



## KAMUYU AYDINLATMA PLATFORMU

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

### General Information About Financial Statements



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

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

Ziraat Katılım Bankası Anonim Şirketi Genel Kurulu'na

#### Giriş

Ziraat 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 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 ("TMS 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 Standartları'na 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 finansal bilgilerin, Ziraat Katılım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2025 tarihi itibarıyla ara dönem konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

### *Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor*

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

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
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		64.454.841	89.122.102	153.576.943	93.356.993	66.557.406	159.914.399
Cash and cash equivalents		39.817.766	74.305.290	114.123.056	69.907.502	54.196.322	124.103.824
Cash and Cash Balances at Central Bank	(1)	39.699.076	55.370.134	95.069.210	65.803.017	37.626.323	103.429.340
Banks	(2)	118.803	18.935.539	19.054.342	4.104.858	16.570.441	20.675.299
Receivables From Money Markets		0	0	0			
Allowance for Expected Losses ( - )		-113	-383	-496	-373	-442	-815
Financial assets at fair value through profit or loss	(3)	0	11.933.078	11.933.078	0	9.483.947	9.483.947
Public Debt Securities		0	11.537.904	11.537.904	0	9.128.399	9.128.399
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	395.174	395.174	0	355.548	355.548
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	24.614.582	2.873.600	27.488.182	23.414.816	2.637.721	26.052.537
Public Debt Securities		24.511.804	2.873.600	27.385.404	23.325.523	2.637.721	25.963.244
Equity instruments		52.913	0	52.913	52.913	0	52.913
Other Financial Assets		49.865	0	49.865	36.380	0	36.380
Derivative financial assets	(5)	22.493	10.134	32.627	34.675	239.416	274.091
Derivative Financial Assets At Fair Value Through Profit Or Loss		22.493	10.134	32.627	34.675	239.416	274.091
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		207.323.569	179.111.470	386.435.039	186.446.727	150.830.503	337.277.230
Loans	(6)	159.482.021	150.221.854	309.703.875	137.109.263	131.237.122	268.346.385
Receivables From Leasing Transactions	(6)	34.099.754	28.472.521	62.572.275	34.131.462	19.182.631	53.314.093
Other Financial Assets Measured at Amortised Cost	(7)	17.495.645	1.655.279	19.150.924	17.958.979	1.454.538	19.413.517
Public Debt Securities		17.394.195	1.655.279	19.049.474	17.856.635	1.454.538	19.311.173
Other Financial Assets		101.450	0	101.450	102.344	0	102.344
Allowance for Expected Credit Losses (-)		-3.753.851	-1.238.184	-4.992.035	-2.752.977	-1.043.788	-3.796.765
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(8)	2.477.238	0	2.477.238	1.651.596	0	1.651.596
Held for Sale		2.477.238	0	2.477.238	1.651.596	0	1.651.596
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(9)	90.000	0	90.000	67.500	0	67.500
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)		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)	(10)	3.536.837	50.771	3.587.608	3.516.909	47.651	3.564.560
INTANGIBLE ASSETS AND GOODWILL (Net)	(11)	1.620.008	0	1.620.008	1.362.609	0	1.362.609
Goodwill		0	0	0	0	0	0
Other		1.620.008	0	1.620.008	1.362.609	0	1.362.609
INVESTMENT PROPERTY (Net)	(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(13)	2.787.317	0	2.787.317	2.078.602		2.078.602
OTHER ASSETS	(14)	3.715.686	298.475	4.014.161	3.905.346	336.486	4.241.832
<b>TOTAL ASSETS</b>		<b>286.005.496</b>	<b>268.582.818</b>	<b>554.588.314</b>	<b>292.386.282</b>	<b>217.772.046</b>	<b>510.158.328</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
FUNDS COLLECTED	(1)	214.214.854	183.595.648	397.810.502	207.437.775	150.214.928	357.652.703
LOANS RECEIVED	(2)	1.649.778	22.086.257	23.736.035	6.913.621	21.590.520	28.504.141
MONEY MARKET FUNDS	(3)	20.844.758	645.862	21.490.620	26.163.921	0	26.163.921
MARKETABLE SECURITIES (Net)	(4)	16.361.907	39.021.368	55.383.275	14.798.604	29.291.898	44.090.502
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(5)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(6)	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	1.792.391	0	1.792.391	1.658.566	0	1.658.566
PROVISIONS	(8)	921.067	853.182	1.774.249	659.912	1.010.285	1.670.197
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		469.497	0	469.497	381.344	0	381.344
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		451.570	853.182	1.304.752	278.568	1.010.285	1.288.853
CURRENT TAX LIABILITIES	(9)	1.984.359	254	1.984.613	942.819	238	943.057
DEFERRED TAX LIABILITY	(10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	5.725.366	17.104.956	22.830.322	5.348.430	15.496.665	20.845.095
Loans		5.725.366	17.104.956	22.830.322	5.348.430	15.496.665	20.845.095
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(13)	4.558.465	345.942	4.904.407	5.943.688	315.420	6.259.108
EQUITY	(14)	22.885.844	-3.944	22.881.900	22.384.579	-13.541	22.371.038
Issued capital		10.350.000	0	10.350.000	10.350.000	0	10.350.000
Capital Reserves		261.513	0	261.513	261.513	0	261.513
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		261.513	0	261.513	261.513	0	261.513

