



KAMUYU AYDINLATMA PLATFORMU

BANKPOZİTİF KREDİ VE KALKINMA BANKASI 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 Kuruluşu

Independent Audit Comment

Independent Audit Company	DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Avoiding Commenting

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Bankpozitif Kredi ve Kalkınma Bankası AŞ Genel Kurulu'na

Giriş

Bankpozitif Kredi ve Kalkınma Bankası AŞ'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 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 şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç Bildirmekten Kaçınmanın Dayanağı

Bankacılık Düzenleme ve Denetleme Kurulu'nun 17 Mart 2025 tarihli ve 11176 sayılı kararı uyarınca Tasarruf Mevduatı Sigorta Fonu'nun ("TMSF") 17 Mart 2025 tarihli ve 2025/156 sayılı kararıyla, 5411 sayılı Bankacılık Kanunu'nun 18. maddesinin beşinci fıkrasına istinaden; Bankpozitif Kredi ve Kalkınma Bankası AŞ'nin nitelikli ortağı Payfix Elektronik Para ve Ödeme Hizmetleri AŞ'ye ait %79 oranındaki hisselerinin temettü hariç ortaklık haklarının TMSF tarafından kullanılmasına, karar verilmiş olup Banka yönetimi 17 Mart 2025 tarihinden itibaren, TMSF tarafından atanan yönetim kuruluna devredilmiştir. Rapor tarihi itibarıyla, 17 Mart 2025 tarihi öncesindeki dönem için Banka eski yönetimi ile ilgili adli süreç devam etmektedir. Ayrıca ilgili dönemde gerçekleşen işlemlerin Banka yönetimi tarafından değerlendirilmesi henüz sonuçlandırılmamıştır. Bu nedenle TMSF tarafından atanan Yönetim Kurulu tarafından, 1 Ocak - 31 Mart 2025 dönemine ilişkin

verilen sorumluluk beyanı ile Bağımsız Denetim Standardı 580 kapsamında verilen yönetim teyit mektubu 17 Mart – 31 Mart 2025 dönemi ile sınırlandırılmıştır. Bu kapsamda yukarıda belirtilen tüm hususlar sebebiyle tarafımızca SBDS 2410'a uygun olacak şekilde ilişikteki ara dönem konsolide olmayan finansal bilgilere ilişkin sınırlı denetim çalışmaları da tamamlanamamıştır.

Sonuç Bildirmekten Kaçınma

Bankpozitif Kredi ve Kalkınma Bankası AŞ'nin 31 Mart 2025 tarihi itibarıyla 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 olan ve "Sonuç Bildirmekten Kaçınmanın Dayanağı" paragrafında belirtilen hususun ara dönem finansal bilgilere gerektirebileceği düzeltmeler nedeniyle ilişikteki ara dönem konsolide olmayan finansal bilgilere ilişkin sonuç bildirmekten kaçınmaktayız.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

İlişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair "Sonuç Bildirmekten Kaçınma" paragrafında belirtilen hususun etkileri nedeniyle herhangi bir sonuç bildirilmemektedir.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK AŞ

