



KAMUYU AYDINLATMA PLATFORMU

ANADOLUBANK A.Ş. 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

Anadolubank Anonim Şirketi Genel Kurulu'na

Giriş

Anadolubank 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. 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 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

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, AnadoluBank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülöklere 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.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 23 Mayıs 2025

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		21.712.565	41.452.337	63.164.902	17.340.621	34.459.243	51.799.864
Cash and cash equivalents		14.982.871	28.102.751	43.085.622	13.867.695	22.192.722	36.060.417
Cash and Cash Balances at Central Bank	V-I-1	14.412.151	8.573.343	22.985.494	7.594.655	8.085.770	15.680.425
Banks	V-I-2	572.578	19.542.743	20.115.321	672.538	13.827.942	14.500.480
Receivables From Money Markets	V-I-3	0	0	0	5.601.483	293.994	5.895.477
Allowance for Expected Losses (-)		-1.858	-13.335	-15.193	-981	-14.984	-15.965
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	3.533.205	10.383.501	13.916.706	3.004.320	11.661.944	14.666.264
Public Debt Securities		3.384.208	2.777.177	6.161.385	2.868.088	2.277.600	5.145.688
Equity instruments		13.941	131.761	145.702	13.941	114.145	128.086
Other Financial Assets		135.056	7.474.563	7.609.619	122.291	9.270.199	9.392.490
Derivative financial assets	V-I-6	1.284.905	475.339	1.760.244	404.986	263.533	668.519
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.284.905	475.339	1.760.244	404.986	263.533	668.519
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		54.213.715	43.039.914	97.253.629	47.710.825	36.073.309	83.784.134
Loans	V-I-7	50.144.832	32.230.363	82.375.195	44.230.672	26.326.544	70.557.216
Receivables From Leasing Transactions	V-I-10		0	0		0	0
Factoring Receivables	V-I-9	5.142.904	0	5.142.904	4.319.966	0	4.319.966
Other Financial Assets Measured at Amortised Cost	V-I-8		11.055.438	11.055.438	0	9.954.557	9.954.557
Public Debt Securities			8.269.253	8.269.253		7.248.082	7.248.082
Other Financial Assets			2.786.185	2.786.185		2.706.475	2.706.475
Allowance for Expected Credit Losses (-)		-1.074.021	-245.887	-1.319.908	-839.813	-207.792	-1.047.605
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		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
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	V-I-11		0	0	0	0	0

Associates Accounted for Using Equity Method			0	0	0	0	0
Unconsolidated Associates			0	0	0	0	0
Investments in Subsidiaries (Net)	V-I-12		0	0	0	0	0
Unconsolidated Financial Subsidiaries			0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries			0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-13		0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method			0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships			0	0	0	0	0
TANGIBLE ASSETS (Net)	V-I-14	2.311.902	56.523	2.368.425	2.283.150	53.066	2.336.216
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-15	181.994	0	181.994	137.333	0	137.333
Goodwill			0	0	0	0	0
Other		181.994	0	181.994	137.333	0	137.333
INVESTMENT PROPERTY (Net)	V-I-16	0	0	0	0	0	0
CURRENT TAX ASSETS			1.663	1.663		8.937	8.937
DEFERRED TAX ASSET	V-I-17	293.161	0	293.161	546.211	0	546.211
OTHER ASSETS (Net)	V-I-19	3.489.317	131.801	3.621.118	3.580.399	118.731	3.699.130
TOTAL ASSETS		82.393.119	84.682.238	167.075.357	71.788.717	70.713.286	142.502.003
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	47.064.601	74.966.929	122.031.530	42.925.114	65.706.002	108.631.116
LOANS RECEIVED	V-II-2	3.778.359	8.189.970	11.968.329	3.203.777	7.192.167	10.395.944
MONEY MARKET FUNDS		2.185.410	0	2.185.410	148.195	0	148.195
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	381.873	702.713	472.582	475.140	947.722
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		320.840	381.873	702.713	472.582	475.140	947.722
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		92	0	92	66	0	66
LEASE PAYABLES (Net)	V-II-4	320.920	43.202	364.122	316.350	41.581	357.931
PROVISIONS	V-II-5	433.030	75.990	509.020	391.046	40.486	431.532
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		282.374	20.351	302.725	244.162	11.072	255.234
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		150.656	55.639	206.295	146.884	29.414	176.298
CURRENT TAX LIABILITIES	V-II-6	1.446.303	0	1.446.303	1.116.151	0	1.116.151
DEFERRED TAX LIABILITY	V-II-7	329	13.364	13.693	0	24.318	24.318
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	1.937.914	1.074.759	3.012.673	2.949.089	342.884	3.291.973
EQUITY		19.023.254	106.111	19.129.365	16.399.566	757.489	17.157.055
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		31.231	0	31.231	29.314	0	29.314
Total equity and liabilities		76.511.052	90.564.305	167.075.357	67.921.936	74.580.067	142.502.003

