVIDEND INCOME	(Beşinci Bölüm-IV) (4)	196	151
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV) (5)	638.408	-633.884
Gains (Losses) Arising from Capital Markets Transactions		601.019	962.019
Gains (Losses) Arising From Derivative Financial Transactions		198.533	-1.616.194
Foreign Exchange Gains or Losses		-161.144	20.291
OTHER OPERATING INCOME	(Beşinci Bölüm-IV) (6)	9.485.989	1.560.680
GROSS PROFIT FROM OPERATING ACTIVITIES		12.489.978	4.018.953
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV) (7)	-257.064	-314.284
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV) (7)	-340.635	-49.697
PERSONNEL EXPENSES (-)		-2.089.369	-1.476.353
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV) (8)	-1.542.659	-873.385
NET OPERATING INCOME (LOSS)		8.260.251	1.305.234
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		66.019	73.387
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(Beşinci Bölüm-IV) (9)	8.326.270	1.378.621
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV) (10)	-208.461	-284.375
Current Tax Provision		-53.169	-30.913
Expense Effect of Deferred Tax		-698.156	-872.659
Income Effect of Deferred Tax		542.864	619.197
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV) (11)	8.117.809	1.094.246
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV) (11)	-202	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		-202	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		-243	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		-243	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		-445	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		-445	0
NET PROFIT OR LOSS FOR THE PERIOD	(Beşinci Bölüm-IV) (12)	8.117.364	1.094.246
Profit (Loss) Attributable to Group		8.117.364	1.086.447
Profit (loss), attributable to non-controlling interests		0	7.799
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		3,24695000	0,43458000

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)		8.117.364	1.094.246
OTHER COMPREHENSIVE INCOME		477.459	71.573
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-5.042	-11.863
Gains (Losses) on Revaluation of Property, Plant and Equipment		-5.042	-11.863
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		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		482.501	83.436
Exchange Differences on Translation		516.837	159.908
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-49.051	-109.246
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		14.715	32.774
TOTAL COMPREHENSIVE INCOME (LOSS)		8.594.823	1.165.819

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

KAMUYU AYDINLATMA PLATFORMU

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		-345.432	-95.040
Profit Share Income Received		13.114.203	7.311.883
Profit Share Expense Paid		-11.589.958	-5.428.447
Dividends received		196	151
Fees and Commissions Received		1.057.467	775.093
Other Gains		560.859	799.201
Collections from Previously Written Off Loans and Other Receivables	(V-I-6,h2)	111.834	44.174
Cash Payments to Personnel and Service Suppliers		-2.323.693	-1.814.266
Taxes Paid		-356.510	-147.131
Other	(V-VI-3)	-919.830	-1.635.698
Changes in Operating Assets and Liabilities Subject to Banking Operations		-878.728	-18.459.162
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.049.618	6.818.039
Net (Increase) Decrease in Due From Banks		-3.718.767	-6.494.408
Net (Increase) Decrease in Loans		-15.594.471	-6.596.789
Net (Increase) Decrease in Other Assets		-1.264.965	-6.199.493
Net (Increase) Decrease in Funds Collected From Banks		-2.559.987	-511.291
Net Increase (Decrease) in Other Funds Collected		5.804.905	-4.979.641
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		7.938.111	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	(V-VI-3)	11.566.064	-495.579
Net Cash Provided From Banking Operations		-1.224.160	-18.554.202
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.923.624	-2.681.158
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-22.500	-22.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-809.131	-221.057
Cash Obtained from Tangible and Intangible Asset Sales		217.408	41.899
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.459.456	-7.370.929
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.150.055	4.941.102
Cash Paid for Purchase of Financial Assets At Amortised Cost	(V-I-4)	0	-3.088.077
Cash Obtained from Sale of Financial Assets At Amortised Cost	(V-I-4)	0	3.038.404
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		12.022.781	19.796.212
Cash Obtained from Loans and Securities Issued		188.803.903	38.732.716
Cash Outflow Arised From Loans and Securities Issued		-176.707.782	-18.527.214
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-73.340	-49.906
Other		0	-359.384
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(V-VI-3)	2.016.150	447.821
Net Increase (Decrease) in Cash and Cash Equivalents		10.891.147	-991.327
Cash and Cash Equivalents at Beginning of the Period	(V-VI-a)	39.723.087	31.997.602
Cash and Cash Equivalents at End of the Period	(V-VI-b)	50.614.234	31.006.275

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period	Item	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	(V)	**2.500.000**	**23.278**	**0**	**4.056.733**	**1.804.567**	**-224.944**	**0**	**1.126.105**	**262.000**	**0**	**1.550.632**	**-1.003.030**	**3.969.283**	**14.064.624**	**283.780**	**14.348.404**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.500.000	23.278	0	4.056.733	1.804.567	-224.944	0	1.126.105	262.000	0	1.550.632	-1.003.030	3.969.283	14.064.624	283.780	14.348.404
	Total Comprehensive Income (Loss)		0	0	0	0	-11.863	0	0	159.908	-76.472	0	0	0	1.086.447	1.158.020	7.799	1.165.819
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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	189.215	0	0	0	0	0	0	135	-317.243	0	-127.893	-161.186	-289.079
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	3.413.251	556.032	-3.969.283	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	3.413.251	-3.413.251	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	3.969.283	-3.969.283	0	0	0
	Equity at end of period		**2.500.000**	**23.278**	**0**	**4.245.948**	**1.792.704**	**-224.944**	**0**	**1.286.013**	**185.528**	**0**	**4.964.018**	**-764.241**	**1.086.447**	**15.094.751**	**130.393**	**15.225.144**
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		**2.500.000**	**23.278**	**0**	**2.665.252**	**2.477.178**	**-366.182**	**0**	**1.489.755**	**212.167**	**0**	**6.732.113**	**-948.641**	**5.159.309**	**19.944.229**	**0**	**19.944.229**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.500.000	23.278	0	2.665.252	2.477.178	-366.182	0	1.489.755	212.167	0	6.732.113	-948.641	5.159.309	19.944.229	0	19.944.229
	Total Comprehensive Income (Loss)		0	0	0	0	-5.042	0	0	516.837	-34.336	0	0	0	8.117.364	8.594.823	0	8.594.823
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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	-2.655.020	0	0	0	0	0	0	0	-5.070.565	0	-7.725.585	0	-7.725.585
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	3.865.701	862.563	-5.159.309	-431.045	0	-431.045
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-431.045	-431.045	0	-431.045
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	3.865.701	0	-3.879.403	-13.072	0	-13.072
	Other		0	0	0	0	0	0	0	0	0	0	0	862.563	-848.861	13.072	0	13.072
	Equity at end of period		**2.500.000**	**23.278**	**0**	**10.232**	**2.472.136**	**-366.182**	**0**	**2.006.592**	**177.831**	**0**	**10.597.814**	**-5.156.643**	**8.117.364**	**20.382.422**	**0**	**20.382.422**