



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE KALKINMA VE YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 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	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan finansal durum tablosu ile 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 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 olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan konsolide olmayan 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

Sorumlu Denetçi

24 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)	(1)	34.395.377	31.028.540	65.423.917	25.304.115	23.655.695	48.959.810
Cash and cash equivalents		27.816.032	8.783.856	36.599.888	20.941.625	1.659.543	22.601.168
Cash and Cash Balances at Central Bank		1.675	0	1.675	1.842	0	1.842
Banks		7.925.988	8.783.856	16.709.844	11.022.933	1.659.543	12.682.476
Receivables From Money Markets		19.895.386	0	19.895.386	9.921.861	0	9.921.861
Allowance for Expected Losses (-)		-7.017	0	-7.017	-5.011	0	-5.011
Financial assets at fair value through profit or loss		532.202	336.723	868.925	416.293	280.704	696.997
Public Debt Securities		0	0	0	0	0	0
Equity instruments		532.202	336.723	868.925	416.293	280.704	696.997
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		5.983.074	21.898.821	27.881.895	3.802.055	21.715.448	25.517.503
Public Debt Securities		3.887.372	6.347.464	10.234.836	3.201.141	5.848.330	9.049.471
Equity instruments		8.813	0	8.813	8.813	0	8.813
Other Financial Assets		2.086.889	15.551.357	17.638.246	592.101	15.867.118	16.459.219
Derivative financial assets	(1,5)	64.069	9.140	73.209	144.142	0	144.142
Derivative Financial Assets At Fair Value Through Profit Or Loss		64.069	9.140	73.209	144.142	0	144.142
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(2)	31.836.223	86.366.286	118.202.509	30.909.813	72.576.250	103.486.063
Loans		23.224.307	86.122.909	109.347.216	22.773.031	72.039.804	94.812.835
Receivables From Leasing Transactions		2	0	2	1	0	1
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		10.202.336	243.377	10.445.713	9.865.929	536.446	10.402.375
Public Debt Securities		10.202.336	243.377	10.445.713	9.865.929	536.446	10.402.375
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.590.422	0	-1.590.422	-1.729.148	0	-1.729.148
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(3)	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	(4)	60.836	0	60.836	54.612	0	54.612
Investments in Associates (Net)		10.586	0	10.586	10.586	0	10.586

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		10.586	0	10.586	10.586	0	10.586
Investments in Subsidiaries (Net)		50.250	0	50.250	44.026	0	44.026
Unconsolidated Financial Subsidiaries		50.250	0	50.250	44.026	0	44.026
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		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)	(6)	108.816	0	108.816	72.180	0	72.180
INTANGIBLE ASSETS AND GOODWILL (Net)	(7)	65.001	0	65.001	52.125	0	52.125
Goodwill		0	0	0	0	0	0
Other		65.001	0	65.001	52.125	0	52.125
INVESTMENT PROPERTY (Net)	(8)	0	0	0	0	0	0
CURRENT TAX ASSETS	(9)	0	0	0	0	0	0
DEFERRED TAX ASSET	(10)	474.904	0	474.904	477.494	0	477.494
OTHER ASSETS (Net)		455.263	273.126	728.389	253.872	239.929	493.801
TOTAL ASSETS		67.396.420	117.667.952	185.064.372	57.124.211	96.471.874	153.596.085
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	22.512.597	103.886.457	126.399.054	21.904.450	86.380.401	108.284.851
MONEY MARKET FUNDS	(3)	4.122.182	43.725	4.165.907	3.424.625	11.032	3.435.657
MARKETABLE SECURITIES (Net)	(4)	0	4.749.692	4.749.692	0	3.735.924	3.735.924
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	4.749.692	4.749.692	0	3.735.924	3.735.924
FUNDS	(5)	713.667	8.853.138	9.566.805	2.254.778	6.147.855	8.402.633
Borrower funds		692.214	6.979.295	7.671.509	1.505.796	3.507.329	5.013.125
Other		21.453	1.873.843	1.895.296	748.982	2.640.526	3.389.508
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(7,10)	37.294	0	37.294	17.382	3.507	20.889
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		37.294	0	37.294	17.382	3.507	20.889
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	32.602	0	32.602	22.161	0	22.161
PROVISIONS	(11)	619.893	0	619.893	599.237	0	599.237
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		477.358	0	477.358	473.370	0	473.370
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		142.535	0	142.535	125.867	0	125.867
CURRENT TAX LIABILITIES	(12)	1.140.940	0	1.140.940	813.963	0	813.963
DEFERRED TAX LIABILITY	(13)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(14)	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	(15)	6.459.975	2.625.464	9.085.439	5.516.800	2.060.311	7.577.111
Loans		6.459.975	2.625.464	9.085.439	5.516.800	2.060.311	7.577.111