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Mehmet Erol, SMMM

Sorumlu Denetçi

İstanbul, 15 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)		1.056.598	464.588	1.521.186	1.584.122	70.307	1.654.429
Cash and cash equivalents		821.508	464.588	1.286.096	1.367.192	70.307	1.437.499
Cash and Cash Balances at Central Bank	(5.1.1)	818.279	6.011	824.290	331	9.305	9.636
Banks	(5.1.3)	5.060	458.577	463.637	1.168.600	61.002	1.229.602
Receivables From Money Markets				0	200.273		200.273
Allowance for Expected Losses (-)		-1.831		-1.831	-2.012		-2.012
Financial assets at fair value through profit or loss	(5.1.2)	0	0	0	0	0	0
Public Debt Securities				0			0
Equity instruments				0			0
Other Financial Assets				0			0
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4)	235.090	0	235.090	216.665	0	216.665
Public Debt Securities		234.930		234.930	216.505		216.505
Equity instruments		160		160	160		160
Other Financial Assets				0			0
Derivative financial assets	(5.1.2)	0	0	0	265	0	265
Derivative Financial Assets At Fair Value Through Profit Or Loss				0	265		265
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		45.535	215.146	260.681	11.072	316.149	327.221
Loans	(5.1.5)	47.502	215.146	262.648	12.152	316.149	328.301
Receivables From Leasing Transactions	(5.1.10)			0			0
Factoring Receivables				0			0
Other Financial Assets Measured at Amortised Cost	(5.1.6)	12.481	0	12.481	11.117	0	11.117
Public Debt Securities				0			0
Other Financial Assets		12.481		12.481	11.117		11.117
Allowance for Expected Credit Losses (-)		-14.448		-14.448	-12.197		-12.197
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.12)	0	0	0	0	0	0
Held for Sale				0			0
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		4.071	0	4.071	4.071	0	4.071
Investments in Associates (Net)	(5.1.7)	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	(5.I.8)	4.071	0	4.071	4.071	0	4.071
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries		4.071		4.071	4.071		4.071
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.9)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)		16.711		16.711	18.420		18.420
INTANGIBLE ASSETS AND GOODWILL (Net)		99.086	0	99.086	99.700	0	99.700
Goodwill				0			0
Other		99.086		99.086	99.700		99.700
INVESTMENT PROPERTY (Net)				0			0
CURRENT TAX ASSETS				0			0
DEFERRED TAX ASSET	(5.I.13)	36.134	0	36.134	34.398		34.398
OTHER ASSETS (Net)	(5.I.14)	26.439	7.194	33.633	10.500	6.512	17.012
TOTAL ASSETS		1.284.574	686.928	1.971.502	1.762.283	392.968	2.155.251
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)			0			0
LOANS RECEIVED	(5.II.3)			0			0
MONEY MARKET FUNDS				0	4.881		4.881
MARKETABLE SECURITIES (Net)	(5.II.4)	0	0	0	0	0	0
Bills				0			0
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		398.335	679.577	1.077.912	547.450	712.975	1.260.425
Borrower funds		5.110	95	5.205	154.325	109.766	264.091
Other		393.225	679.482	1.072.707	393.125	603.209	996.334
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	(5.II.2)	0	0	0	0	1.865	1.865
Derivative Financial Liabilities At Fair Value Through Profit Or Loss				0		1.865	1.865
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	(5.II.6)	16.035		16.035	15.294		15.294
PROVISIONS	(5.II.7)	27.854	0	27.854	27.560	0	27.560
Provision for Restructuring				0			0
Reserves for Employee Benefits		13.798		13.798	13.221		13.221
Insurance Technical Reserves (Net)				0			0
Other provisions		14.056		14.056	14.339		14.339
CURRENT TAX LIABILITIES	(5.II.8)	118.386	0	118.386	118.826		118.826
DEFERRED TAX LIABILITY				0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.9)	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	(5.II.10)	0	0	0	0	0	0
Loans				0			0

Other Debt Instruments				0			0
OTHER LIABILITIES	(5.II.5)	40.369	1.748	42.117	15.959	32.118	48.077
EQUITY	(5.II.11)	689.198	0	689.198	678.323	0	678.323
Issued capital		337.292	0	337.292	337.292		337.292
Capital Reserves		52.413	0	52.413	52.413	0	52.413
Equity Share Premiums		20.121	0	20.121	20.121		20.121
Share Cancellation Profits		0	0	0			0
Other Capital Reserves		32.292	0	32.292	32.292		32.292
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-17.788	0	-17.788	-17.788		-17.788
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.912	0	2.912	10.400		10.400
Profit Reserves		114.544	0	114.544	114.544	0	114.544
Legal Reserves		16.167	0	16.167	16.167		16.167
Statutory Reserves		0	0	0			0
Extraordinary Reserves		98.377	0	98.377	98.377		98.377
Other Profit Reserves		0	0	0			0
Profit or Loss		199.825	0	199.825	181.462	0	181.462
Prior Years' Profit or Loss		181.462	0	181.462	-102.964		-102.964
Current Period Net Profit Or Loss		18.363	0	18.363	284.426		284.426
Non-controlling Interests		0	0	0			
Total equity and liabilities		1.290.177	681.325	1.971.502	1.408.293	746.958	2.155.251

