



## KAMUYU AYDINLATMA PLATFORMU

# **TURKISH BANK 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

## Independet Audit Comment

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

### ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

#### Giriş

Turkish Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklığının 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 konsolide 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 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

## Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Turkish Bank A.Ş.'nin ve konsolidasyona tabi ortaklığının 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 Mevzuatına 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

15 Mayıs 2025

İstanbul, Türkiye

## 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)		2.013.431	1.687.475	3.700.906	1.718.504	2.077.535	3.796.039
Cash and cash equivalents		1.800.294	1.390.572	3.190.866	1.528.363	1.838.819	3.367.182
Cash and Cash Balances at Central Bank	V-I.1	4.786	1.043.670	1.048.456	138.155	1.401.236	1.539.391
Banks	V-I.3	19.466	346.902	366.368	53.720	437.583	491.303
Receivables From Money Markets		1.776.301	0	1.776.301	1.336.836	0	1.336.836
Allowance for Expected Losses ( - )		-259	0	-259	-348	0	-348
Financial assets at fair value through profit or loss	V-I.2	103.557	62.497	166.054	101.463	52.892	154.355
Public Debt Securities		0	0	0	0	0	0
Equity instruments		5	62.497	62.502	4	52.892	52.896
Other Financial Assets		103.552	0	103.552	101.459	0	101.459
Financial Assets at Fair Value Through Other Comprehensive Income	V-I.4	109.579	231.594	341.173	87.925	183.673	271.598
Public Debt Securities		22.423	0	22.423	11.419	0	11.419
Equity instruments		1.517	0	1.517	1.517	0	1.517
Other Financial Assets		85.639	231.594	317.233	74.989	183.673	258.662
Derivative financial assets	V-I.2	1	2.812	2.813	753	2.151	2.904
Derivative Financial Assets At Fair Value Through Profit Or Loss		1	2.812	2.813	753	2.151	2.904
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	V-I.10	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.105.755	1.224.912	2.330.667	1.274.509	1.081.314	2.355.823
Loans	V-I.5	1.150.951	1.224.912	2.375.863	1.320.773	1.081.314	2.402.087
Receivables From Leasing Transactions	V-I.9	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I.6	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-45.196	0	-45.196	-46.264	0	-46.264
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	V-I.13	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		10.000	0	10.000	10.000	0	10.000
Investments in Associates (Net)	V-I.7	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.7	10.000	0	10.000	10.000	0	10.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	V-I.8	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)		20.219	0	20.219	21.630	0	21.630
INTANGIBLE ASSETS AND GOODWILL (Net)		13.637	0	13.637	14.518	0	14.518
Goodwill		0	0	0	0	0	0
Other		13.637	0	13.637	14.518	0	14.518
INVESTMENT PROPERTY (Net)	V-I.11	0	0	0	0	0	0
CURRENT TAX ASSETS	V-I.12	0	0	0	0	0	0
DEFERRED TAX ASSET	V-I.12	60.140	0	60.140	55.766	0	55.766
OTHER ASSETS (Net)		100.214	14.190	114.404	247.173	47.302	294.475
<b>TOTAL ASSETS</b>		<b>3.323.396</b>	<b>2.926.577</b>	<b>6.249.973</b>	<b>3.342.100</b>	<b>3.206.151</b>	<b>6.548.251</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	V-II.1	2.013.028	2.716.508	4.729.536	2.317.496	2.993.721	5.311.217
LOANS RECEIVED	V-II.3	16.154	128.635	144.789	11.604	161.529	173.133
MONEY MARKET FUNDS	V-II.4	627.686	0	627.686	160.224	0	160.224
MARKETABLE SECURITIES (Net)	V-II.5	134.471	0	134.471	122.461	0	122.461
Bills		134.471	0	134.471	122.461	0	122.461
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.2	12	3.714	3.726	758	3.519	4.277
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		12	3.714	3.726	758	3.519	4.277
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	V-II.8	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II.7	3.447	0	3.447	3.621	0	3.621
PROVISIONS	V-II.9	34.793	0	34.793	37.672	0	37.672
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		18.310	0	18.310	17.713	0	17.713
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		16.483	0	16.483	19.959	0	19.959
CURRENT TAX LIABILITIES	V-II.10	52.618	0	52.618	34.727	0	34.727
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II.11	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	V-II.12	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	V-II.6	67.599	33.558	101.157	253.941	30.944	284.885
EQUITY	V-II.13	421.691	-3.941	417.750	416.733	-699	416.034
Issued capital		175.000	0	175.000	175.000	0	175.000
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		-4.993	0	-4.993	-7.207	0	-7.207
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		836	-3.941	-3.105	166	-699	-533
Profit Reserves		30.698	0	30.698	26.368	0	26.368
Legal Reserves	V-II.14	17.302	0	17.302	12.972	0	12.972
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	V-II.15	13.396	0	13.396	13.396	0	13.396
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		220.150	0	220.150	222.406	0	222.406
Prior Years' Profit or Loss		218.076	0	218.076	132.658	0	132.658
Current Period Net Profit Or Loss		2.074	0	2.074	89.748	0	89.748
Non-controlling Interests	V-II.16	0	0	0	0	0	0
Total equity and liabilities		3.371.499	2.878.474	6.249.973	3.359.237	3.189.014	6.548.251