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(16)	624.491	118.814	743.305	591.665	114.998	706.663
EQUITY	(17)	28.443.135	80.306	28.523.441	19.905.545	91.451	19.996.996
Issued capital		10.000.000	0	10.000.000	5.500.000	0	5.500.000
Capital Reserves		212.321	0	212.321	211.495	0	211.495
Equity Share Premiums		6.247	0	6.247	5.421	0	5.421
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		206.074	0	206.074	206.074	0	206.074
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.438	0	2.438	2.438	0	2.438
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		30.973	80.306	111.279	11.484	91.451	102.935
Profit Reserves		14.180.128	0	14.180.128	8.012.543	0	8.012.543
Legal Reserves		730.417	0	730.417	422.038	0	422.038
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		13.395.485	0	13.395.485	7.536.279	0	7.536.279
Other Profit Reserves		54.226	0	54.226	54.226	0	54.226
Profit or Loss		4.017.275	0	4.017.275	6.167.585	0	6.167.585
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		4.017.275	0	4.017.275	6.167.585	0	6.167.585
Total equity and liabilities		64.706.776	120.357.596	185.064.372	55.050.606	98.545.479	153.596.085

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		15.195.109	31.496.068	46.691.177	10.610.912	32.631.385	43.242.297
GUARANTIES AND WARRANTIES	(1)	153.021	5.529.495	5.682.516	149.197	4.925.973	5.075.170
Letters of Guarantee		153.021	4.724.407	4.877.428	149.197	4.159.253	4.308.450
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		1	0	1	1	0	1
Other Letters of Guarantee		153.020	4.724.407	4.877.427	149.196	4.159.253	4.308.449
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	90.557	90.557	0	133.709	133.709
Documentary Letters of Credit		0	90.557	90.557	0	133.709	133.709
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	714.531	714.531	0	633.011	633.011
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1,3)	7.220.618	11.027.061	18.247.679	3.895.049	15.540.909	19.435.958
Irrevocable Commitments		624.118	1.685.135	2.309.253	318.549	646.801	965.350
Forward Asset Purchase Commitments		399.000	1.108.453	1.507.453	72.489	120.074	192.563
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		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		225.118	576.682	801.800	246.060	526.727	772.787
Revocable Commitments		6.596.500	9.341.926	15.938.426	3.576.500	14.894.108	18.470.608
Revocable Loan Granting Commitments		6.596.500	9.341.926	15.938.426	3.576.500	14.894.108	18.470.608
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	7.821.470	14.939.512	22.760.982	6.566.666	12.164.503	18.731.169
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		7.821.470	14.939.512	22.760.982	6.566.666	12.164.503	18.731.169
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		7.821.470	14.939.512	22.760.982	6.566.666	12.164.503	18.731.169
Currency Swap Buy Transactions		2.322.525	9.047.295	11.369.820	2.307.407	7.105.124	9.412.531
Currency Swap Sell Transactions		5.498.945	5.892.217	11.391.162	4.259.259	5.059.379	9.318.638
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		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		131.620.164	731.980.926	863.601.090	131.260.731	549.735.253	680.995.984
ITEMS HELD IN CUSTODY		103.325	0	103.325	135.670	0	135.670
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		103.325	0	103.325	135.670	0	135.670
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
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	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		131.516.839	731.980.926	863.497.765	131.125.061	549.735.253	680.860.314
Securities		3.862.569	679.899	4.542.468	3.476.749	654.546	4.131.295
Guarantee Notes		0	3.556.096	3.556.096	0	3.360.450	3.360.450
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		122.010.693	693.154.835	815.165.528	121.911.393	514.670.160	636.581.553
Other Pledged Items		5.543.457	29.079.609	34.623.066	5.623.575	26.609.300	32.232.875