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		99.609.696	151.224.553	250.834.249	67.364.928	107.017.639	174.382.567
GUARANTIES AND WARRANTIES	V-III-2	16.960.246	10.322.379	27.282.625	15.250.713	7.125.594	22.376.307
Letters of Guarantee		13.367.731	3.128.468	16.496.199	11.781.363	2.890.555	14.671.918
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		13.105.546	3.111.692	16.217.238	11.545.249	2.875.108	14.420.357
Bank Acceptances		0	173.338	173.338	0	130.340	130.340
Import Letter of Acceptance		0	173.338	173.338	0	130.340	130.340
Other Bank Acceptances		0	0		0	0	0
Letters of Credit		0	7.020.573	7.020.573	0	4.104.699	4.104.699
Documentary Letters of Credit		0	7.020.573	7.020.573	0	4.104.699	4.104.699
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
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		3.592.515	0	3.592.515	3.469.350	0	3.469.350
Other Collaterals		0	0	0	0	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
Loan Granting Commitments		3.688.761		3.688.761	3.226.871		3.226.871
Securities Issue Brokerage Commitments							0
Commitments for Reserve Requirements							0
Commitments for Cheque Payments		1.460.379		1.460.379	1.122.019		1.122.019
Tax and Fund Liabilities Arised from Export Commitments		42		42	39		39
Commitments for Credit Card Limits		432.567		432.567	380.868		380.868
Commitments for Credit Cards and Banking Services Promotions		1.171		1.171	1.014		1.014
Receivables from Short Sale Commitments of Marketable Securities							0

