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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

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

Independet Audit Comment

Independent Audit Company	KPMG BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

Ara Dönem Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Turkland Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkland Bank 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 konsolide olmayan finansal tabloların 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 olmayan finansal tablolara 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 tablolara 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 tabloların 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 tabloların sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanakları

Beşinci Bölüm 2.8.e.2 numaralı dipnotta belirtildiği üzere, 31 Mart 2025 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal tablolar, BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle geçmiş dönemlerde gider yazılan 18,000 bin TL ve cari dönemde bu tutar üzerinden iptal edilen 4,000 bin TL ile toplamda 14,000 bin TL tutarındaki serbest karşılığı ve söz konusu karşılık üzerinden geçmiş dönemlerde 5,400 bin TL tutarında ertelenmiş vergi geliri yazılan ve cari dönemde 1,200 bin TL tutarındaki kısmı iptal edilen toplamda 4,200 bin TL ertelenmiş vergi varlığını içermektedir.

TMS 12 "Gelir Vergileri" standardına göre ertelenmiş vergi varlık ve yükümlülükleri, bir varlığın veya borcun bilançodaki defter değeri ile bunların vergi açısından taşıdıkları değerler ("vergiye esas değer") arasındaki farkları ifade etmektedir. Bu şekilde hesaplanan indirilebilir veya vergiye tabi geçici farklar üzerinden sırasıyla gelecek dönemlerde geri kazanılacak veya ödenecek gelir vergisi tutarları kayıtlara alınır. Banka, 213 sayılı Kanunun geçici 33'üncü maddesi ve mükerrer 298'inci maddesinin (A) fıkrası uyarınca, kurumlar vergisinin enflasyona göre düzeltilmesinden kaynaklanan vergi etkilerini muhasebeleştirirken maddi ve maddi olmayan varlıkların vergi amaçlı değeri ile defter değeri arasındaki farkı dikkate almaktadır. Banka, 31 Aralık 2024 tarihi itibarıyla TMS 12 uyarınca ertelenmiş vergi varlığı ve yükümlülüğünün hesaplanmasında geçici fark tespitinde bulunurken, maddi duran varlıklar ve maddi olmayan duran varlıkların yukarıda bahsedilen vergi mevzuatına uygun olarak enflasyona göre düzeltilmiş vergiye esas değerlerini hesaplarken enflasyon düzeltmelerinin maliyetler üzerindeki etkisini dikkate almamıştır. Bu durum, ilgili TMS 12 "Gelir Vergileri" standardının hükümlerine aykırılık teşkil etmektedir. Banka, 31 Mart 2025 tarihi itibarıyla enflasyon muhasebesi etkileri de dahil olmak üzere vergi amaçlı hazırlanan bilançosunu dikkate alarak ilgili ertelenmiş vergi tutarını hesaplamıştır. Söz konusu durum önceki dönem (31 Aralık 2024) düzeltilmiş olsaydı, 31 Mart 2025 tarihinde sona eren hesap dönemine ait ertelenmiş vergi geliri ve dolayısıyla dönem net karı 27,393 bin TL daha az ve geçmiş yıl karı da 27,393 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal tabloların, Turkland Bank A.Ş.'nin 31 Mart 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatına 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 tablolarının 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Alper Güvenç, SMMM

Sorumlu Denetçi

14 Mayıs 2025

İstanbul, Türkiye

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)		1.724.921	4.414.667	6.139.588	2.485.887	4.206.843	6.692.730
Cash and cash equivalents		1.283.282	4.414.667	5.697.949	2.022.146	4.206.807	6.228.953
Cash and Cash Balances at Central Bank	I-1	858.281	3.259.445	4.117.726	279.996	3.209.379	3.489.375
Banks	I-3	3.485	1.155.222	1.158.707	523	997.428	997.951
Receivables From Money Markets		422.118	0	422.118	1.742.324	0	1.742.324
Allowance for Expected Losses (-)		-602	0	-602	-697	0	-697
Financial assets at fair value through profit or loss		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	I-4	441.639	0	441.639	463.741	36	463.777
Public Debt Securities		441.501	0	441.501	463.603	36	463.639
Equity instruments		138	0	138	138	0	138
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	I-2	0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	I-5	8.029.257	3.457.827	11.487.084	5.379.205	2.880.816	8.260.021
Loans		8.202.802	3.457.827	11.660.629	5.590.278	2.880.816	8.471.094
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-6	49.783	0	49.783	51.232	0	51.232
Public Debt Securities		49.783	0	49.783	51.232	0	51.232
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-223.328	0	-223.328	-262.305	0	-262.305
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	23.512	0	23.512	27.252	0	27.252
Held for Sale		23.512	0	23.512	27.252	0	27.252
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		7.659	0	7.659	7.659	0	7.659
Investments in Associates (Net)	I-7	7.659	0	7.659	7.659	0	7.659

