



KAMUYU AYDINLATMA PLATFORMU

QNB BANK 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	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

QNB Bank A.Ş.'nin ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan bilançosu ile aynı tarihte sona eren altı aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu 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 vâkıf

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

denetim görüşü bildirmenmekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II, kısım 9.4 ve IV, kısım 6 numaralı dipnotlarda belirtildiği üzere, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 4.700.000 Bin TL'si geçmiş yıllarda, 1.300.000 Bin TL'si ise cari dönemde ayrılan toplam 6.000.000 Bin TL tutarında, TMS 37 " Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Bu hususun, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, 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.

Diğer Husus

Banka'nın 31 Aralık 2024 ve 30 Haziran 2024 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide olmayan finansal tabloları başka bir bağımsız denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firması, 30 Ocak 2025 ve 29 Temmuz 2024 tarihli bağımsız denetim raporlarında, 31 Aralık 2024 ve 30 Haziran 2024 tarihleri itibarıyla hazırlanan konsolide olmayan finansal tabloların, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında 6.800.000 Bin TL tutarındaki kısmı geçmiş yıllar içerisinde ayrılan, 2.100.000 Bin TL tutarındaki kısmı ise cari yılda iptal edilen toplam 4.700.000 Bin TL tutarında serbest karşılık içermesi sebebiyle sırasıyla şartlı görüş ve şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

29 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)		311.112.599	206.200.342	517.312.941	273.713.221	158.184.304	431.897.525
Cash and cash equivalents		137.133.312	170.192.933	307.326.245	143.664.945	124.877.417	268.542.362
Cash and Cash Balances at Central Bank	(1)	137.137.851	150.336.017	287.473.868	143.519.916	109.580.869	253.100.785
Banks	(3)	5.169	19.877.028	19.882.197	9.785	15.316.083	15.325.868
Receivables From Money Markets	(4)	0	0	0	150.531	0	150.531
Allowance for Expected Losses (-)		-9.708	-20.112	-29.820	-15.287	-19.535	-34.822
Financial assets at fair value through profit or loss	(2)	7.906.909	2.439.742	10.346.651	9.746.310	2.454.695	12.201.005
Public Debt Securities		6.527.508	1.313.672	7.841.180	8.806.321	1.564.852	10.371.173
Equity instruments		425.793	0	425.793	408.321	0	408.321
Other Financial Assets		953.608	1.126.070	2.079.678	531.668	889.843	1.421.511
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	155.392.397	26.831.782	182.224.179	116.058.981	24.151.851	140.210.832
Public Debt Securities		155.392.397	26.466.682	181.859.079	116.033.934	23.811.538	139.845.472
Equity instruments		0	21.700	21.700	0	17.104	17.104
Other Financial Assets		0	343.400	343.400	25.047	323.209	348.256
Derivative financial assets	(2,12)	10.679.981	6.735.885	17.415.866	4.242.985	6.700.341	10.943.326
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.229.751	4.750.465	10.980.216	3.330.553	4.248.519	7.579.072
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		4.450.230	1.985.420	6.435.650	912.432	2.451.822	3.364.254
FINANCIAL ASSETS AT AMORTISED COST (Net)		809.118.122	380.147.274	1.189.265.396	690.876.123	308.678.460	999.554.583
Loans	(6)	759.499.592	351.352.104	1.110.851.696	632.318.353	278.680.341	910.998.694
Receivables From Leasing Transactions	(11)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(7)	92.899.790	36.994.335	129.894.125	92.712.302	36.471.527	129.183.829
Public Debt Securities		92.899.790	36.994.335	129.894.125	92.712.302	36.326.963	129.039.265
Other Financial Assets		0	0	0		144.564	144.564
Allowance for Expected Credit Losses (-)		-43.281.260	-8.199.165	-51.480.425	-34.154.532	-6.473.408	-40.627.940
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(15)	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		23.296.133	0	23.296.133	19.587.542	0	19.587.542
Investments in Associates (Net)	(8)	53.722	0	53.722	53.737	0	53.737

