



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



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

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

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

Giriş

DenizBank Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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. Grup 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 ("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 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 Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.h.3 numaralı dipnotta belirtildiği üzere, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı 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.

Diğer Husus

Grup'un 31 Aralık 2024 ve 30 Haziran 2024 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide 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 finansal tabloların, Grup 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 finansal tabloların, Grup yönetimi tarafından, geçmiş yıllarda gider yazılan toplam 6.700.000 Bin TL tutarındaki serbest karşılıkları içermesi sebebiyle ise şartlı sonuç bildirilmiştir.

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.

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	Consolidated

	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)		247.893.197	482.151.383	730.044.580	236.525.419	373.067.451	609.592.870
Cash and cash equivalents		183.105.453	357.419.465	540.524.918	185.162.666	271.682.310	456.844.976
Cash and Cash Balances at Central Bank	(5.I.a)	120.240.675	220.856.723	341.097.398	107.931.743	169.262.608	277.194.351
Banks	(5.I.a)	1.236.385	136.652.486	137.888.871	656.549	102.480.150	103.136.699
Receivables From Money Markets		61.628.853	0	61.628.853	76.574.657	0	76.574.657
Allowance for Expected Losses (-)		-460	-89.744	-90.204	-283	-60.448	-60.731
Financial assets at fair value through profit or loss	(5.I.b)	8.051.022	4.603.896	12.654.918	8.218.773	3.110.065	11.328.838
Public Debt Securities		83.902	2.268.028	2.351.930	85.483	1.184.309	1.269.792
Equity instruments		0	1.755.036	1.755.036	0	1.400.572	1.400.572
Other Financial Assets		7.967.120	580.832	8.547.952	8.133.290	525.184	8.658.474
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.c)	55.749.081	111.872.815	167.621.896	41.935.636	88.209.096	130.144.732
Public Debt Securities		55.748.096	91.337.184	147.085.280	41.934.676	72.724.003	114.658.679
Equity instruments		985	1.591	2.576	960	1.254	2.214
Other Financial Assets		0	20.534.040	20.534.040	0	15.483.839	15.483.839
Derivative financial assets		987.641	8.255.207	9.242.848	1.208.344	10.065.980	11.274.324
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.I.b)	987.641	8.255.207	9.242.848	1.208.344	10.065.980	11.274.324
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)		604.651.523	412.113.012	1.016.764.535	519.860.170	341.927.938	861.788.108
Loans	(5.I.d)	563.908.896	400.439.940	964.348.836	469.235.782	323.057.372	792.293.154
Receivables From Leasing Transactions	(5.I.i)	4.413.582	20.260.372	24.673.954	4.834.861	19.787.261	24.622.122
Factoring Receivables		8.416.019	4.232.190	12.648.209	14.930.257	3.566.931	18.497.188
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 (-)		-36.381.926	-12.819.490	-49.201.416	-26.860.503	-12.359.244	-39.219.747
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.l)	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		12.410.027	2.609	12.412.636	12.410.027	2.057	12.412.084
Investments in Associates (Net)	(5.I.f)	26.463	0	26.463	26.463	0	26.463

