



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE KALKINMA VE YATIRIM BANKASI 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	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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2025 tarihli ilişikteki konsolide finansal durum tablosu ile 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 vakıf

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

Sonuç

Sınırlı denetimimize göre, 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.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

A member firm of Ernst & Young Global Limited

Aykut Üşenti, SMMM

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	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)	(1)	34.426.326	31.028.588	65.454.914	25.339.691	23.655.695	48.995.386
Cash and cash equivalents		27.846.981	8.783.904	36.630.885	20.977.201	1.659.543	22.636.744
Cash and Cash Balances at Central Bank		1.675	0	1.675	1.842	0	1.842
Banks		7.957.028	8.783.904	16.740.932	11.058.573	1.659.543	12.718.116
Receivables From Money Markets		19.895.386	0	19.895.386	9.921.861	0	9.921.861
Allowance for Expected Losses (-)		-7.108	0	-7.108	-5.075	0	-5.075
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)	32.259.107	86.366.286	118.625.393	30.909.812	72.576.250	103.486.062
Loans		23.224.307	86.122.909	109.347.216	22.773.031	72.039.804	94.812.835
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		10.625.222	243.377	10.868.599	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		422.886	0	422.886	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)	10.586	0	10.586	10.586	0	10.586
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)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)	115.705	0	115.705	74.745	0	74.745
INTANGIBLE ASSETS AND GOODWILL (Net)	(7)	65.064	0	65.064	52.182	0	52.182
Goodwill		0	0	0	0	0	0
Other		65.064	0	65.064	52.182	0	52.182
INVESTMENT PROPERTY (Net)	(8)	0	0	0	0	0	0
CURRENT TAX ASSETS	(9)	2	0	2	9	0	9
DEFERRED TAX ASSET	(10)	477.106	0	477.106	479.355	0	479.355
OTHER ASSETS (Net)		470.299	273.126	743.425	256.215	239.929	496.144
TOTAL ASSETS		67.824.195	117.668.000	185.492.195	57.122.595	96.471.874	153.594.469
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)	4.108.625	43.725	4.152.350	3.415.017	2.099	3.417.116
MARKETABLE SECURITIES (Net)	(4)	422.886	4.749.692	5.172.578	0	3.735.924	3.735.924
Bills		0	0	0	0	0	0
Asset-backed Securities		422.886	0	422.886	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)	33.453	0	33.453	22.348	0	22.348
PROVISIONS	(11)	626.497	0	626.497	605.012	0	605.012
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		483.962	0	483.962	479.145	0	479.145
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)	1.143.690	0	1.143.690	816.578	0	816.578
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)	627.545	118.814	746.359	591.609	114.998	706.607
EQUITY	(17)	28.448.370	80.306	28.528.676	19.913.949	91.451	20.005.400
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		2.565	0	2.565	2.483	0	2.483
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		14.188.755	0	14.188.755	8.012.952	0	8.012.952
Legal Reserves		730.996	0	730.996	422.617	0	422.617
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		13.403.533	0	13.403.533	7.536.109	0	7.536.109
Other Profit Reserves		54.226	0	54.226	54.226	0	54.226
Profit or Loss		4.013.756	0	4.013.756	6.175.535	0	6.175.535
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		4.013.756	0	4.013.756	6.175.535	0	6.175.535
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		65.134.599	120.357.596	185.492.195	55.057.923	98.536.546	153.594.469

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		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	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	(1)	13.995.867	11.608.615	7.070.991	6.098.207
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		1.286.115	1.374.935	803.961	1.049.433
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		107.205	204.480	31.134	119.886
INTEREST EXPENSES (-)	(2)	-7.175.038	-6.053.570	-3.263.090	-3.061.846
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		-719.881	-494.035	-322.207	-290.302
Interest Expenses on Securities Issued		-205.648	-125.386	-66.897	-62.737
Lease Interest Expenses		-4.651	-3.252	-2.302	-1.915
Other Interest Expense		-826.899	-323.224	-91.096	-187.296
NET INTEREST INCOME OR EXPENSE		6.820.829	5.555.045	3.807.901	3.036.361
NET FEE AND COMMISSION INCOME OR EXPENSES		158.696	105.522	103.679	47.701
Fees and Commissions Received		186.071	125.806	113.919	56.166
From Noncash Loans		36.398	39.707	22.644	21.856
Other	(12)	149.673	86.099	91.275	34.310
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)	-248.676	-805.129	-193.866	-353.152
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		-479.347	-281.162	-347.467	98.393
OTHER OPERATING INCOME	(5)	319.906	216.531	94.067	147.926
GROSS PROFIT FROM OPERATING ACTIVITIES		7.098.391	5.079.173	3.843.861	2.886.040
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-238.632	-400.335	-72.893	-94.983
OTHER ALLOWANCE EXPENSES (-)	(6)	-156.427	-222.237	-29.456	-107.515
PERSONNEL EXPENSES (-)		-622.645	-397.732	-312.169	-203.481
OTHER OPERATING EXPENSES (-)	(7)	-312.603	-200.832	-147.764	-99.847
NET OPERATING INCOME (LOSS)		5.768.084	3.858.037	3.281.579	2.380.214
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)	5.768.084	3.858.037	3.281.579	2.380.214
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-1.754.328	-1.125.487	-1.020.068	-680.707
Current Tax Provision		-1.755.655	-1.184.398	-1.051.086	-691.406
Expense Effect of Deferred Tax		0	-109	29.691	-109
Income Effect of Deferred Tax		1.327	59.020	1.327	10.808
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	4.013.756	2.732.550	2.261.511	1.699.507
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)	4.013.756	2.732.550	2.261.511	1.699.507
Profit (Loss) Attributable to Group		4.013.756	2.732.550	2.261.511	1.699.507
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	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)		4.013.756	2.732.550		
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)		4.022.100	2.730.307		

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		2.500.255	3.659.293
Interest Received		11.387.153	11.193.889
Interest Paid		-6.133.626	-5.864.178
Dividends received		47.636	7.204
Fees and Commissions Received		171.340	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		-747.678	-468.612
Taxes Paid		-1.523.960	-1.013.402
Other		-826.318	-413.831
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		5.279.457	-3.607.517
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.457.335	-296.408
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		-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		4.479.381	2.988.508
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		-21.445	-12.875
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		13.371.456	-1.143.280
Cash and Cash Equivalents at Beginning of the Period		21.747.715	21.412.207
Cash and Cash Equivalents at End of the Period		35.119.171	20.268.927



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		2.500.000	4.038	0	206.074	0	-506	0	0	149.405	10.931	3.969.773	4.042.957	0	10.882.672	0	10.882.672
	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	3.969.773	4.042.957	0	10.882.672	0	10.882.672
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-2.243	0	0	0	2.732.550	2.730.307	0	2.730.307
	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	11	256	0	267	0	267
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	4.043.213	-	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	4.043.213	-	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	8.012.997	0	2.732.550	16.614.629	0	16.614.629
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	2.483	0	0	92.004	10.931	8.012.952	6.175.535	0	20.005.400	0	20.005.400
	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	2.483	0	0	92.004	10.931	8.012.952	6.175.535	0	20.005.400	0	20.005.400
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	8.344	0	0	0	4.013.756	4.022.100	0	4.022.100
	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	82	0	0	0	0	268	0	0	350	0	350
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	6.175.535	-	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	6.175.535	-	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	2.565	0	0	100.348	10.931	14.188.755	0	4.013.756	28.528.676	0	28.528.676