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KAMUYU AYDINLATMA PLATFORMU

DENİZBANK A.Ş.
Bank Financial Report
Unconsolidated
2025 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
DenizBank Anonim Şirketi Yönetim Kurulu'na

Giriş

DenizBank Anonim Şirketi'nin ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 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 ("TMS'') 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.h.3 numaralı dipnotta belirtildiği üzere, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılan ve tamamı geçmiş yıllarda gider yazılan toplam 8.700.000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, DenizBank A.Ş.'nin 30 Haziran 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2024 ve 30 Haziran 2024 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide olmayan finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 28 Ocak 2025 tarihli bağımsız denetim raporunda yer alan konsolide olmayan finansal tabloların, Banka yönetimi tarafından, 2.000.000 bin TL'si 31 Aralık 2024 tarihinde sona eren dönemde gider yazılan toplam 8.700.000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle sınırlı olumlu görüş ve 22 Temmuz 2024 tarihli sınırlı denetim raporunda yer alan konsolide olmayan finansal tabloların, Banka yönetimi tarafından, geçmiş yıllarda gider yazılan toplam 6.700.000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle ise şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

22 Temmuz 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 30.06.2025			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)		239.153.153	270.825.825	509.978.978	230.396.631	206.300.931	436.697.562
Cash and cash equivalents		181.718.629	181.988.840	363.707.469	184.975.864	126.236.860	311.212.724
Cash and Cash Balances at Central Bank	(5.I.a)	120.239.260	146.561.590	266.800.850	107.912.395	106.155.021	214.067.416
Banks	(5.I.a)	1.052.138	35.427.768	36.479.906	495.878	20.082.249	20.578.127
Receivables From Money Markets		60.427.711	0	60.427.711	76.567.876	0	76.567.876
Allowance for Expected Losses (-)		-480	-518	-998	-285	-410	-695
Financial assets at fair value through profit or loss	(5.I.b)	740.430	4.163.442	4.903.872	1.669.499	2.745.352	4.414.851
Public Debt Securities		82.942	2.268.028	2.350.970	85.483	1.184.309	1.269.792
Equity instruments		0	1.755.029	1.755.029	0	1.400.570	1.400.570
Other Financial Assets		657.488	140.385	797.873	1.584.016	160.473	1.744.489
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.c)	55.749.081	78.639.397	134.388.478	41.935.636	67.254.489	109.190.125
Public Debt Securities		55.748.096	71.727.284	127.475.380	41.934.676	62.116.276	104.050.952
Equity instruments		985	0	985	960	0	960
Other Financial Assets		0	6.912.113	6.912.113	0	5.138.213	5.138.213
Derivative financial assets		945.013	6.034.146	6.979.159	1.815.632	10.064.230	11.879.862
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.I.b)	945.013	6.034.146	6.979.159	1.815.632	10.064.230	11.879.862
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.I.j)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		583.559.121	308.489.565	892.048.686	492.232.714	273.537.530	765.770.244
Loans	(5.I.d)	554.879.042	318.861.776	873.740.818	460.622.843	275.595.438	736.218.281
Receivables From Leasing Transactions	(5.I.i)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.I.e)	64.294.952	0	64.294.952	57.719.773	7.875.618	65.595.391
Public Debt Securities		64.294.952	0	64.294.952	57.719.773	7.875.618	65.595.391
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-35.614.873	-10.372.211	-45.987.084	-26.109.902	-9.933.526	-36.043.428
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.m)	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		44.052.919	68.948.239	113.001.158	37.737.988	51.006.444	88.744.432
Investments in Associates (Net)	(5.I.f)	24.968	0	24.968	24.968	0	24.968