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		370.434	1.700.720	2.071.154	479.778	1.479.862	1.959.640
GUARANTIES AND WARRANTIES	V-III.1	291.836	43.416	335.252	304.843	219.238	524.081
Letters of Guarantee		291.836	43.416	335.252	304.843	168.293	473.136
Guarantees Subject to State Tender Law		288.871	43.416	332.287	291.826	163.649	455.475
Guarantees Given for Foreign Trade Operations		546	0	546	548	0	548
Other Letters of Guarantee		2.419	0	2.419	12.469	4.644	17.113
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	0	0	0	50.945	50.945
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	0	0	0	50.945	50.945
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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>	V-III.1	48.100	27.061	75.161	50.753	114.129	164.882
Irrevocable Commitments		48.100	27.061	75.161	50.753	114.129	164.882
Forward Asset Purchase Commitments		9.443	12.639	22.082	9.193	100.465	109.658
Time Deposit Purchase and Sales Commitments		0	0	0	1.263	0	1.263
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		1.266	0	1.266	1.475	0	1.475
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		4.019	0	4.019	4.022	0	4.022
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	7	0	7
Commitments for Credit Card Limits		4.605	14.422	19.027	4.693	13.664	18.357
Commitments for Credit Cards and Banking Services Promotions		144	0	144	144	0	144
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		28.616	0	28.616	29.956	0	29.956
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		30.498	1.630.243	1.660.741	124.182	1.146.495	1.270.677
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		30.498	1.630.243	1.660.741	124.182	1.146.495	1.270.677
Forward Foreign Currency Buy or Sell Transactions		0	0	0	27.982	26.460	54.442
Forward Foreign Currency Buying Transactions		0	0	0	0	26.460	26.460
Forward Foreign Currency Sale Transactions		0	0	0	27.982	0	27.982
Currency and Interest Rate Swaps		0	1.224.589	1.224.589	0	860.540	860.540
Currency Swap Buy Transactions		0	611.979	611.979	0	430.009	430.009
Currency Swap Sell Transactions		0	612.610	612.610	0	430.531	430.531
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		30.498	402.008	432.506	96.200	256.517	352.717
Currency Options Buy Transactions		15.249	199.156	214.405	48.100	128.217	176.317
Currency Options Sell Transactions		15.249	202.852	218.101	48.100	128.300	176.400
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	3.646	3.646	0	2.978	2.978
CUSTODY AND PLEDGES RECEIVED		17.995.994	69.085.914	87.081.908	18.019.540	63.728.982	81.748.522
ITEMS HELD IN CUSTODY		2.187.090	3.916.250	6.103.340	2.113.346	1.855.072	3.968.418
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.983.498	3.540.476	5.523.974	1.765.928	1.438.208	3.204.136
Cheques Received for Collection		150.841	63.330	214.171	294.667	58.165	352.832
Commercial Notes Received for Collection		0	2.091	2.091	0	1.887	1.887
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		52.751	310.353	363.104	52.751	356.812	409.563
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		2.362.285	5.901.946	8.264.231	2.304.575	7.042.065	9.346.640
Securities		4.315	0	4.315	4.315	0	4.315
Guarantee Notes		56.785	10.175	66.960	56.785	9.184	65.969
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		139.120	5.630.042	5.769.162	129.120	6.791.357	6.920.477
Other Pledged Items		2.162.065	261.729	2.423.794	2.114.355	241.524	2.355.879

