



KAMUYU AYDINLATMA PLATFORMU

ANADOLUBANK A.Ş. Bank Financial Report Unconsolidated 2025 - 1. 3 Monthly Notification

General Information About Financial Statements



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

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

Anadolubank A.Ş. Genel Kurulu'na

Giriş

Anadolubank A.Ş.'nin ("Banka") 31 Mart 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan 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 olmayan finansal bilgilerin , Anadolubank A.ř.'nin 31 Mart 2025 tarihi itibarıyla ara dönem konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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 yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.ř.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 14 Mayıs 2025

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		21.140.810	22.858.795	43.999.605	16.718.910	15.222.589	31.941.499
Cash and cash equivalents		14.411.276	17.890.266	32.301.542	13.246.144	12.671.234	25.917.378
Cash and Cash Balances at Central Bank	V-I-1	14.412.130	8.573.238	22.985.368	7.594.625	8.085.675	15.680.300
Banks	V-I-2	1.004	9.330.358	9.331.362	51.017	4.306.543	4.357.560
Receivables From Money Markets		0	0	0	5.601.483	293.994	5.895.477
Allowance for Expected Losses (-)		-1.858	-13.330	-15.188	-981	-14.978	-15.959
Financial assets at fair value through profit or loss	V-I-4	1.911.584	2.490.746	4.402.330	63.620	341.044	404.664
Public Debt Securities		1.911.584	168.908	2.080.492	63.620	242.368	305.988
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	2.321.838	2.321.838	0	98.676	98.676
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-5	3.533.045	2.110.939	5.643.984	3.004.160	2.036.039	5.040.199
Public Debt Securities		3.384.208	1.979.178	5.363.386	2.868.088	1.921.894	4.789.982
Equity instruments		13.781	131.761	145.542	13.781	114.145	127.926
Other Financial Assets		135.056	0	135.056	122.291	0	122.291
Derivative financial assets	V-I-6	1.284.905	366.844	1.651.749	404.986	174.272	579.258
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.284.905	366.844	1.651.749	404.986	174.272	579.258
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		48.155.366	17.129.897	65.285.263	43.726.285	14.735.899	58.462.184
Loans	V-I-7	49.176.173	10.326.710	59.502.883	44.523.408	8.626.580	53.149.988
Receivables From Leasing Transactions	V-I-9	0	0	0	0	0	0
Factoring Receivables		6.221	0	6.221	731	0	731
Other Financial Assets Measured at Amortised Cost	V-I-8	0	6.877.108	6.877.108	0	6.170.262	6.170.262
Public Debt Securities		0	6.877.108	6.877.108	0	6.170.262	6.170.262
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.027.028	-73.921	-1.100.949	-797.854	-60.943	-858.797
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-17	190.465	0	190.465	190.178	0	190.178
Held for Sale		190.465	0	190.465	190.178	0	190.178
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.578.461	7.734.349	9.312.810	1.424.089	5.744.848	7.168.937
Investments in Associates (Net)	V-I-10	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	V-I-11	1,578,461	7,734,349	9,312,810	1,424,089	5,744,848	7,168,937
Unconsolidated Financial Subsidiaries		1,578,461	7,734,349	9,312,810	1,424,089	5,744,848	7,168,937
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-12	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)	V-I-13	2,310,026	205	2,310,231	2,281,584	308	2,281,892
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-14	181,836	0	181,836	137,164	0	137,164
Goodwill		0	0	0	0	0	0
Other		181,836	0	181,836	137,164	0	137,164
INVESTMENT PROPERTY (Net)	V-I-17	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-15	276,268	0	276,268	532,041	0	532,041
OTHER ASSETS (Net)	V-I-18	3,336,061	82,403	3,418,464	3,467,816	78,689	3,546,505
TOTAL ASSETS		77,169,293	47,805,649	124,974,942	68,478,067	35,782,333	104,260,400
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	47,083,473	37,237,746	84,321,219	41,755,841	32,507,849	74,263,690
LOANS RECEIVED	V-II-2	107,407	8,189,970	8,297,377	130,485	7,192,167	7,322,652
MONEY MARKET FUNDS		2,100,534	0	2,100,534	94,126	0	94,126
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-3	320,840	286,110	606,950	472,582	216,719	689,301
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		320,840	286,110	606,950	472,582	216,719	689,301
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-4	319,880	209	320,089	315,277	310	315,587
PROVISIONS	V-II-5	411,975	4,084	416,059	367,008	3,890	370,898
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		262,068	0	262,068	220,502	0	220,502
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		149,907	4,084	153,991	146,506	3,890	150,396
CURRENT TAX LIABILITIES	V-II-6	1,296,875	0	1,296,875	1,038,953	0	1,038,953
DEFERRED TAX LIABILITY	V-II-7	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-8	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	V-II-9	0	5,712,107	5,712,107	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	5.712.107	5.712.107	0	0	0
OTHER LIABILITIES	V-II-10	1.871.752	933.846	2.805.598	2.905.380	132.072	3.037.452
EQUITY		18.992.023	106.111	19.098.134	16.370.252	757.489	17.127.741
Issued capital	V-II-11	1.100.000	0	1.100.000	1.100.000	0	1.100.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.599.993	71.012	1.671.005	1.579.791	60.077	1.639.868
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.589.040	-140.230	1.448.810	1.525.407	-115.909	1.409.498
Profit Reserves		7.672.982	0	7.672.982	7.672.982	0	7.672.982
Legal Reserves		220.000	0	220.000	220.000	0	220.000
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		7.452.982	0	7.452.982	7.452.982	0	7.452.982
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		7.030.008	175.329	7.205.337	4.492.072	813.321	5.305.393
Prior Years' Profit or Loss		5.305.393	0	5.305.393	0	0	0
Current Period Net Profit Or Loss		1.724.615	175.329	1.899.944	4.492.072	813.321	5.305.393
Non-controlling Interests							0
Total equity and liabilities		72.504.759	52.470.183	124.974.942	63.449.904	40.810.496	104.260.400