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-137.652	0	-137.652	-136.457	0	-136.457
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2.193.183	-3.944	-2.197.127	-1.685.928	-13.541	-1.699.469
Profit Reserves		10.142.629	0	10.142.629	10.142.629	0	10.142.629
Legal Reserves		512.488	0	512.488	512.488	0	512.488
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		9.584.074	0	9.584.074	9.584.074	0	9.584.074
Other Profit Reserves		46.067	0	46.067	46.067	0	46.067
Profit or Loss		4.462.537	0	4.462.537	3.452.822	0	3.452.822
Prior Years' Profit or Loss		3.452.822	0	3.452.822	0	0	0
Current Period Net Profit Or Loss		1.009.715	0	1.009.715	3.452.822	0	3.452.822
Total equity and liabilities		290.938.789	263.649.525	554.588.314	292.251.915	217.906.413	510.158.328

# 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		94.996.272	71.956.005	166.952.277	83.053.874	87.818.807	170.872.681
GUARANTIES AND WARRANTIES	1	71.158.240	58.569.661	129.727.901	66.284.160	50.161.270	116.445.430
Letters of Guarantee		71.046.105	43.613.188	114.659.293	66.168.725	39.405.598	105.574.323
Guarantees Subject to State Tender Law		530.887	31.540.669	32.071.556	539.393	27.379.221	27.918.614
Guarantees Given for Foreign Trade Operations		59.659.388	0	59.659.388	50.985.613	0	50.985.613
Other Letters of Guarantee		10.855.830	12.072.519	22.928.349	14.643.719	12.026.377	26.670.096
Bank Acceptances		0	650.347	650.347	0	249.113	249.113
Import Letter of Acceptance		0	650.347	650.347	0	249.113	249.113
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		12.992	14.286.488	14.299.480	12.992	10.495.004	10.507.996
Documentary Letters of Credit		12.992	14.286.488	14.299.480	12.992	10.495.004	10.507.996
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Other Guarantees		5.989	19.638	25.627	5.989	11.555	17.544
Other Collaterals		93.154	0	93.154	96.454	0	96.454
COMMITMENTS	1	17.889.295	1.374.602	19.263.897	16.769.714	3.345.661	20.115.375
Irrevocable Commitments		17.889.295	1.374.602	19.263.897	16.769.714	3.345.661	20.115.375
Forward Asset Purchase Commitments		704.084	1.374.602	2.078.686	2.648.140	3.345.661	5.993.801
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		4.497.025	0	4.497.025	3.122.449	0	3.122.449
Tax and Fund Liabilities Arised from Export Commitments		716.379	0	716.379	627.241	0	627.241
Commitments for Credit Card Limits		7.096.021	0	7.096.021	5.664.778	0	5.664.778
Commitments for Credit Cards and Banking Services Promotions		3.680	0	3.680	3.016	0	3.016
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		4.872.106	0	4.872.106	4.704.090	0	4.704.090
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		5.948.737	12.011.742	17.960.479	0	34.311.876	34.311.876
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		5.948.737	12.011.742	17.960.479	0	34.311.876	34.311.876
Forward Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Other Forward Buy or Sell Transactions		5.948.737	12.011.742	17.960.479	0	34.311.876	34.311.876
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		822.922.977	130.139.767	953.062.744	679.228.337	104.411.567	783.639.904
ITEMS HELD IN CUSTODY		31.430.726	49.770.758	81.201.484	23.751.806	37.182.601	60.934.407
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		12.118.742	1.030.585	13.149.327	7.390.622	83.830	7.474.452
Cheques Received for Collection		14.531.994	472.733	15.004.727	11.856.916	287.485	12.144.401
Commercial Notes Received for Collection		1.539.215	763.784	2.302.999	1.256.323	680.911	1.937.234
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		3.240.775	9.257.335	12.498.110	3.247.945	6.354.921	9.602.866
Custodians		0	38.246.321	38.246.321	0	29.775.454	29.775.454
PLEDGED ITEMS		791.492.251	80.369.009	871.861.260	655.476.531	67.228.966	722.705.497
Securities		3.394.855	62.319	3.457.174	3.309.773	55.598	3.365.371
Guarantee Notes		43.635.974	362.494	43.998.468	17.268.447	193.715	17.462.162
Commodity		54.513.229	26.944.742	81.457.971	48.164.224	18.733.253	66.897.477
Real Estate		660.340.886	42.939.713	703.280.599	556.374.346	39.397.310	595.771.656
Other Pledged Items		29.607.307	10.059.741	39.667.048	30.359.741	8.849.090	39.208.831
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		917.919.249	202.095.772	1.120.015.021	762.282.211	192.230.374	954.512.585