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		7.659	0	7.659	7.659	0	7.659
Investments in Subsidiaries (Net)	I-8	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)	I-9	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)	I-12	161.071	0	161.071	156.106	0	156.106
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	12.504	0	12.504	12.367	0	12.367
Goodwill		0	0	0	0	0	0
Other		12.504	0	12.504	12.367	0	12.367
INVESTMENT PROPERTY (Net)	I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	I-15	77.533	0	77.533	52.970	0	52.970
OTHER ASSETS (Net)	I-17	369.236	77	369.313	561.375	54	561.429
TOTAL ASSETS		**10.405.693**	**7.872.571**	**18.278.264**	**8.682.821**	**7.087.713**	**15.770.534**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	7.022.830	8.435.649	15.458.479	4.741.662	8.088.504	12.830.166
LOANS RECEIVED	II-3	0	0	0	0	0	0
MONEY MARKET FUNDS		0	0	0	0	0	0
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	II-2	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
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-6	109.804	0	109.804	102.752	0	102.752
PROVISIONS	II-8	136.834	30.467	167.301	195.200	28.361	223.561
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		62.939	0	62.939	52.960	0	52.960
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		73.895	30.467	104.362	142.240	28.361	170.601
CURRENT TAX LIABILITIES	II-9	63.081	0	63.081	59.561	0	59.561
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-5	107.129	837.552	944.681	318.955	793.889	1.112.844
EQUITY	II-12	1.534.918	0	1.534.918	1.441.650	0	1.441.650
Issued capital		1.000.000	0	1.000.000	1.000.000	0	1.000.000
Capital Reserves		25.430	0	25.430	25.430	0	25.430
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		25.430	0	25.430	25.430	0	25.430
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-16.715	0	-16.715	-16.715	0	-16.715
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-927	0	-927	5.929	0	5.929
Profit Reserves		72.405	0	72.405	72.405	0	72.405
Legal Reserves		37.330	0	37.330	37.330	0	37.330
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		62.982	0	62.982	62.982	0	62.982
Other Profit Reserves		-27.907	0	-27.907	-27.907	0	-27.907
Profit or Loss		454.725	0	454.725	354.601	0	354.601
Prior Years' Profit or Loss		354.601	0	354.601	0	0	0
Current Period Net Profit Or Loss		100.124	0	100.124	354.601	0	354.601
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**8.974.596**	**9.303.668**	**18.278.264**	**6.859.780**	**8.910.754**	**15.770.534**