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		26.463	0	26.463	26.463	0	26.463
Investments in Subsidiaries (Net)	(5.I.g)	12.380.764	2.609	12.383.373	12.380.764	2.057	12.382.821
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		12.380.764	2.609	12.383.373	12.380.764	2.057	12.382.821
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)		27.315.645	1.417.247	28.732.892	25.924.914	1.151.733	27.076.647
INTANGIBLE ASSETS AND GOODWILL (Net)		5.943.836	502.352	6.446.188	5.107.551	354.660	5.462.211
Goodwill		0	0	0	0	0	0
Other		5.943.836	502.352	6.446.188	5.107.551	354.660	5.462.211
INVESTMENT PROPERTY (Net)	(5.I.j)	3.061.204	0	3.061.204	3.048.380	0	3.048.380
CURRENT TAX ASSETS		365.867	25.068	390.935	0	28.744	28.744
DEFERRED TAX ASSET	(5.I.k)	7.351.984	40.128	7.392.112	5.044.414	0	5.044.414
OTHER ASSETS (Net)	(5.I.m)	58.020.493	10.562.554	68.583.047	44.275.124	9.810.086	54.085.210
TOTAL ASSETS		967.013.776	906.814.353	1.873.828.129	852.195.999	726.342.669	1.578.538.668
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.a)	617.348.057	536.318.947	1.153.667.004	560.864.309	393.857.809	954.722.118
LOANS RECEIVED	(5.II.c)	3.545.195	235.883.398	239.428.593	4.792.787	192.550.829	197.343.616
MONEY MARKET FUNDS		34.944.170	37.146.874	72.091.044	718.862	34.815.575	35.534.437
MARKETABLE SECURITIES (Net)	(5.II.d)	3.931.768	66.724.685	70.656.453	7.634.432	84.765.200	92.399.632
Bills		3.931.768	3.322.706	7.254.474	7.634.432	12.638.002	20.272.434
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	63.401.979	63.401.979	0	72.127.198	72.127.198
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		26.518	7.119.316	7.145.834	12.548	6.335.430	6.347.978
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.II.b)	26.518	7.119.316	7.145.834	12.548	6.335.430	6.347.978
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)	1.344.061	67.986	1.412.047	1.177.482	62.716	1.240.198
PROVISIONS	(5.II.h)	17.359.787	3.468.853	20.828.640	18.121.931	4.463.067	22.584.998
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.999.398	300.037	3.299.435	3.036.321	286.222	3.322.543
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		14.360.389	3.168.816	17.529.205	15.085.610	4.176.845	19.262.455
CURRENT TAX LIABILITIES	(5.II.i)	7.373.683	1.482.931	8.856.614	6.157.934	1.090.969	7.248.903
DEFERRED TAX LIABILITY	(5.II.i)	967.686	403.395	1.371.081	737.103	233.728	970.831
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)	72.411.216	27.440.177	99.851.393	60.948.333	35.468.507	96.416.840
EQUITY	(5.II.k)	126.154.010	58.095.576	184.249.586	106.722.621	44.869.394	151.592.015
Issued capital		19.638.600	0	19.638.600	19.638.600	0	19.638.600
Capital Reserves		24.630	0	24.630	15.112	0	15.112
Equity Share Premiums		15	0	15	15	0	15
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.615	0	24.615	15.097	0	15.097
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.007.760	497.859	12.505.619	12.020.288	392.644	12.412.932
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-34.786.804	51.677.768	16.890.964	-25.871.977	36.528.748	10.656.771
Profit Reserves		102.947.086	1.562.572	104.509.658	58.727.588	1.562.572	60.290.160
Legal Reserves		3.388.701	5.019	3.393.720	1.140.226	5.019	1.145.245
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		99.558.385	1.557.553	101.115.938	57.587.362	1.557.553	59.144.915
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		25.390.506	4.355.982	29.746.488	41.281.881	6.384.289	47.666.170
Prior Years' Profit or Loss		1.372.479	1.314.700	2.687.179	1.476.065	1.308.307	2.784.372
Current Period Net Profit Or Loss		24.018.027	3.041.282	27.059.309	39.805.816	5.075.982	44.881.798
Non-controlling Interests		932.232	1.395	933.627	911.129	1.141	912.270
Total equity and liabilities		885.406.151	988.421.978	1.873.828.129	767.888.342	810.650.326	1.578.538.668