# 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
PROFIT SHARE INCOME	(1)	29.669.573	18.372.205
Profit Share on Loans		18.278.371	11.946.136
Income Received From Reserve Deposits		2.414.545	0
Income Received From Banks		1.370.790	33.448
Income Received from Money Market Placements		0	0
Income Received From Marketable Securities Portfolio		3.419.054	2.543.235
Financial Assets At Fair Value Through Profit Loss		56.528	30.866
Financial Assets At Fair Value Through Other Comprehensive Income		2.630.937	1.487.825
Financial Assets Measured at Amortised Cost		731.589	1.024.544
Finance Lease Income		3.660.572	3.719.343
Other Profit Share Income		526.241	130.043
PROFIT SHARE EXPENSES (-)	(2)	-26.904.929	-18.187.256
Expenses on Profit Sharing Accounts		-19.376.815	-16.000.666
Profit Share Expense on Funds Borrowed		-2.289.511	-931.648
Profit Share Expense on Money Market Borrowings		-2.641.506	-213.285
Expense on Securities Issued		-2.471.707	-976.543
Profit Share Expense on Leases		-124.735	-41.538
Other Profit Share Expense		-655	-23.576
NET PROFIT SHARE INCOME (LOSS)		2.764.644	184.949
NET FEE AND COMMISSION INCOME OR EXPENSES		862.401	306.661
Fees and Commissions Received		1.125.443	745.304
From Noncash Loans		265.743	174.540
Other		859.700	570.764
Fees and Commissions Paid (-)		-263.042	-438.643
Paid for Noncash Loans		0	0
Other		-263.042	-438.643
DIVIDEND INCOME	(3)	0	0
TRADING INCOME OR LOSS (Net)	(4)	1.624.655	1.151.175
Gains (Losses) Arising from Capital Markets Transactions		4.360	386.510
Gains (Losses) Arising From Derivative Financial Transactions		1.226.948	366.107
Foreign Exchange Gains or Losses		393.347	398.558
OTHER OPERATING INCOME	(5)	716.678	2.243.508
GROSS PROFIT FROM OPERATING ACTIVITIES		5.968.378	3.886.293
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(6)	-1.693.393	-1.548.977
OTHER ALLOWANCE EXPENSES ( - )	(6)	-81.695	-60.454
PERSONNEL EXPENSES (-)		-1.375.706	-848.704
OTHER OPERATING EXPENSES (-)	(7)	-1.428.235	-789.836
NET OPERATING INCOME (LOSS)		1.389.349	638.322
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	1.389.349	638.322
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-379.634	-188.550
Current Tax Provision		-875.067	0
Expense Effect of Deferred Tax		-215.044	-582.344
Income Effect of Deferred Tax		710.477	393.794
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.009.715	449.772
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	1.009.715	449.772
Profit (Loss) Attributable to Group		1.009.715	449.772
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,09760000	0,04350000