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		24.968	0	24.968	24.968	0	24.968
Investments in Subsidiaries (Net)	(5.I.g)	44.025.151	68.948.239	112.973.390	37.710.220	51.006.444	88.716.664
Unconsolidated Financial Subsidiaries		31.676.151	68.948.239	100.624.390	25.361.220	51.006.444	76.367.664
Unconsolidated Non-Financial Subsidiaries		12.349.000	0	12.349.000	12.349.000	0	12.349.000
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.h)	2.800	0	2.800	2.800	0	2.800
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		18.462.955	2.101	18.465.056	18.347.221	103	18.347.324
INTANGIBLE ASSETS AND GOODWILL (Net)		5.674.945	0	5.674.945	4.865.774	0	4.865.774
Goodwill		0	0	0	0	0	0
Other		5.674.945	0	5.674.945	4.865.774	0	4.865.774
INVESTMENT PROPERTY (Net)	(5.I.k)	0	0	0	0	0	0
CURRENT TAX ASSETS		365.867	0	365.867	0	0	0
DEFERRED TAX ASSET	(5.I.l)	7.273.591	0	7.273.591	4.756.787	0	4.756.787
OTHER ASSETS (Net)	(5.I.n)	56.548.427	8.961.248	65.509.675	43.110.946	8.327.963	51.438.909
TOTAL ASSETS		**955.090.978**	**657.226.978**	**1.612.317.956**	**831.448.061**	**539.172.971**	**1.370.621.032**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.a)	617.682.512	286.564.010	904.246.522	561.093.144	201.348.672	762.441.816
LOANS RECEIVED	(5.II.c)	670.066	270.957.633	271.627.699	817.837	229.543.737	230.361.574
MONEY MARKET FUNDS		34.944.170	37.146.874	72.091.044	2.003	34.815.575	34.817.578
MARKETABLE SECURITIES (Net)	(5.II.d)	615.852	35.254.113	35.869.965	0	54.160.925	54.160.925
Bills		615.852	0	615.852	0	10.018.359	10.018.359
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	35.254.113	35.254.113	0	44.142.566	44.142.566
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		11.948	7.175.066	7.187.014	313	5.115.168	5.115.481
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.II.b)	11.948	7.175.066	7.187.014	313	5.115.168	5.115.481
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.g)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.f)	1.380.711	389.128	1.769.839	1.250.961	368.931	1.619.892
PROVISIONS	(5.II.h)	17.077.280	3.156.214	20.233.494	17.807.104	4.156.300	21.963.404
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.825.688	0	2.825.688	2.845.995	0	2.845.995
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		14.251.592	3.156.214	17.407.806	14.961.109	4.156.300	19.117.409
CURRENT TAX LIABILITIES	(5.II.i)	6.156.350	594	6.156.944	5.359.358	92	5.359.450
DEFERRED TAX LIABILITY	(5.II.i)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.j)	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	14.269.840	14.269.840	0	12.137.102	12.137.102
Loans		0	14.269.840	14.269.840	0	12.137.102	12.137.102