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		13.446.619	59.267.718	72.714.337	13.601.619	54.831.845	68.433.464
TOTAL OFF-BALANCE SHEET ACCOUNTS		18.366.428	70.786.634	89.153.062	18.499.318	65.208.844	83.708.162

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	V-IV.1	320.762	173.000
Interest Income on Loans		145.330	87.076
Interest Income on Reserve Deposits		32	5.156
Interest Income on Banks		29.683	17.053
Interest Income on Money Market Placements		124.467	52.514
Interest Income on Marketable Securities Portfolio		18.427	6.687
Financial Assets At Fair Value Through Profit Loss		4.907	0
Financial Assets At Fair Value Through Other Comprehensive Income		13.520	6.687
Financial Assets Measured at Amortised Cost		0	0
Finance Leasing Interest Income		0	0
Other Interest Income		2.823	4.514
INTEREST EXPENSES (-)	V-IV.2	-251.308	-133.485
Interest Expenses on Deposits		-231.148	-123.286
Interest Expenses on Funds Borrowed		-5.077	-1.448
Interest Expenses on Money Market Funds		0	-109
Interest Expenses on Securities Issued		-12.604	-5.462
Lease Interest Expenses		-356	-415
Other Interest Expense		-2.123	-2.765
NET INTEREST INCOME OR EXPENSE		69.454	39.515
NET FEE AND COMMISSION INCOME OR EXPENSES		-241	1.987
Fees and Commissions Received		19.035	10.124
From Noncash Loans		1.331	1.796
Other	V-IV.4	17.704	8.328
Fees and Commissions Paid (-)		-19.276	-8.137
Paid for Noncash Loans		-213	-185
Other	V-IV.4	-19.063	-7.952
DIVIDEND INCOME		10	0
TRADING INCOME OR LOSS (Net)	V-IV.3	40.646	50.311
Gains (Losses) Arising from Capital Markets Transactions		38.006	31.147
Gains (Losses) Arising From Derivative Financial Transactions		98	22.237
Foreign Exchange Gains or Losses		2.542	-3.073
OTHER OPERATING INCOME	V-IV.5	12.391	8.108
GROSS PROFIT FROM OPERATING ACTIVITIES		122.260	99.921
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	V-IV.6	-516	-2.134
OTHER ALLOWANCE EXPENSES ( - )		0	0
PERSONNEL EXPENSES (-)		-46.373	-31.473
OTHER OPERATING EXPENSES (-)	V-IV.7	-76.491	-58.107
NET OPERATING INCOME (LOSS)		-1.120	8.207
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		-1.120	8.207
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV.8	3.194	9.564
Current Tax Provision		-1.028	-345
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		4.222	9.909
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		2.074	17.771
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 (+/-)	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.9	2.074	17.771
Profit (Loss) Attributable to Group		2.074	17.771
Profit (loss), attributable to non-controlling interests	V-IV.10	0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar		0,00012000	0,00102000