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		862.955.237	1.150.707.019	2.013.662.256	682.598.563	866.614.790	1.549.213.353
GUARANTIES AND WARRANTIES	(5.III.a)	128.918.303	132.249.308	261.167.611	102.770.698	103.831.551	206.602.249
Letters of Guarantee		113.753.949	82.281.794	196.035.743	87.838.715	70.661.798	158.500.513
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		113.674.928	81.737.082	195.412.010	87.759.694	70.131.742	157.891.436
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	45.494.255	45.509.462	26.444	29.711.887	29.738.331
Documentary Letters of Credit		0	33.764.272	33.764.272	0	22.167.517	22.167.517
Other Letters of Credit		15.207	11.729.983	11.745.190	26.444	7.544.370	7.570.814
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		15.126.405	3.373.460	18.499.865	14.901.904	2.681.311	17.583.215
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	605.496.611	62.595.802	668.092.413	486.848.240	45.189.349	532.037.589
Irrevocable Commitments		602.977.879	62.553.577	665.531.456	476.981.280	45.164.647	522.145.927
Forward Asset Purchase Commitments		20.964.730	43.784.581	64.749.311	1.423.530	25.331.097	26.754.627
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	18.768.996	20.263.212	1.543.256	19.833.550	21.376.806
Revocable Commitments		2.518.732	42.225	2.560.957	9.866.960	24.702	9.891.662
Revocable Loan Granting Commitments		2.518.173	42.225	2.560.398	9.866.401	24.702	9.891.103
Other Revocable Commitments		559	0	559	559	0	559
DERIVATIVE FINANCIAL INSTRUMENTS		128.540.323	955.861.909	1.084.402.232	92.979.625	717.593.890	810.573.515
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		128.540.323	955.861.909	1.084.402.232	92.979.625	717.593.890	810.573.515
Forward Foreign Currency Buy or Sell Transactions		21.044.480	47.890.865	68.935.345	22.679.548	92.555.225	115.234.773
Forward Foreign Currency Buying Transactions		3.784.156	30.917.776	34.701.932	1.571.009	55.527.787	57.098.796
Forward Foreign Currency Sale Transactions		17.260.324	16.973.089	34.233.413	21.108.539	37.027.438	58.135.977
Currency and Interest Rate Swaps		36.372.491	739.719.661	776.092.152	26.614.488	532.354.778	558.969.266
Currency Swap Buy Transactions		2.939.646	235.728.230	238.667.876	4.538.363	179.938.486	184.476.849
Currency Swap Sell Transactions		28.822.845	254.157.903	282.980.748	17.466.125	185.536.608	203.002.733
Interest Rate Swap Buy Transactions		2.305.000	124.916.764	127.221.764	2.305.000	83.439.842	85.744.842
Interest Rate Swap Sell Transactions		2.305.000	124.916.764	127.221.764	2.305.000	83.439.842	85.744.842
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		5.942.604.749	3.140.056.682	9.082.661.431	5.148.592.763	2.574.645.340	7.723.238.103
ITEMS HELD IN CUSTODY		347.381.922	483.748.587	831.130.509	494.574.564	412.900.068	907.474.632
Customer Fund and Portfolio Balances		3.494	0	3.494	3.494	0	3.494
Securities Held in Custody		333.185.756	456.060.046	789.245.802	481.789.629	398.667.571	880.457.200
Cheques Received for Collection		9.595.627	9.701.123	19.296.750	8.901.980	4.478.542	13.380.522
Commercial Notes Received for Collection		4.595.797	1.658.821	6.254.618	3.878.213	1.269.995	5.148.208
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		1.248	16.328.597	16.329.845	1.248	8.483.960	8.485.208
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.581.431.869	2.652.687.078	8.234.118.947	4.644.385.203	2.158.741.530	6.803.126.733
Securities		23.660.071	7.931.360	31.591.431	23.740.259	10.424.687	34.164.946
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		1.009.674.100	1.131.671.120	2.141.345.220	850.123.857	958.629.621	1.808.753.478
Other Pledged Items		204.352.673	633.031.646	837.384.319	191.352.583	479.868.894	671.221.477

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		6.805.559.986	4.290.763.701	11.096.323.687	5.831.191.326	3.441.260.130	9.272.451.456