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.e)	71.271.165	24.286.613	95.557.778	59.534.708	32.408.384	91.943.092
EQUITY	(5.II.k)	183.351.565	-43.748	183.307.817	151.074.270	-373.552	150.700.718
Issued capital		19.638.600	0	19.638.600	19.638.600	0	19.638.600
Capital Reserves		24.629	0	24.629	24.604	0	24.604
Equity Share Premiums		15	0	15	15	0	15
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.614	0	24.614	24.589	0	24.589
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.464.036	0	12.464.036	12.371.023	0	12.371.023
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		16.978.951	-43.748	16.935.203	11.098.282	-373.552	10.724.730
Profit Reserves		105.946.489	0	105.946.489	61.726.992	0	61.726.992
Legal Reserves		3.387.695	0	3.387.695	1.139.220	0	1.139.220
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		102.558.794	0	102.558.794	60.587.772	0	60.587.772
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		28.298.860	0	28.298.860	46.214.769	0	46.214.769
Prior Years' Profit or Loss		1.245.272	0	1.245.272	1.245.272	0	1.245.272
Current Period Net Profit Or Loss		27.053.588	0	27.053.588	44.969.497	0	44.969.497
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**933.161.619**	**679.156.337**	**1.612.317.956**	**796.939.698**	**573.681.334**	**1.370.621.032**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		868.043.311	1.050.223.416	1.918.266.727	689.549.383	813.171.343	1.502.720.726
GUARANTIES AND WARRANTIES	(5.III.a)	129.137.355	127.529.318	256.666.673	102.965.174	101.127.907	204.093.081
Letters of Guarantee		113.972.993	80.512.798	194.485.791	88.033.183	68.062.114	156.095.297
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		79.021	544.712	623.733	79.021	530.056	609.077
Other Letters of Guarantee		113.893.972	79.968.086	193.862.058	87.954.162	67.532.058	155.486.220
Bank Acceptances		22.742	1.099.799	1.122.541	3.635	776.555	780.190
Import Letter of Acceptance		22.742	1.099.799	1.122.541	3.635	776.555	780.190
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		15.207	42.543.261	42.558.468	26.444	29.607.927	29.634.371
Documentary Letters of Credit		0	33.897.810	33.897.810	0	22.263.850	22.263.850
Other Letters of Credit		15.207	8.645.451	8.660.658	26.444	7.344.077	7.370.521
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		15.126.413	3.373.460	18.499.873	14.901.912	2.681.311	17.583.223
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	605.496.611	62.727.652	668.224.263	486.848.240	46.728.891	533.577.131
Irrevocable Commitments		602.977.879	62.727.652	665.705.531	476.981.280	46.728.891	523.710.171
Forward Asset Purchase Commitments		20.964.730	42.069.347	63.034.077	1.423.530	25.220.811	26.644.341
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		84.502.612	0	84.502.612	71.214.681	0	71.214.681
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		24.534.474	0	24.534.474	18.889.839	0	18.889.839
Tax and Fund Liabilities Arised from Export Commitments		1.814	0	1.814	1.757	0	1.757
Commitments for Credit Card Limits		471.445.917	0	471.445.917	383.878.523	0	383.878.523
Commitments for Credit Cards and Banking Services Promotions		34.116	0	34.116	29.694	0	29.694
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		1.494.216	20.658.305	22.152.521	1.543.256	21.508.080	23.051.336