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		3.762.996	1.631.226	5.394.222	4.237.478	2.055.360	6.292.838
GUARANTIES AND WARRANTIES	III-1	2.271.832	184.334	2.456.166	2.261.200	193.868	2.455.068
Letters of Guarantee		588.332	143.745	732.077	390.700	151.551	542.251
Guarantees Subject to State Tender Law		2.858	1.213	4.071	2.858	1.108	3.966
Guarantees Given for Foreign Trade Operations		8.060	23.086	31.146	8.026	20.659	28.685
Other Letters of Guarantee		577.414	119.446	696.860	379.816	129.784	509.600
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	40.589	40.589	0	42.317	42.317
Documentary Letters of Credit		0	40.589	40.589	0	42.317	42.317
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		1.683.500	0	1.683.500	1.870.500	0	1.870.500
Endorsements to the Central Bank of Turkey		1.683.500	0	1.683.500	1.870.500	0	1.870.500
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-1	209.845	202.669	412.514	311.103	344.829	655.932
Irrevocable Commitments		209.845	202.669	412.514	311.103	344.829	655.932
Forward Asset Purchase Commitments		190.050	189.530	379.580	296.966	333.071	630.037
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		509	0	509	397	0	397
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		19.286	0	19.286	13.740	0	13.740
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		0	13.139	13.139	0	11.758	11.758
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	III-2	1.281.319	1.244.223	2.525.542	1.665.175	1.516.663	3.181.838
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		1.281.319	1.244.223	2.525.542	1.665.175	1.516.663	3.181.838
Forward Foreign Currency 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
Currency and Interest Rate Swaps		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		1.281.319	1.244.223	2.525.542	1.665.175	1.516.663	3.181.838
Currency Futures Buy Transactions		0	1.244.223	1.244.223	0	1.516.663	1.516.663
Currency Futures Sell Transactions		1.281.319	0	1.281.319	1.665.175	0	1.665.175
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		19.900.946	7.263.855	27.164.801	17.040.499	9.570.456	26.610.955
ITEMS HELD IN CUSTODY		6.693.329	9.026	6.702.355	4.738.923	13.483	4.752.406
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		51.329	9.026	60.355	46.425	9.818	56.243
Cheques Received for Collection		6.641.835	0	6.641.835	4.691.806	3.665	4.695.471
Commercial Notes Received for Collection		165	0	165	692	0	692
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		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		13.207.617	7.254.829	20.462.446	12.301.576	9.556.973	21.858.549
Securities		0	0	0	0	0	0
Guarantee Notes		62	0	62	62	0	62
Commodity		1.646	0	1.646	1.646	0	1.646
Warrant		0	0	0	0	0	0
Real Estate		881.972	41.477	923.449	1.049.993	38.610	1.088.603
Other Pledged Items		12.323.937	7.213.352	19.537.289	11.249.875	9.518.363	20.768.238

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		**23.663.942**	**8.895.081**	**32.559.023**	**21.277.977**	**11.625.816**	**32.903.793**

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	IV-1	1.058.341	1.054.643
Interest Income on Loans		807.438	692.801
Interest Income on Reserve Deposits		57.727	20.932
Interest Income on Banks		28.764	9.922
Interest Income on Money Market Placements		106.627	215.153
Interest Income on Marketable Securities Portfolio		57.785	115.835
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		52.181	33.379
Financial Assets Measured at Amortised Cost		5.604	82.456
Finance Leasing Interest Income		0	0
Other Interest Income		0	0
INTEREST EXPENSES (-)	IV-2	-679.124	-770.489
Interest Expenses on Deposits		-660.558	-752.764
Interest Expenses on Funds Borrowed		-2	-2
Interest Expenses on Money Market Funds		-226	-7.452
Interest Expenses on Securities Issued		0	0
Lease Interest Expenses		-5.408	-4.347
Other Interest Expense		-12.930	-5.924
NET INTEREST INCOME OR EXPENSE		379.217	284.154
NET FEE AND COMMISSION INCOME OR EXPENSES		2.760	7.518
Fees and Commissions Received		7.188	9.813
From Noncash Loans		5.428	8.529
Other	IV-10	1.760	1.284
Fees and Commissions Paid (-)		-4.428	-2.295
Paid for Noncash Loans		-197	-150
Other	IV-10	-4.231	-2.145
DIVIDEND INCOME	IV-3	0	0
TRADING INCOME OR LOSS (Net)	IV-4	-104.295	-140.392
Gains (Losses) Arising from Capital Markets Transactions		-2	-11.174
Gains (Losses) Arising From Derivative Financial Transactions		-23.767	554
Foreign Exchange Gains or Losses		-80.526	-129.772
OTHER OPERATING INCOME	IV-5	7.896	35.550
GROSS PROFIT FROM OPERATING ACTIVITIES		285.578	186.830
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	40.410	111.910
OTHER ALLOWANCE EXPENSES (-)		0	0
PERSONNEL EXPENSES (-)		-139.146	-92.743
OTHER OPERATING EXPENSES (-)	IV-7	-108.343	-81.450
NET OPERATING INCOME (LOSS)		78.499	124.547
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	IV-8	78.499	124.547
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	21.625	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		21.625	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	100.124	124.547
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	IV-10	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-11	100.124	124.547
Profit (Loss) Attributable to Group		100.124	124.547
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