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		100.834.721	124.590.669	225.425.390	68.539.660	80.772.837	149.312.497
GUARANTIES AND WARRANTIES	V-III-2	16.960.851	7.995.210	24.956.061	15.251.318	5.534.014	20.785.332
Letters of Guarantee		13.368.336	3.109.555	16.477.891	11.781.968	2.869.156	14.651.124
Guarantees Subject to State Tender Law		167.615	9.653	177.268	114.491	9.018	123.509
Guarantees Given for Foreign Trade Operations		94.570	7.123	101.693	121.623	6.429	128.052
Other Letters of Guarantee		13.106.151	3.092.779	16.198.930	11.545.854	2.853.709	14.399.563
Bank Acceptances		0	173.338	173.338	0	130.340	130.340
Import Letter of Acceptance			173.338	173.338		130.340	130.340
Other Bank Acceptances				0			0
Letters of Credit		0	4.712.317	4.712.317	0	2.534.518	2.534.518
Documentary Letters of Credit		0	4.712.317	4.712.317	0	2.534.518	2.534.518
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees		3.592.515	0	3.592.515	3.469.350	0	3.469.350
Other Collaterals				0			0
COMMITMENTS	V-III-1	9.093.589	9.010.675	18.104.264	10.349.701	6.925.991	17.275.692
Irrevocable Commitments		9.093.589	9.010.675	18.104.264	10.349.701	6.925.991	17.275.692
Forward Asset Purchase Commitments		3.363.371	9.010.675	12.374.046	5.492.147	6.925.991	12.418.138
Time Deposit Purchase and Sales Commitments				0		0	0
Share Capital Commitments to Associates and Subsidiaries				0		0	0
Loan Granting Commitments		3.688.761		3.688.761	3.226.871	0	3.226.871
Securities Issue Brokerage Commitments				0		0	0
Commitments for Reserve Requirements				0		0	0
Commitments for Cheque Payments		1.460.379	0	1.460.379	1.122.019	0	1.122.019
Tax and Fund Liabilities Arised from Export Commitments		42	0	42	39	0	39
Commitments for Credit Card Limits		432.567	0	432.567	380.868	0	380.868
Commitments for Credit Cards and Banking Services Promotions		1.171	0	1.171	1.014	0	1.014
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		147.298	0	147.298	126.743	0	126.743
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0		0	0
Other Revocable Commitments				0		0	0
DERIVATIVE FINANCIAL INSTRUMENTS		74.780.281	107.584.784	182.365.065	42.938.641	68.312.832	111.251.473
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		74.780.281	107.584.784	182.365.065	42.938.641	68.312.832	111.251.473
Forward Foreign Currency Buy or Sell Transactions		15.569.128	24.590.333	40.159.461	4.539.445	4.900.038	9.439.483
Forward Foreign Currency Buying Transactions		6.664.904	13.064.163	19.729.067	1.124.466	3.376.509	4.500.975
Forward Foreign Currency Sale Transactions		8.904.224	11.526.170	20.430.394	3.414.979	1.523.529	4.938.508
Currency and Interest Rate Swaps		49.642.264	61.878.174	111.520.438	28.806.254	51.273.786	80.080.040
Currency Swap Buy Transactions		5.038.276	25.586.961	30.625.237	2.826.344	24.707.352	27.533.696
Currency Swap Sell Transactions		2.873.980	27.689.151	30.563.131	2.441.382	25.155.222	27.596.604
Interest Rate Swap Buy Transactions		20.865.004	4.301.031	25.166.035	11.769.264	705.606	12.474.870
Interest Rate Swap Sell Transactions		20.865.004	4.301.031	25.166.035	11.769.264	705.606	12.474.870
Currency, Interest Rate and Securities Options		9.568.889	21.116.277	30.685.166	9.592.942	12.139.008	21.731.950
Currency Options Buy Transactions		1.126.001	13.801.166	14.927.167	956.887	9.232.447	10.189.334
Currency Options Sell Transactions		8.442.888	7.315.111	15.757.999	8.636.055	2.906.561	11.542.616
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		661.053.212	73.173.695	734.226.907	570.448.908	65.987.822	636.436.730
ITEMS HELD IN CUSTODY		23.309.599	8.186.509	31.496.108	19.348.240	8.453.569	27.801.809
Customer Fund and Portfolio Balances		3.658.129	2.714.324	6.372.453	1.964.971	3.399.400	5.364.371
Securities Held in Custody		218	5.186.614	5.186.832	218	4.855.798	4.856.016
Cheques Received for Collection		19.477.602	262.053	19.739.655	17.233.023	176.976	17.409.999
Commercial Notes Received for Collection		173.650	23.518	197.168	150.028	21.395	171.423
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody				0			0
Custodians				0			0
PLEDGED ITEMS		636.146.628	64.987.186	701.133.814	549.503.683	57.534.253	607.037.936
Securities		817	0	817	1.382	0	1.382
Guarantee Notes		18.452	98.031	116.483	12.538	89.330	101.868
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		0	0	0	0	0	0
Other Pledged Items		636.127.359	64.889.155	701.016.514	549.489.763	57.444.923	606.934.686