Revocable Commitments		2.518.732	0	2.518.732	9.866.960	0	9.866.960
Revocable Loan Granting Commitments		2.518.173	0	2.518.173	9.866.401	0	9.866.401
Other Revocable Commitments		559	0	559	559	0	559
DERIVATIVE FINANCIAL INSTRUMENTS		133.409.345	859.966.446	993.375.791	99.735.969	665.314.545	765.050.514
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		133.409.345	859.966.446	993.375.791	99.735.969	665.314.545	765.050.514
Forward Foreign Currency Buy or Sell Transactions		21.044.480	47.890.865	68.935.345	22.362.538	92.238.215	114.600.753
Forward Foreign Currency Buying Transactions		3.784.156	30.917.776	34.701.932	1.253.999	55.527.787	56.781.786
Forward Foreign Currency Sale Transactions		17.260.324	16.973.089	34.233.413	21.108.539	36.710.428	57.818.967
Currency and Interest Rate Swaps		41.241.513	643.824.198	685.065.711	33.687.842	480.392.443	514.080.285
Currency Swap Buy Transactions		5.848.233	184.789.711	190.637.944	11.611.717	150.309.262	161.920.979
Currency Swap Sell Transactions		30.783.280	205.822.441	236.605.721	17.466.125	160.459.713	177.925.838
Interest Rate Swap Buy Transactions		2.305.000	126.606.023	128.911.023	2.305.000	84.811.734	87.116.734
Interest Rate Swap Sell Transactions		2.305.000	126.606.023	128.911.023	2.305.000	84.811.734	87.116.734
Currency, Interest Rate and Securities Options		70.451.226	118.673.638	189.124.864	43.685.589	62.545.928	106.231.517
Currency Options Buy Transactions		34.202.931	56.165.727	90.368.658	22.938.119	28.026.518	50.964.637
Currency Options Sell Transactions		36.248.295	55.657.113	91.905.408	20.747.470	28.961.318	49.708.788
Interest Rate Options Buy Transactions		0	3.425.399	3.425.399	0	2.779.046	2.779.046
Interest Rate Options Sell Transactions		0	3.425.399	3.425.399	0	2.779.046	2.779.046
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		672.126	635.852	1.307.978	0	0	0
Currency Futures Buy Transactions		341.958	317.926	659.884	0	0	0
Currency Futures Sell Transactions		330.168	317.926	648.094	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	48.941.893	48.941.893	0	30.137.959	30.137.959
CUSTODY AND PLEDGES RECEIVED		5.878.618.004	2.740.034.724	8.618.652.728	4.935.685.964	2.271.731.141	7.207.417.105
ITEMS HELD IN CUSTODY		325.797.420	482.038.423	807.835.843	323.373.244	411.462.896	734.836.140
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		322.694.769	456.060.046	778.754.815	320.375.504	398.667.571	719.043.075
Cheques Received for Collection		344.943	8.422.128	8.767.071	287.897	3.281.102	3.568.999
Commercial Notes Received for Collection		2.757.708	1.235.533	3.993.241	2.709.843	1.037.168	3.747.011
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	16.320.716	16.320.716	0	8.477.055	8.477.055
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.539.029.626	2.254.375.284	7.793.404.910	4.602.679.724	1.857.264.503	6.459.944.227
Securities		23.554.534	6.313.191	29.867.725	18.425.544	6.732.715	25.158.259
Guarantee Notes		4.249.637.814	775.991.670	5.025.629.484	3.492.388.879	626.775.085	4.119.163.964
Commodity		94.107.211	104.061.282	198.168.493	86.779.625	83.043.243	169.822.868
Warrant		0	0	0	0	0	0
Real Estate		1.001.158.124	1.077.712.745	2.078.870.869	843.846.264	913.497.516	1.757.343.780
Other Pledged Items		170.571.943	290.296.396	460.868.339	161.239.412	227.215.944	388.455.356