Depositories Receiving Pledged Items		100.120	5.510.487	5.610.607	113.344	4.440.797	4.554.141
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		146.815.273	763.476.994	910.292.267	141.871.643	582.366.638	724.238.281



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	(1)	13.944.851	11.401.837	7.036.748	5.977.182
Interest Income on Loans		5.220.211	4.797.003	2.710.586	2.417.325
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		1.275.749	1.372.637	799.381	1.048.294
Interest Income on Money Market Placements		4.118.506	2.329.228	1.848.753	1.101.865
Interest Income on Marketable Securities Portfolio		3.263.830	2.902.969	1.676.557	1.409.698
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		1.568.268	1.002.012	824.794	525.412
Financial Assets Measured at Amortised Cost		1.695.562	1.900.957	851.763	884.286
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		66.555	0	1.471	0
INTEREST EXPENSES (-)	(2)	-7.135.982	-5.850.562	-3.234.152	-2.942.154
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-5.417.959	-5.107.673	-2.780.588	-2.519.596
Interest Expenses on Money Market Funds		-721.682	-495.653	-323.034	-290.582
Interest Expenses on Securities Issued		-205.648	-125.386	-66.897	-62.737
Lease Interest Expenses		-4.444	-3.106	-2.200	-1.829
Other Interest Expense		-786.249	-118.744	-61.433	-67.410
NET INTEREST INCOME OR EXPENSE		6.808.869	5.551.275	3.802.596	3.035.028
NET FEE AND COMMISSION INCOME OR EXPENSES		122.229	87.146	84.806	37.688
Fees and Commissions Received		149.604	107.430	95.046	46.153
From Noncash Loans		36.398	39.707	22.644	21.856
Other	(12)	113.206	67.723	72.402	24.297
Fees and Commissions Paid (-)		-27.375	-20.284	-10.240	-8.465
Paid for Noncash Loans		0	0	0	0
Other	(12)	-27.375	-20.284	-10.240	-8.465
DIVIDEND INCOME	(3)	47.636	7.204	32.080	7.204
TRADING INCOME OR LOSS (Net)	(4)	-248.956	-805.137	-193.868	-353.153
Gains (Losses) Arising from Capital Markets Transactions		90.482	34.463	46.911	10.044
Gains (Losses) Arising From Derivative Financial Transactions		140.189	-558.430	106.690	-461.589
Foreign Exchange Gains or Losses		-479.627	-281.170	-347.469	98.392
OTHER OPERATING INCOME	(5)	322.636	212.250	92.000	143.595
GROSS PROFIT FROM OPERATING ACTIVITIES		7.052.414	5.052.738	3.817.614	2.870.362
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-238.602	-400.335	-72.893	-94.983
OTHER ALLOWANCE EXPENSES (-)	(6)	-155.214	-223.550	-28.445	-108.756
PERSONNEL EXPENSES (-)		-588.141	-377.441	-295.401	-192.932
OTHER OPERATING EXPENSES (-)	(7)	-300.019	-191.996	-140.803	-93.061
NET OPERATING INCOME (LOSS)		5.770.438	3.859.416	3.280.072	2.380.630
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	(8)	5.770.438	3.859.416	3.280.072	2.380.630
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-1.753.163	-1.125.243	-1.019.620	-680.396
Current Tax Provision		-1.754.149	-1.184.263	-1.049.792	-691.273
Expense Effect of Deferred Tax		0	0	29.186	0
Income Effect of Deferred Tax		986	59.020	986	10.877
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	4.017.275	2.734.173	2.260.452	1.700.234
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	(11)	4.017.275	2.734.173	2.260.452	1.700.234
Profit (Loss) Attributable to Group		4.017.275	2.734.173	2.260.452	1.700.234
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)		0,00700000	0,00800000	0,00400000	0,00400000