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		225.859	29.399	255.258	791.110	662.908	1.454.018
GUARANTIES AND WARRANTIES	(5.III.1)	225.859	29.399	255.258	154.925	27.419	182.344
Letters of Guarantee		225.859	29.399	255.258	154.925	27.419	182.344
Guarantees Subject to State Tender Law		24	24.602	24.626	24	22.946	22.970
Guarantees Given for Foreign Trade Operations				0	6		6
Other Letters of Guarantee		225.835	4.797	230.632	154.895	4.473	159.368
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance				0			0
Other Bank Acceptances				0			0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit				0			0
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				0			0
Other Collaterals				0			0
COMMITMENTS		0	0	0	0	0	0
Irrevocable Commitments		0	0	0	0	0	0
Forward Asset Purchase Commitments				0			0
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments				0			0
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments				0			0
Tax and Fund Liabilities Arised from Export Commitments				0			0
Commitments for Credit Card Limits				0			0
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments				0			0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS		0	0	0	636.185	635.489	1.271.674
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		0	0	0	636.185	635.489	1.271.674
Forward Foreign Currency Buy or Sell Transactions		0	0	0	494.868	494.596	989.464
Forward Foreign Currency Buying Transactions				0		493.861	493.861
Forward Foreign Currency Sale Transactions				0	494.868	735	495.603
Currency and Interest Rate Swaps		0	0	0	141.317	140.893	282.210
Currency Swap Buy Transactions				0	141.317		141.317
Currency Swap Sell Transactions				0		140.893	140.893
Interest Rate Swap Buy Transactions				0			0
Interest Rate Swap Sell Transactions				0			0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions				0			0
Currency Options Sell Transactions				0			0
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		910.524	19.783.117	20.693.641	860.355	18.386.705	19.247.060
ITEMS HELD IN CUSTODY		54.188	12.003.438	12.057.626	54.188	11.113.264	11.167.452
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody				0			0
Cheques Received for Collection		108	5.810	5.918	108	5.419	5.527
Commercial Notes Received for Collection		54.080	11.997.628	12.051.708	54.080	11.107.845	11.161.925
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		856.336	7.779.679	8.636.015	806.167	7.273.441	8.079.608
Securities				0			0
Guarantee Notes		587	9.358	9.945	587	8.728	9.315
Commodity				0			0
Warrant				0			0
Real Estate		53.455	5.626.540	5.679.995	52.855	5.205.287	5.258.142
Other Pledged Items		802.294	2.143.781	2.946.075	752.725	2.059.426	2.812.151

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.136.383	19.812.516	20.948.899	1.651.465	19.049.613	20.701.078

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	(5.IV.1)	138.660	62.890
Interest Income on Loans		12.050	10.740
Interest Income on Reserve Deposits		1	1
Interest Income on Banks		95.166	16.929
Interest Income on Money Market Placements		1.860	12.121
Interest Income on Marketable Securities Portfolio		29.583	19.175
Financial Assets At Fair Value Through Profit Loss			2
Financial Assets At Fair Value Through Other Comprehensive Income		28.219	19.173
Financial Assets Measured at Amortised Cost		1.364	0
Finance Leasing Interest Income		0	1.993
Other Interest Income		0	1.931
INTEREST EXPENSES (-)	(5.IV.2)	-2.140	-3.378
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		0	-1.473
Interest Expenses on Money Market Funds		-31	-161
Interest Expenses on Securities Issued		0	0
Lease Interest Expenses		-1.341	-1.633
Other Interest Expense		-768	-111
NET INTEREST INCOME OR EXPENSE		136.520	59.512
NET FEE AND COMMISSION INCOME OR EXPENSES		-181	1.814
Fees and Commissions Received		1.148	2.643
From Noncash Loans		713	722
Other		435	1.921
Fees and Commissions Paid (-)		-1.329	-829
Paid for Noncash Loans		-161	0
Other		-1.168	-829
DIVIDEND INCOME	(5.IV.3)	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	-7.030	3.894
Gains (Losses) Arising from Capital Markets Transactions		0	84
Gains (Losses) Arising From Derivative Financial Transactions		-53.081	2.246
Foreign Exchange Gains or Losses		46.051	1.564
OTHER OPERATING INCOME	(5.IV.5)	4.826	171
GROSS PROFIT FROM OPERATING ACTIVITIES		134.135	65.391
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-3.707	-1.076
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	0	0
PERSONNEL EXPENSES (-)		-61.088	-37.857
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-39.301	-29.365
NET OPERATING INCOME (LOSS)		30.039	-2.907
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	(5.IV.8)	30.039	-2.907
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-11.676	787
Current Tax Provision		-10.291	-206
Expense Effect of Deferred Tax		-1.911	-1.298
Income Effect of Deferred Tax		526	2.291
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	18.363	-2.120
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	(5.IV.8)	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(5.IV.9)	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	(5.IV.11)	18.363	-2.120
Profit (Loss) Attributable to Group		18.363	-2.120
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)		18.363	-2.120
OTHER COMPREHENSIVE INCOME		-7.488	223
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	-322
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	-459
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	137
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-7.488	545
Exchange Differences on Translation		0	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-10.609	779
Income (Loss) Related with Cash Flow Hedges		0	
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		3.121	-234
TOTAL COMPREHENSIVE INCOME (LOSS)		10.875	-1.897