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		13.790.958	3.621.017	17.411.975	9.632.996	3.003.742	12.636.738
TOTAL OFF-BALANCE SHEET ACCOUNTS		**6.746.661.315**	**3.790.258.140**	**10.536.919.455**	**5.625.235.347**	**3.084.902.484**	**8.710.137.831**

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 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(5.IV.a)	157.290.908	113.068.161	80.834.853	62.064.280
Interest Income on Loans		111.973.425	72.664.166	58.923.634	40.031.277
Interest Income on Reserve Deposits		14.949.267	5.444.576	8.024.485	3.696.626
Interest Income on Banks		8.485.202	6.206.732	1.272.005	2.398.994
Interest Income on Money Market Placements		1.739.657	11.729.844	1.362.680	6.573.368
Interest Income on Marketable Securities Portfolio		18.235.806	16.195.720	10.315.117	8.876.532
Financial Assets At Fair Value Through Profit Loss		170.474	375.712	134.155	192.694
Financial Assets At Fair Value Through Other Comprehensive Income		10.920.961	8.557.853	6.514.819	4.683.376
Financial Assets Measured at Amortised Cost		7.144.371	7.262.155	3.666.143	4.000.462
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.907.551	827.123	936.932	487.483
INTEREST EXPENSES (-)	(5.IV.b)	-123.695.091	-97.226.691	-64.506.601	-52.564.495
Interest Expenses on Deposits		-110.464.219	-85.311.705	-57.839.921	-46.716.184
Interest Expenses on Funds Borrowed		-8.876.956	-8.025.513	-4.548.993	-3.809.636
Interest Expenses on Money Market Funds		-2.214.213	-1.858.477	-1.239.917	-967.044
Interest Expenses on Securities Issued		-1.496.570	-1.360.912	-706.123	-772.782
Lease Interest Expenses		-255.995	-185.542	-133.357	-91.993
Other Interest Expense		-387.138	-484.542	-38.290	-206.856
NET INTEREST INCOME OR EXPENSE		33.595.817	15.841.470	16.328.252	9.499.785
NET FEE AND COMMISSION INCOME OR EXPENSES		17.230.185	13.951.246	9.041.578	7.627.812
Fees and Commissions Received		30.803.246	23.623.837	16.300.578	13.062.833
From Noncash Loans		902.492	766.478	463.813	392.146
Other		29.900.754	22.857.359	15.836.765	12.670.687
Fees and Commissions Paid (-)		-13.573.061	-9.672.591	-7.259.000	-5.435.021
Paid for Noncash Loans		-2.896	-1.774	-1.699	-1.159
Other		-13.570.165	-9.670.817	-7.257.301	-5.433.862
DIVIDEND INCOME		127	52	50	52
TRADING INCOME OR LOSS (Net)	(5.IV.c)	-2.582.293	546.202	-1.297.522	-815.130
Gains (Losses) Arising from Capital Markets Transactions		952.451	2.342.574	219.794	843.004
Gains (Losses) Arising From Derivative Financial Transactions		-7.798.402	3.052.772	-9.672.627	-960.197
Foreign Exchange Gains or Losses		4.263.658	-4.849.144	8.155.311	-697.937
OTHER OPERATING INCOME	(5.IV.d)	8.964.597	1.685.709	7.038.251	946.362
GROSS PROFIT FROM OPERATING ACTIVITIES		57.208.433	32.024.679	31.110.609	17.258.881
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-10.755.867	2.743.072	-7.660.752	607.099
OTHER ALLOWANCE EXPENSES (-)		484.149	-910.256	-62.178	-658.194
PERSONNEL EXPENSES (-)	(5.IV.f)	-11.228.770	-7.726.165	-5.652.432	-3.802.256
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-14.103.177	-9.593.756	-6.704.803	-4.408.902
NET OPERATING INCOME (LOSS)		21.604.768	16.537.574	11.030.444	8.996.628
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		9.207.040	7.856.416	5.209.548	3.063.079
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.g)	30.811.808	24.393.990	16.239.992	12.059.707
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-3.758.220	-621.164	-1.539.400	55.619
Current Tax Provision		-2.556.565	-7.070.829	67.660	-3.954.397
Expense Effect of Deferred Tax		-14.719.810	-2.225.703	-9.430.630	563.963
Income Effect of Deferred Tax		13.518.155	8.675.368	7.823.570	3.446.053
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		27.053.588	23.772.826	14.700.592	12.115.326
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(5.IV.i)	27.053.588	23.772.826	14.700.592	12.115.326
Profit (Loss) Attributable to Group		27.053.588	23.772.826	14.700.592	12.115.326
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse başına kar/zarar		1,38000000	1,21000000	0,75000000	0,62000000

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 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		27.053.588	23.772.826		
OTHER COMPREHENSIVE INCOME		6.303.486	-1.904.945		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		93.013	17.905		
Gains (Losses) on Revaluation of Property, Plant and Equipment		118.605	22.944		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
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		-25.592	-5.039		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		6.210.473	-1.922.850		
Exchange Differences on Translation		14.820.275	-2.487.919		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		375.785	-2.173.167		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-12.682.390	3.003.000		
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		3.696.803	-264.764		
TOTAL COMPREHENSIVE INCOME (LOSS)		33.357.074	21.867.881		