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 - 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)	170.436.011	125.874.042	87.353.628	68.586.315
Interest Income on Loans		119.319.274	80.660.342	62.562.219	44.195.652
Interest Income on Reserve Deposits		14.949.267	5.444.576	8.024.485	3.696.626
Interest Income on Banks		10.636.745	7.585.785	2.322.537	3.105.480
Interest Income on Money Market Placements		2.250.571	12.223.348	1.628.484	6.786.535
Interest Income on Marketable Securities Portfolio		18.681.007	16.617.954	10.549.602	9.093.651
Financial Assets At Fair Value Through Profit Loss		170.556	375.998	135.983	192.728
Financial Assets At Fair Value Through Other Comprehensive Income		11.366.080	8.979.801	6.747.476	4.900.461
Financial Assets Measured at Amortised Cost		7.144.371	7.262.155	3.666.143	4.000.462
Finance Leasing Interest Income		1.892.505	1.921.531	919.295	889.061
Other Interest Income		2.706.642	1.420.506	1.347.006	819.310
INTEREST EXPENSES (-)	(5.IV.b)	-127.813.606	-103.109.687	-66.402.033	-55.476.474
Interest Expenses on Deposits		-112.720.540	-87.200.195	-59.010.475	-47.684.659
Interest Expenses on Funds Borrowed		-9.224.933	-9.719.273	-4.701.217	-4.763.676
Interest Expenses on Money Market Funds		-2.313.257	-2.414.273	-1.282.245	-1.101.314
Interest Expenses on Securities Issued		-2.931.466	-3.116.029	-1.248.115	-1.634.377
Lease Interest Expenses		-236.214	-175.375	-121.633	-85.593
Other Interest Expense		-387.196	-484.542	-38.348	-206.855
NET INTEREST INCOME OR EXPENSE		42.622.405	22.764.355	20.951.595	13.109.841
NET FEE AND COMMISSION INCOME OR EXPENSES		18.729.715	15.110.443	9.804.756	8.222.282
Fees and Commissions Received		32.670.178	25.031.902	17.232.325	13.785.942
From Noncash Loans		920.920	772.725	472.632	395.049
Other		31.749.258	24.259.177	16.759.693	13.390.893
Fees and Commissions Paid (-)		-13.940.463	-9.921.459	-7.427.569	-5.563.660
Paid for Noncash Loans		-34.747	-56.434	-16.139	-28.362
Other		-13.905.716	-9.865.025	-7.411.430	-5.535.298
DIVIDEND INCOME		10.045	3.685	9.968	3.685
TRADING INCOME OR LOSS (Net)	(5.IV.c)	-1.025.885	801.271	-253.655	-897.958
Gains (Losses) Arising from Capital Markets Transactions		2.577.971	3.185.917	1.122.904	1.320.031
Gains (Losses) Arising From Derivative Financial Transactions		-7.262.208	2.686.854	-9.254.223	-1.428.769
Foreign Exchange Gains or Losses		3.658.352	-5.071.500	7.877.664	-789.220
OTHER OPERATING INCOME	(5.IV.d)	10.595.622	3.631.278	7.867.557	1.714.686
GROSS PROFIT FROM OPERATING ACTIVITIES		70.931.902	42.311.032	38.380.221	22.152.536
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-10.132.652	3.220.522	-6.974.021	833.934
OTHER ALLOWANCE EXPENSES (-)		491.169	-909.844	-55.671	-661.159
PERSONNEL EXPENSES (-)	(5.IV.f)	-12.788.793	-8.906.727	-6.471.190	-4.407.562
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-14.841.078	-10.434.560	-7.151.221	-5.006.596
NET OPERATING INCOME (LOSS)		33.660.548	25.280.423	17.728.118	12.911.153
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.g)	33.660.548	25.280.423	17.728.118	12.911.153
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-6.579.882	-1.553.066	-3.011.037	-850.445
Current Tax Provision		-4.827.356	-9.000.368	-1.467.661	-4.764.830
Expense Effect of Deferred Tax		-15.076.437	-1.909.573	-9.311.060	425.050
Income Effect of Deferred Tax		13.323.911	9.356.875	7.767.684	3.489.335
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		27.080.666	23.727.357	14.717.081	12.060.708
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)	27.080.666	23.727.357	14.717.081	12.060.708
Profit (Loss) Attributable to Group		27.059.309	23.696.367	14.701.753	12.057.100
Profit (loss), attributable to non-controlling interests		21.357	30.990	15.328	3.608
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse başına kar/zarar		1,38000000	1,21000000	0,75000000	0,61000000



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 - 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)		27.080.666	23.727.357		
OTHER COMPREHENSIVE INCOME		6.326.880	-1.910.156		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		92.687	18.258		
Gains (Losses) on Revaluation of Property, Plant and Equipment		118.743	23.664		
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		-26.056	-5.406		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		6.234.193	-1.928.414		
Exchange Differences on Translation		14.843.995	-2.493.486		
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	3.003.005		
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	-264.766		
TOTAL COMPREHENSIVE INCOME (LOSS)		33.407.546	21.817.201		