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		49.704	375
Interest Received		134.742	70.764
Interest Paid		-5.068	-1.748
Fees and Commissions Received		1.148	1.814
Other Gains		4.828	171
Cash Payments to Personnel and Service Suppliers		-60.241	-35.921
Taxes Paid		-941	-2.240
Other		-24.764	-32.465
Changes in Operating Assets and Liabilities Subject to Banking Operations		-231.682	244.877
Net (Increase) Decrease in Due From Banks		17.242	-1.159
Net (Increase) Decrease in Loans		33.794	169.235
Net (Increase) Decrease in Other Assets		-14.296	69.200
Net Increase (Decrease) in Funds Borrowed			7.276
Net Increase (Decrease) Other Liabilities		-268.422	325
Net Cash Provided From Banking Operations		-181.978	245.252
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-18.610	-65.666
Cash Paid For Tangible And Intangible Asset Purchases		-17.944	-6.671
Cash Obtained from Tangible and Intangible Asset Sales		16.645	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-14.986	-64.845
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income			5.850
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.325	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-822	-1.143
Payments of lease liabilities		-822	-1.143
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-1.954	2.840
Net Increase (Decrease) in Cash and Cash Equivalents		-203.364	181.283
Cash and Cash Equivalents at Beginning of the Period		1.430.818	359.437
Cash and Cash Equivalents at End of the Period		1.227.454	540.720



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	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	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income						
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		337.292	20.121	32.292	-16.460	6.216	114.544	-131.951	28.987	391.041		391.041
	Adjustments Related to TMS 8												0
	Effect Of Corrections												0
	Effect Of Changes In Accounting Policy												0
	Adjusted Beginning Balance		337.292	20.121	32.292	-16.460	6.216	114.544	-131.951	28.987	391.041		391.041
	Total Comprehensive Income (Loss)					-322	545			-2.120	-1.897		-1.897
	Capital Increase in Cash												0
	Capital Increase Through Internal Reserves												0
	Issued Capital Inflation Adjustment Difference												0
	Convertible Bonds												0
	Subordinated Debt												0
	Increase (decrease) through other changes, equity												0
	Profit Distributions								28.987	-28.987			0
	Dividends Paid												0
	Transfers To Reserves												0
	Other								28.987	-28.987			0
	Equity at end of period		337.292	20.121	32.292	-16.782	6.761	114.544	-102.964	-2.120	389.144		389.144
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		337.292	20.121	32.292	-17.788	10.400	114.544	-102.964	284.426	678.323		678.323
	Adjustments Related to TMS 8												0
	Effect Of Corrections												0
	Effect Of Changes In Accounting Policy												0
	Adjusted Beginning Balance		337.292	20.121	32.292	-17.788	10.400	114.544	-102.964	284.426	678.323		678.323
	Total Comprehensive Income (Loss)						-7.488			18.363	10.875		10.875
	Capital Increase in Cash												0
	Capital Increase Through Internal Reserves												0
	Issued Capital Inflation Adjustment Difference												0
	Convertible Bonds												0
	Subordinated Debt												0
	Increase (decrease) through other changes, equity												0
	Profit Distributions								284.426	-284.426			0
	Dividends Paid												0
	Transfers To Reserves												0
	Other								284.426	-284.426			0
	Equity at end of period		337.292	20.121	32.292	-17.788	2.912	114.544	181.462	18.363	689.198		689.198