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.596.985	0	1.596.985	1.596.985	0	1.596.985
TOTAL OFF-BALANCE SHEET ACCOUNTS		761.887.933	197.764.364	959.652.297	638.988.568	146.760.659	785.749.227

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME		7.136.552	3.294.211
Interest Income on Loans	V-IV-1	5.599.434	2.825.434
Interest Income on Reserve Deposits		508.477	17.316
Interest Income on Banks	V-IV-1	54.005	7.834
Interest Income on Money Market Placements		567.240	309.846
Interest Income on Marketable Securities Portfolio	V-IV-1	382.497	131.668
Financial Assets At Fair Value Through Profit Loss		23.484	2.212
Financial Assets At Fair Value Through Other Comprehensive Income		306.089	127.939
Financial Assets Measured at Amortised Cost		52.924	1.517
Finance Leasing Interest Income		0	0
Other Interest Income		24.899	2.113
INTEREST EXPENSES (-)		-4.915.923	-2.538.179
Interest Expenses on Deposits	V-IV-2	-4.747.138	-2.445.030
Interest Expenses on Funds Borrowed	V-IV-2	-77.027	-16.554
Interest Expenses on Money Market Funds		-24.349	-160
Interest Expenses on Securities Issued		-47.267	0
Lease Interest Expenses		-18.619	-12.375
Other Interest Expense		-1.523	-64.060
NET INTEREST INCOME OR EXPENSE		2.220.629	756.032
NET FEE AND COMMISSION INCOME OR EXPENSES		398.000	256.013
Fees and Commissions Received		671.604	363.280
From Noncash Loans		53.872	51.781
Other		617.732	311.499
Fees and Commissions Paid (-)		-273.604	-107.267
Paid for Noncash Loans		-274	-60
Other		-273.330	-107.207
DIVIDEND INCOME	V-IV-3	0	89
TRADING INCOME OR LOSS (Net)	V-IV-4	869.941	760.297
Gains (Losses) Arising from Capital Markets Transactions		24.700	35.680
Gains (Losses) Arising From Derivative Financial Transactions		676.233	276.107
Foreign Exchange Gains or Losses		169.008	448.510
OTHER OPERATING INCOME	V-IV-5	206.464	532.198
GROSS PROFIT FROM OPERATING ACTIVITIES		3.695.034	2.304.629
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-396.193	-501.776
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-652	-57.447
PERSONNEL EXPENSES (-)		-711.439	-396.215
OTHER OPERATING EXPENSES (-)	V-IV-7	-377.917	-215.623
NET OPERATING INCOME (LOSS)		2.208.833	1.133.568
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		330.094	336.565
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-8	2.538.927	1.470.133
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-638.983	-334.685
Current Tax Provision	V-IV-9	-123.305	-531.357
Expense Effect of Deferred Tax		-541.949	-105.641
Income Effect of Deferred Tax		26.271	302.313
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-10	1.899.944	1.135.448
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	V-IV-8	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	V-IV-8	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-10	1.899.944	1.135.448
Profit (Loss) Attributable to Group		1.899.944	1.135.448
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)	III-XXIV	0,01727200	0,01032000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		1.899.944	1.135.448
OTHER COMPREHENSIVE INCOME		70.449	120.874
Other Comprehensive Income that will not be Reclassified to Profit or Loss		31.137	-32.289
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.020	-57.066
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		15.622	11.627
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		16.535	13.150
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		39.312	153.163
Exchange Differences on Translation		624.566	301.165
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-203.503	40.113
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-624.566	-287.642
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		242.815	99.527
TOTAL COMPREHENSIVE INCOME (LOSS)		1.970.393	1.256.322