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 - 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		38.511.107	30.707.416
Interest Received		150.230.387	101.197.590
Interest Paid		-137.995.062	-82.504.691
Dividends received		10.045	3.685
Fees and Commissions Received		32.670.178	25.031.902
Other Gains		22.334.821	7.844.861
Collections from Previously Written Off Loans and Other Receivables		16.052.820	8.800.300
Cash Payments to Personnel and Service Suppliers		-12.811.901	-8.758.189
Taxes Paid		-8.645.943	-4.420.918
Other		-23.334.238	-16.487.124
Changes in Operating Assets and Liabilities Subject to Banking Operations		12.004.767	-80.998.134
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.048.612	-727.993
Net (Increase) Decrease in Due From Banks		10.404.715	-27.902.960
Net (Increase) Decrease in Loans		-133.714.994	-116.644.642
Net (Increase) Decrease in Other Assets		-48.642.455	-27.493.654
Net Increase (Decrease) in Bank Deposits		9.708.304	-2.800.107
Net Increase (Decrease) in Other Deposits		160.383.326	76.761.520
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-29.369.342	-6.791.418
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		45.283.825	24.601.120
Net Cash Provided From Banking Operations		50.515.874	-50.290.718
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-20.199.547	-35.505.388
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		-2.130.393	-16.731.548
Cash Obtained from Tangible and Intangible Asset Sales		1.125.677	1.040.150
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-58.315.883	-46.472.023
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		30.041.160	24.936.092
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	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		18.321.351	67.951.910
Cash Obtained from Loans and Securities Issued		135.029.556	98.380.651
Cash Outflow Arised From Loans and Securities Issued		-115.779.143	-43.990.322
Equity Instruments Issued		0	13.942.500
Dividends paid		0	0
Payments of lease liabilities		-929.062	-380.919
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		7.759.237	14.209.578
Net Increase (Decrease) in Cash and Cash Equivalents		56.396.915	-3.634.618
Cash and Cash Equivalents at Beginning of the Period		314.217.957	279.046.542
Cash and Cash Equivalents at End of the Period		370.614.872	275.411.924



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 - 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	-6.582	722.311	-362.987	7.898.790	8.258.114	38.328.701	-1.340.194	-24.113.415	12.875.092	32.431.354	2.787.971	27.874.186	89.916.250	497.358	90.413.608	
	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	
	Effect Of Changes In Accounting Policy									0				0				0		0	
	Adjusted Beginning Balance		5.696.100	15	0	-6.582	722.311	-362.987	7.898.790	8.258.114	38.328.701	-1.340.194	-24.113.415	12.875.092	32.431.354	2.787.971	27.874.186	89.916.250	497.358	90.413.608	
	Total Comprehensive Income (Loss)		0	0	0	0	18.258	0	0	18.258	-2.493.486	-1.537.031	2.102.103	-1.928.414	0	0	23.696.367	21.786.211	30.990	21.817.201	
	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	-3.599	-27.874.186	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	-3.599	-27.874.186	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	12.397	740.569	-362.987	7.898.790	8.276.372	35.835.215	-2.877.225	-22.011.312	10.946.678	60.290.160	2.784.372	23.696.367	125.644.961	528.348	126.173.309	
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	15.097	1.242.514	-821.901	11.992.319	12.412.932	37.473.212	-3.476.824	-23.339.617	10.656.771	60.290.160	2.784.372	44.881.798	150.679.745	912.270	151.592.015	
	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	
	Effect Of Changes In Accounting Policy									0				0				0		0	
	Adjusted Beginning Balance		19.638.600	15	0	15.097	1.242.514	-821.901	11.992.319	12.412.932	37.473.212	-3.476.824	-23.339.617	10.656.771	60.290.160	2.784.372	44.881.798	150.679.745	912.270	151.592.015	
	Total Comprehensive Income (Loss)		0	0	0	0	92.685	2	0	92.687	14.843.995	267.870	-8.877.672	6.234.193	0	0	27.059.309	33.386.189	21.357	33.407.546	
	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	9.518	0	0	0	0	0	0	0	0	0	0	-9.493	0	25	0	25
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	44.219.498	-87.700	-44.881.798	-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	44.219.498	-87.700	-44.131.798	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	24.615	1.335.199	-821.899	11.992.319	12.505.619	52.317.207	-3.208.954	-32.217.289	16.890.964	104.509.658	2.687.179	27.059.309	183.315.959	933.627	184.249.586	