# 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)		2.074	17.771
OTHER COMPREHENSIVE INCOME		-358	1.646
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.214	526
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		3.163	751
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-949	-225
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.572	1.120
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.673	1.518
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.101	-398
TOTAL COMPREHENSIVE INCOME (LOSS)		1.716	19.417

# Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		55.335	-44.194
Interest Received		346.273	169.636
Interest Paid		-239.282	-120.218
Dividends received		-2.286	0
Fees and Commissions Received		19.035	10.124
Other Gains		77.128	43.708
Collections from Previously Written Off Loans and Other Receivables		1.818	1.790
Cash Payments to Personnel and Service Suppliers		-42.612	-26.478
Taxes Paid		66	-50
Other		-104.805	-122.706
Changes in Operating Assets and Liabilities Subject to Banking Operations		-516.588	70.397
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.028	48.227
Net (Increase) Decrease in Due From Banks		-235.341	-1.716
Net (Increase) Decrease in Loans		94.402	-32.140
Net (Increase) Decrease in Other Assets		184.036	-7.017
Net Increase (Decrease) in Bank Deposits		14.820	-113.294
Net Increase (Decrease) in Other Deposits		-842.211	323.472
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-40.810	-234.105
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		312.544	86.970
Net Cash Provided From Banking Operations		-461.253	26.203
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-47.151	-61.701
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		-487	-568
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-159.307	-112.598
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		112.643	51.465
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-1.306	7.041
Cash Obtained from Loans and Securities Issued		49.406	59.084
Cash Outflow Arised From Loans and Securities Issued		-50.000	-51.000
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-530	-1.043
Other		-182	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		99.296	57.876
Net Increase (Decrease) in Cash and Cash Equivalents		-410.414	29.419
Cash and Cash Equivalents at Beginning of the Period		2.251.796	1.594.156
Cash and Cash Equivalents at End of the Period		1.841.382	1.623.575



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		175.000	0	0	0	0	-4.731	-32 4.763	0	952	0	952	22.329	52.499	84.198	330.215	0	330.215		
	Adjustments Related to TMS 8		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		
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Adjusted Beginning Balance		175.000	0	0	0	0	-4.731	-32 4.763	0	952	0	952	22.329	52.499	84.198	330.215	0	330.215		
	Total Comprehensive Income (Loss)		0	0	0	0	0	526	0 526	0	1.120	0 1.120	0	0	17.771	19.417	0	19.417			
	Capital Increase in Cash		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		
	Issued Capital Inflation Adjustment Difference		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		
	Subordinated Debt		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		
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	4.039	80.159	-84.198	0	0	0		
	Dividends Paid		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	4.039	80.159	-84.198	0	0	0		
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity at end of period		175.000	0	0	0	0	-4.205	-32 4.237	0	2.072	0 2.072	26.368	132.658	17.771	349.632	0	349.632			
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		175.000	0	0	0	0	-7.175	-32 7.207	0	-533	0 -533	26.368	132.658	89.748	416.034	0	416.034			
	Adjustments Related to TMS 8		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		
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Adjusted Beginning Balance		175.000	0	0	0	0	-7.175	-32 7.207	0	-533	0 -533	26.368	132.658	89.748	416.034	0	416.034			
	Total Comprehensive Income (Loss)		0	0	0	0	0	2.214	0 2.214	0	-2.572	0 -2.572	0	0	2.074	1.716	0	1.716			
	Capital Increase in Cash		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		
	Issued Capital Inflation Adjustment Difference		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		
	Subordinated Debt		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		
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	4.330	85.418	-89.748	0	0	0		
	Dividends Paid		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	4.330	85.418	-89.748	0	0	0		
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity at end of period		175.000	0	0	0	0	-4.961	-32 4.993	0	-3.105	0 -3.105	30.698	218.076	2.074	417.750	0	417.750			