Payables for Short Sale Commitments of Marketable Securities							0
Other Irrevocable Commitments		147.298		147.298	126.743		126.743
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	V-III-6	73.555.861	131.891.499	205.447.360	41.764.514	92.966.054	134.730.568
Derivative Financial Instruments Held For Hedging			2.645.624	2.645.624	0	2.755.215	2.755.215
Fair Value Hedges			2.645.624	2.645.624		2.755.215	2.755.215
Cash Flow Hedges							0
Hedges of Net Investment in Foreign Operations							0
Derivative Financial Instruments Held For Trading		73.555.861	129.245.875	202.801.736	41.764.514	90.210.839	131.975.353
Forward Foreign Currency Buy or Sell Transactions		15.569.596	26.009.859	41.579.455	4.539.873	6.392.749	10.932.622
Forward Foreign Currency Buying Transactions		6.665.138	13.773.926	20.439.064	1.124.680	4.122.671	5.247.351
Forward Foreign Currency Sale Transactions		8.904.458	12.235.933	21.140.391	3.415.193	2.270.078	5.685.271
Currency and Interest Rate Swaps		48.417.376	81.712.720	130.130.096	27.631.699	71.311.720	98.943.419
Currency Swap Buy Transactions		3.821.750	31.666.219	35.487.969	2.825.434	29.932.632	32.758.066
Currency Swap Sell Transactions		2.865.618	32.612.469	35.478.087	1.267.737	31.792.616	33.060.353
Interest Rate Swap Buy Transactions		20.865.004	8.717.016	29.582.020	11.769.264	4.793.236	16.562.500
Interest Rate Swap Sell Transactions		20.865.004	8.717.016	29.582.020	11.769.264	4.793.236	16.562.500
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	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		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
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	407.019	407.019	0	367.362	367.362
CUSTODY AND PLEDGES RECEIVED		946.686.387	74.791.238	1.021.477.625	845.029.665	67.337.100	912.366.765
ITEMS HELD IN CUSTODY		201.633.069	8.235.233	209.868.302	195.253.778	8.453.569	203.707.347
Customer Fund and Portfolio Balances		5.664.633	2.747.980	8.412.613	1.965.623	3.399.400	5.365.023
Securities Held in Custody		169.469.735	5.186.614	174.656.349	168.169.579	4.855.798	173.025.377
Cheques Received for Collection		25.050.937	262.053	25.312.990	21.923.818	176.976	22.100.794
Commercial Notes Received for Collection		173.650	23.518	197.168	150.028	21.395	171.423
Other Assets Received for Collection							0
Securities that will be Intermediated to Issue							0
Other Items Under Custody		1.274.114	15.068	1.289.182	3.044.730	0	3.044.730
Custodians							0
PLEDGED ITEMS		743.456.333	66.556.005	810.012.338	648.178.902	58.883.531	707.062.433
Securities		817		817	1.382		1.382
Guarantee Notes		18.452	98.031	116.483	12.538	89.330	101.868
Commodity							0
Warrant		936.669		936.669	315.444		315.444
Real Estate							0
Other Pledged Items		742.500.395	66.457.974	808.958.369	647.849.538	58.794.201	706.643.739

Depositories Receiving Pledged Items							0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.596.985		1.596.985	1.596.985		1.596.985
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.046.296.083	226.015.791	1.272.311.874	912.394.593	174.354.739	1.086.749.332

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME		8.549.849	4.209.532
Interest Income on Loans	V-IV-1	6.255.569	3.287.977
Interest Income on Reserve Deposits		508.477	17.316
Interest Income on Banks	V-IV-1	243.277	127.778
Interest Income on Money Market Placements		567.240	309.846
Interest Income on Marketable Securities Portfolio	V-IV-1	428.121	171.376
Financial Assets At Fair Value Through Profit Loss		27.476	4.279
Financial Assets At Fair Value Through Other Comprehensive Income		310.952	132.605
Financial Assets Measured at Amortised Cost		89.693	34.492
Finance Leasing Interest Income		0	0
Other Interest Income		547.165	295.239
INTEREST EXPENSES (-)		-5.697.390	-3.010.770
Interest Expenses on Deposits	V-IV-2	-5.122.867	-2.702.853
Interest Expenses on Funds Borrowed	V-IV-2	-482.291	-230.044
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		-1.997	-65.338
NET INTEREST INCOME OR EXPENSE		2.852.459	1.198.762
NET FEE AND COMMISSION INCOME OR EXPENSES		604.966	379.804
Fees and Commissions Received		912.113	498.972
From Noncash Loans		53.817	51.631
Other	V-IV-11	858.296	447.341
Fees and Commissions Paid (-)		-307.147	-119.168
Paid for Noncash Loans		-219	-60
Other		-306.928	-119.108
DIVIDEND INCOME	V-IV-3	551	89
TRADING INCOME OR LOSS (Net)	V-IV-4	908.143	791.280
Gains (Losses) Arising from Capital Markets Transactions		38.827	35.678
Gains (Losses) Arising From Derivative Financial Transactions		700.308	307.092
Foreign Exchange Gains or Losses		169.008	448.510
OTHER OPERATING INCOME	V-IV-5	244.031	570.493
GROSS PROFIT FROM OPERATING ACTIVITIES		4.610.150	2.940.428
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-419.689	-542.934
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	-652	-57.447
PERSONNEL EXPENSES (-)		-857.581	-477.325
OTHER OPERATING EXPENSES (-)	V-IV-7	-614.112	-271.584
NET OPERATING INCOME (LOSS)		2.718.116	1.591.138
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	V-IV-8	2.718.116	1.591.138
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-816.254	-452.655
Current Tax Provision		-303.298	-648.575
Expense Effect of Deferred Tax		-544.349	-106.704
Income Effect of Deferred Tax		31.393	302.624
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-8	1.901.862	1.138.483
INCOME ON DISCONTINUED OPERATIONS		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	V-IV-9	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	V-IV-9	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-10	1.901.862	1.138.483
Profit (Loss) Attributable to Group		1.899.944	1.135.448
Profit (loss), attributable to non-controlling interests		1.918	3.035

Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar(Zarar)	III-XXIV	0,01729000	0,01035000



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)		1.901.862	1.138.483
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)		1.972.311	1.259.357

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
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		2.792.218	7.618.875
Interest Received		7.522.806	4.591.665
Interest Paid		-5.526.933	-2.808.046
Dividends received		551	89
Fees and Commissions Received		912.113	498.972
Other Gains		426.698	586.880
Collections from Previously Written Off Loans and Other Receivables		54.295	34.577
Cash Payments to Personnel and Service Suppliers		-857.581	-477.325
Taxes Paid		-388.056	-266.306
Other	V-VI-1	648.325	5.458.369
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.367.448	-9.411.972
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.774.504	-51.808
Net (Increase) Decrease in Due From Banks		-810.876	-533.592
Net (Increase) Decrease in Loans		-10.792.567	-5.293.182
Net (Increase) Decrease in Other Assets	V-VI-1	-3.296.085	-6.866.040
Net Increase (Decrease) in Bank Deposits		-1.367.049	-643.672
Net Increase (Decrease) in Other Deposits		14.491.766	3.422.095
Net Increase (Decrease) Other Liabilities	V-VI-1	2.181.867	554.227
Net Cash Provided From Banking Operations		1.424.770	-1.793.097
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.278.652	-6.196.195
Cash Paid For Tangible And Intangible Asset Purchases		-2.370.039	-47.395
Cash Obtained from Tangible and Intangible Asset Sales		17.373	15.302
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.741.548	-284.310
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.620.332	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-860.624	-6.048.021
Cash Obtained from Sale of Financial Assets At Amortised Cost		185.425	185.927
Other		-129.571	-17.698
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		6.745.179	6.580.320
Cash Obtained from Loans and Securities Issued		7.482.235	6.583.247
Cash Outflow Arised From Loans and Securities Issued		-516.613	
Payments of lease liabilities		-220.443	-2.927
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		323.032	587.360
Net Increase (Decrease) in Cash and Cash Equivalents		6.214.329	-821.612
Cash and Cash Equivalents at Beginning of the Period		30.154.146	19.214.158
Cash and Cash Equivalents at End of the Period		36.368.475	18.392.546



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 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	11.132.934	19.947	11.152.881		
	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-II-10	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	11.132.934	19.947	11.152.881	
	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	1.256.322	3.035	1.259.357		
	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	-35	-35		
	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 0	3.617.342	-118.768	-2.184.327 0	4.741.743	2.931.239	1.135.448	12.389.256	22.947	12.412.203		
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				1.731.851	-152.061	60.078 0	3.892.045	-105.929	-2.376.618 0	7.672.982	5.305.393	0	17.127.741	29.314	17.157.055		
	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-II-10	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	17.127.741	29.314	17.157.055	
	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	1.970.393	1.918	1.972.311		
	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	-1	-1		
	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 0	4.516.611	-253.987	-2.813.814 0	7.672.982	5.305.393	1.899.944	19.098.134	31.231	19.129.365		