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)		4.017.275	2.734.173		
OTHER COMPREHENSIVE INCOME		8.344	-2.243		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
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		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		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		8.344	-2.243		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		11.920	-3.204		
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		-3.576	961		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.025.619	2.731.930		

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		2.501.487	3.665.280
Interest Received		11.377.621	11.182.767
Interest Paid		-6.140.428	-5.864.178
Dividends received		47.636	7.204
Fees and Commissions Received		149.604	107.430
Other Gains		4.107	1.915
Collections from Previously Written Off Loans and Other Receivables		121.601	108.878
Cash Payments to Personnel and Service Suppliers		-720.428	-453.237
Taxes Paid		-1.522.853	-1.012.532
Other		-815.373	-412.967
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.779.202	-7.266.810
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-85.787	-34.271
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-1.639.586	-744.101
Net (Increase) Decrease in Other Assets		508.121	-9.334
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.742.468	-6.590.232
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.253.986	111.128
Net Cash Provided From Banking Operations		5.280.689	-3.601.530
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.457.135	-296.408
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-200	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-33.879	-34.530
Cash Obtained from Tangible and Intangible Asset Sales		49	18
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-22.909.878	-17.593.878
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		24.397.665	13.043.515
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.384.986	-1.618.681
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.412.815	5.922.560
Other		-24.451	-15.412
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.482.266	2.988.672
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		4.500.826	3.001.383
Dividends paid		0	0
Payments of lease liabilities		-18.560	-12.711
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.155.283	-227.863
Net Increase (Decrease) in Cash and Cash Equivalents		13.375.373	-1.137.129
Cash and Cash Equivalents at Beginning of the Period		21.713.183	21.402.100
Cash and Cash Equivalents at End of the Period		35.088.556	20.264.971



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 Other Accumulated 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		2.500.000	4.038	0	206.074	0	-506	0	0	149.405	10.931	3.969.168	4.043.375	0	10.882.485	0	10.882.485
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.500.000	4.038	0	206.074	0	-506	0	0	149.405	10.931	3.969.168	4.043.375	0	10.882.485	0	10.882.485
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-2.243	0	0	0	2.734.173	2.731.930	0	2.731.930
	Capital Increase in Cash		3.000.000	1.383	0	0	0	0	0	0	0	0	0	0	0	3.001.383	0	3.001.383
	Capital Increase Through Internal Reserves		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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		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	4.043.375	-	0	0	0	0
	Dividends Paid		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	4.043.375	-	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		5.500.000	5.421	0	206.074	0	-506	0	0	147.162	10.931	8.012.543	0	2.734.173	16.615.798	0	16.615.798
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		5.500.000	5.421	0	206.074	0	2.438	0	0	92.004	10.931	8.012.543	6.167.585	0	19.996.996	0	19.996.996
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		5.500.000	5.421	0	206.074	0	2.438	0	0	92.004	10.931	8.012.543	6.167.585	0	19.996.996	0	19.996.996
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	8.344	0	0	0	4.017.275	4.025.619	0	4.025.619
	Capital Increase in Cash		4.500.000	826	0	0	0	0	0	0	0	0	0	0	0	4.500.826	0	4.500.826
	Capital Increase Through Internal Reserves		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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		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	6.167.585	-	0	0	0	0
	Dividends Paid		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	6.167.585	-	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		10.000.000	6.247	0	206.074	0	2.438	0	0	100.348	10.931	14.180.128	0	4.017.275	28.523.441	0	28.523.441