# 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)		1.009.715	449.772
OTHER COMPREHENSIVE INCOME		-498.853	-267.341
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.195	361
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-1.195	361
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		-497.658	-267.702
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-710.940	-383.497
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		213.282	115.795
TOTAL COMPREHENSIVE INCOME (LOSS)		510.862	182.431

# 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
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		3.554.030	268.353
Profit Share Income Received		27.745.427	16.242.694
Profit Share Expense Paid		-24.986.676	-15.636.997
Dividends received		0	0
Fees and Commissions Received		1.283.872	748.238
Other Gains		274.785	604.550
Collections from Previously Written Off Loans and Other Receivables		366.654	453.620
Cash Payments to Personnel and Service Suppliers		-1.375.706	-848.704
Taxes Paid		-875.051	-1.275.573
Other		1.120.725	-19.475
Changes in Operating Assets and Liabilities Subject to Banking Operations		-35.093.245	-19.964.323
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.483.441	-3.090.647
Net (Increase) Decrease in Due From Banks		-12.730.031	-5.577.748
Net (Increase) Decrease in Loans		-35.238.105	5.551.557
Net (Increase) Decrease in Other Assets		-9.528.634	-1.292.648
Net (Increase) Decrease in Funds Collected From Banks		-2.096.057	1.344.060
Net Increase (Decrease) in Other Funds Collected		35.643.012	-9.913.444
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-5.043.409	-5.286.789
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-3.616.580	-1.698.664
Net Cash Provided From Banking Operations		-31.539.215	-19.695.970
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-18.777	-643.660
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		-381.955	-630.944
Cash Obtained from Tangible and Intangible Asset Sales		0	538
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-229.783	-342.140
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		152.126	2.983.272
Cash Paid for Purchase of Financial Assets At Amortised Cost		-112.730	-2.631.886
Cash Obtained from Sale of Financial Assets At Amortised Cost		576.065	0
Other		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		7.996.269	8.265.528
Cash Obtained from Loans and Securities Issued		18.920.896	12.605.957
Cash Outflow Arised From Loans and Securities Issued		-10.813.121	-4.287.791
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-111.506	-52.638
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	1	1.121.676	1.068.724
Net Increase (Decrease) in Cash and Cash Equivalents	1	-22.440.047	-11.005.378
Cash and Cash Equivalents at Beginning of the Period	1	82.244.812	41.562.423
Cash and Cash Equivalents at End of the Period	1	59.804.765	30.557.045



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 Other Accumulated 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		10.350.000	0	0	261.513	0	-127.913	-1.626 0	0	-793.056	0 0	6.138.132	4.004.497	0	19.831.547	0	19.831.547
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance		10.350.000	0	0	261.513	0	-127.913	-1.626 0	0	-793.056	0 0	6.138.132	4.004.497	0	19.831.547	0	19.831.547
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	361 0	0	-267.702	0 0	0	0	449.772	182.431	0	182.431
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		10.350.000	0	0	261.513	0	-127.913	-1.265 0	0	-1.060.758	0 0	6.138.132	4.004.497	449.772	20.013.978	0	20.013.978
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		10.350.000	0	0	261.513	0	-135.583	-874 0	0	-1.699.469	0 0	10.142.629	3.452.822	0	22.371.038	0	22.371.038
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance		10.350.000	0	0	261.513	0	-135.583	-874 0	0	-1.699.469	0 0	10.142.629	3.452.822	0	22.371.038	0	22.371.038
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-1.195 0	0	-497.658	0 0	0	0	1.009.715	510.862	0	510.862
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		10.350.000	0	0	261.513	0	-135.583	-2.069 0	0	-2.197.127	0 0	10.142.629	3.452.822	1.009.715	22.881.900	0	22.881.900