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		1.580.430	7.495.361
Interest Received		6.153.507	3.379.167
Interest Paid		-4.602.599	-2.645.130
Dividends received		0	89
Fees and Commissions Received		671.604	363.280
Other Gains		1.317.219	1.746.840
Collections from Previously Written Off Loans and Other Receivables		53.595	34.577
Cash Payments to Personnel and Service Suppliers		-711.439	-396.215
Taxes Paid		-123.305	-41.097
Other	V-VI-1	-1.178.152	5.053.850
Changes in Operating Assets and Liabilities Subject to Banking Operations		317.976	-11.507.967
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.774.504	25.757
Net (Increase) Decrease in Due From Banks		-907.798	-492.283
Net (Increase) Decrease in Loans		-5.314.004	-2.628.366
Net (Increase) Decrease in Other Assets	V-VI-1	-1.651.147	-6.805.111
Net Increase (Decrease) in Bank Deposits		-407.786	-708.924
Net Increase (Decrease) in Other Deposits		10.209.266	-926.783
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	V-VI-1	163.949	27.743
Net Cash Provided From Banking Operations		1.898.406	-4.012.606
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.894.706	-6.047.496
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0
Cash Paid For Tangible And Intangible Asset Purchases		-2.341.712	-260.020
Cash Obtained from Tangible and Intangible Asset Sales		89.871	45.566
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-978.000	-65.178
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		291.912	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-5.740.221
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		43.223	-27.643
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		6.149.205	6.793.311
Cash Obtained from Loans and Securities Issued		6.681.450	6.794.281
Cash Outflow Arised From Loans and Securities Issued		-313.491	0
Equity Instruments Issued			0
Dividends paid			0
Payments of lease liabilities		-218.754	-970
Other			0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	V-VI-1	323.461	582.084
Net Increase (Decrease) in Cash and Cash Equivalents		5.476.366	-2.684.707
Cash and Cash Equivalents at Beginning of the Period		20.502.656	9.783.242
Cash and Cash Equivalents at End of the Period		25.979.022	7.098.535



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	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		1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	0	0	11.132.934	
	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		V-V-7	1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	0	0	11.132.934
	Total Comprehensive Income (Loss)		0	0	0	0	-1.951	-38.477	8.139 0	301.168	53.345	-201.350 0	0	0	1.135.448	0	0	1.256.322	
	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	3	
	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		1.100.000	0	0	0	1.254.349	-134.820	47.050	3.617.342	-118.768	-2.184.327 0	4.741.743	2.931.239	1.135.448	0	0	12.389.256	
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		1.100.000	0	0	0	1.731.851	-152.061	60.078 0	3.892.045	-105.929	-2.376.618 0	7.672.982	5.305.393	0	0	0	17.127.741	
	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		V-V-7	1.100.000	0	0	0	1.731.851	-152.061	60.078 0	3.892.045	-105.929	-2.376.618 0	7.672.982	0	0	0	17.127.741	
	Total Comprehensive Income (Loss)		0	0	0	0	21.035	-832	10.934 0	624.566	-148.058	-437.196 0	0	0	1.899.944	0	0	1.970.393	
	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	3	
	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		1.100.000	0	0	0	1.752.886	-152.893	71.012	4.516.611	-253.987	-2.813.814 0	7.672.982	5.305.393	1.899.944	0	0	19.098.134	