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)		100.124	124.547
OTHER COMPREHENSIVE INCOME		-6.856	-1.383
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	12
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	
Gains (Losses) on Revaluation of Intangible Assets		0	
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	12
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-6.856	-1.395
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-9.794	-1.395
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.938	0
TOTAL COMPREHENSIVE INCOME (LOSS)		93.268	123.164

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

KAMUYU AYDINLATMA PLATFORMU

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		309.547	597.903
Interest Received		1.032.510	1.028.251
Interest Paid		-615.775	-500.547
Dividends received		0	0
Fees and Commissions Received		10.360	11.899
Other Gains		239.670	186.158
Collections from Previously Written Off Loans and Other Receivables		35.298	53.776
Cash Payments to Personnel and Service Suppliers		-196.264	-146.926
Taxes Paid		-10.776	-10.818
Other		-185.476	-23.890
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.019.447	-655.458
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		-12.181	-336.118
Net (Increase) Decrease in Loans		-2.959.892	-355.724
Net (Increase) Decrease in Other Assets		269.928	24.633
Net Increase (Decrease) in Bank Deposits		-101	219.465
Net Increase (Decrease) in Other Deposits		1.994.230	-875.934
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		-311.431	668.220
Net Cash Provided From Banking Operations		-709.900	-57.555
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-11.824	-393.380
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-9.880	-41.032
Cash Obtained from Tangible and Intangible Asset Sales		0	15.436
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	-476.436
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		36	22.690
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-52.955
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	95.034
Other		-1.980	43.883
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-13.583	-4.347
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-13.583	-4.347
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		192.292	227.916
Net Increase (Decrease) in Cash and Cash Equivalents		-543.015	-227.366
Cash and Cash Equivalents at Beginning of the Period		3.987.843	4.376.831
Cash and Cash Equivalents at End of the Period		3.444.828	4.149.465

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	Footnote Reference	Issued Capital	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
					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)	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		**1.000.000**	**25.430**	**-22.200**	**2.807**			**-362.548**		**434.953**			**1.078.442**
	Adjustments Related to TMS 8													
	Effect Of Corrections													
	Effect Of Changes In Accounting Policy													
	Adjusted Beginning Balance		1.000.000	25.430	-22.200	2.807			-362.548		434.953			1.078.442
	Total Comprehensive Income (Loss)				12		-1.395				124.547			123.164
	Capital Increase in Cash													
	Capital Increase Through Internal Reserves													
	Issued Capital Inflation Adjustment Difference													
	Convertible Bonds													
	Subordinated Debt													
	Increase (decrease) through other changes, equity													
	Profit Distributions									434.953	-434.953			
	Dividends Paid													
	Transfers To Reserves									434.953	-434.953			
	Other													
	Equity at end of period		**1.000.000**	**25.430**	**-22.188**	**2.807**	**-1.395**		**-362.548**	**434.953**	**124.547**			**1.201.606**
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		**1.000.000**	**25.430**	**-19.522**	**2.807**		**5.929**	**72.405**		**354.601**			**1.441.650**
	Adjustments Related to TMS 8													
	Effect Of Corrections													
	Effect Of Changes In Accounting Policy													
	Adjusted Beginning Balance		1.000.000	25.430	-19.522	2.807		5.929	72.405		354.601			1.441.650
	Total Comprehensive Income (Loss)							-6.856			-354.601			-361.457
	Capital Increase in Cash													
	Capital Increase Through Internal Reserves													
	Issued Capital Inflation Adjustment Difference													
	Convertible Bonds													
	Subordinated Debt													
	Increase (decrease) through other changes, equity													
	Profit Distributions									354.601	100.124			424.725
	Dividends Paid													
	Transfers To Reserves									354.601	100.124			424.725
	Other													
	Equity at end of period		**1.000.000**	**25.430**	**-19.522**	**2.807**		**-927**	**72.405**	**354.601**	**100.124**			**1.534.918**