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 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024
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		25.724.163	32.102.693
Interest Received		138.137.941	89.264.983
Interest Paid		-133.717.144	-77.572.951
Dividends received		127	52
Fees and Commissions Received		30.803.246	23.623.837
Other Gains		15.012.609	14.866.389
Collections from Previously Written Off Loans and Other Receivables		13.402.654	8.417.188
Cash Payments to Personnel and Service Suppliers		-11.249.077	-7.604.716
Taxes Paid		-4.083.712	-3.219.397
Other		-22.582.481	-15.672.692
Changes in Operating Assets and Liabilities Subject to Banking Operations		-20.221.727	-85.281.571
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.391.339	797.529
Net (Increase) Decrease in Due From Banks		-3.057.045	-1.475.709
Net (Increase) Decrease in Loans		-100.584.065	-121.445.213
Net (Increase) Decrease in Other Assets		-49.301.864	-33.203.397
Net Increase (Decrease) in Bank Deposits		15.050.054	6.965.092
Net Increase (Decrease) in Other Deposits		97.887.453	34.847.610
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-23.589.173	7.312.426
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		44.764.252	20.920.091
Net Cash Provided From Banking Operations		5.502.436	-53.178.878
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-10.496.026	-22.912.349
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-150.000	-1.471.446
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-366.406	-14.825.158
Cash Obtained from Tangible and Intangible Asset Sales		654.051	608.170
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-42.529.663	-38.439.153
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		22.816.100	22.068.637
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		9.079.892	1.721.941
Other		0	7.424.660
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		15.409.290	62.166.131
Cash Obtained from Loans and Securities Issued		122.564.233	90.089.938
Cash Outflow Arised From Loans and Securities Issued		-106.195.900	-27.252.423
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-959.043	-671.384
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.971.191	8.243.728
Net Increase (Decrease) in Cash and Cash Equivalents		13.386.891	-5.681.368
Cash and Cash Equivalents at Beginning of the Period		227.201.192	220.781.439
Cash and Cash Equivalents at End of the Period		240.588.083	215.100.071

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)		Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2024 - 30.06.2024	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**5.696.100**	**15**	**0**	**2.910**	**708.408**	**-363.043**	**7.893.361**	**8.238.726**	**37.935.668**	**-1.340.192**	**-23.681.069**	**12.914.407**	**33.868.186**	**1.245.272**	**27.877.785**	**89.843.401**	**0**	**89.843.401**
	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		5.696.100	15	0	2.910	708.408	-363.043	7.893.361	8.238.726	37.935.668	-1.340.192	-23.681.069	12.914.407	33.868.186	1.245.272	27.877.785	89.843.401	0	89.843.401
	Total Comprehensive Income (Loss)		0	0	0	0	17.646	259	0	17.905	-2.487.919	-1.537.031	2.102.100	-1.922.850	0	0	23.772.826	21.867.881	0	21.867.881
	Capital Increase in Cash		13.942.500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13.942.500	0	13.942.500
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	18.979	0	0	0	0	0	0	0	0	27.858.806	0	-27.877.785	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	18.979	0	0	0	0	0	0	0	0	27.858.806	0	-27.877.785	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		**19.638.600**	**15**	**0**	**21.889**	**726.054**	**-362.784**	**7.893.361**	**8.256.631**	**35.447.749**	**-2.877.223**	**-21.578.969**	**10.991.557**	**61.726.992**	**1.245.272**	**23.772.826**	**125.653.782**	**0**	**125.653.782**
Current Period 01.01.2025 - 30.06.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**19.638.600**	**15**	**0**	**24.589**	**1.227.992**	**-822.139**	**11.965.170**	**12.371.023**	**37.108.830**	**-3.476.822**	**-22.907.278**	**10.724.730**	**61.726.992**	**1.245.272**	**44.969.497**	**150.700.718**	**0**	**150.700.718**
	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		19.638.600	15	0	24.589	1.227.992	-822.139	11.965.170	12.371.023	37.108.830	-3.476.822	-22.907.278	10.724.730	61.726.992	1.245.272	44.969.497	150.700.718	0	150.700.718
	Total Comprehensive Income (Loss)		0	0	0	0	92.578	435	0	93.013	14.820.276	267.870	-8.877.673	6.210.473	0	0	27.053.588	33.357.074	0	33.357.074
	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	25	0	0	0	0	0	0	0	0	0	0	0	25	0	25
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	44.219.497	0	-44.969.497	-750.000	0	-750.000
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-750.000	-750.000	0	-750.000
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	44.219.497	0	-44.219.497	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		**19.638.600**	**15**	**0**	**24.614**	**1.320.570**	**-821.704**	**11.965.170**	**12.464.036**	**51.929.106**	**-3.208.952**	**-31.784.951**	**16.935.203**	**105.946.489**	**1.245.272**	**27.053.588**	**183.307.817**	**0**	**183.307.817**