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		53.722	0	53.722	53.737	0	53.737
Investments in Subsidiaries (Net)	(9)	23.239.611	0	23.239.611	19.531.005	0	19.531.005
Unconsolidated Financial Subsidiaries		22.733.565	0	22.733.565	19.024.959	0	19.024.959
Unconsolidated Non-Financial Subsidiaries		506.046	0	506.046	506.046	0	506.046
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	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)		21.364.494	715	21.365.209	21.280.694	609	21.281.303
INTANGIBLE ASSETS AND GOODWILL (Net)		5.745.207	0	5.745.207	4.407.812	0	4.407.812
Goodwill		0	0	0	0	0	0
Other		5.745.207	0	5.745.207	4.407.812	0	4.407.812
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS	(14)	463.819	0	463.819	0	0	0
DEFERRED TAX ASSET	(14)	5.641.478	0	5.641.478	5.365.515	0	5.365.515
OTHER ASSETS (Net)	(16)	33.554.125	2.524.777	36.078.902	27.834.693	1.940.795	29.775.488
TOTAL ASSETS		1.210.295.977	588.873.108	1.799.169.085	1.043.065.600	468.804.168	1.511.869.768
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	677.851.157	328.072.309	1.005.923.466	605.589.925	274.633.404	880.223.329
LOANS RECEIVED	(3)	1.039.143	219.639.754	220.678.897	639.909	155.679.038	156.318.947
MONEY MARKET FUNDS	(4)	111.505.334	35.879.480	147.384.814	100.995.673	48.467.653	149.463.326
MARKETABLE SECURITIES (Net)	(5)	14.760.458	100.584.522	115.344.980	2.736.294	64.445.776	67.182.070
Bills		14.760.458	5.979.230	20.739.688	2.736.294	18.425.962	21.162.256
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	94.605.292	94.605.292	0	46.019.814	46.019.814
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	(2,8)	5.854.830	8.817.275	14.672.105	6.604.530	4.744.276	11.348.806
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.451.913	7.927.242	12.379.155	4.611.548	3.701.955	8.313.503
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		1.402.917	890.033	2.292.950	1.992.982	1.042.321	3.035.303
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	1.867.949	925	1.868.874	1.678.670	131	1.678.801
PROVISIONS	(9)	12.158.634	217.221	12.375.855	10.633.204	136.995	10.770.199
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.903.459	43.312	3.946.771	3.753.455	38.387	3.791.842
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		8.255.175	173.909	8.429.084	6.879.749	98.608	6.978.357
CURRENT TAX LIABILITIES	(10)	7.656.709	0	7.656.709	3.194.270	0	3.194.270
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(12)	0	34.136.115	34.136.115	0	32.298.839	32.298.839
Loans		0	22.055.323	22.055.323	0	21.568.852	21.568.852

Other Debt Instruments		0	12.080.792	12.080.792	0	10.729.987	10.729.987
OTHER LIABILITIES		86.330.814	13.518.457	99.849.271	71.594.293	8.795.577	80.389.870
EQUITY		138.918.859	359.140	139.277.999	118.339.829	661.482	119.001.311
Issued capital	(13)	3.350.000	0	3.350.000	3.350.000	0	3.350.000
Capital Reserves		714	0	714	714	0	714
Equity Share Premiums	(14)	714	0	714	714	0	714
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		10.594.889	0	10.594.889	10.598.225	0	10.598.225
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-4.500.280	359.140	-4.141.140	-3.160.475	661.482	-2.498.993
Profit Reserves		107.551.365	0	107.551.365	71.377.024	0	71.377.024
Legal Reserves		771.684	0	771.684	771.684	0	771.684
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		106.779.681	0	106.779.681	70.605.340	0	70.605.340
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		21.922.171	0	21.922.171	36.174.341	0	36.174.341
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		21.922.171	0	21.922.171	36.174.341	0	36.174.341
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.057.943.887	741.225.198	1.799.169.085	922.006.597	589.863.171	1.511.869.768

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		1.858.106.552	1.478.039.102	3.336.145.654	1.372.749.112	1.080.692.152	2.453.441.264
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	100.122.119	100.824.435	200.946.554	68.928.481	73.407.316	142.335.797
Letters of Guarantee		91.064.404	61.825.652	152.890.056	62.237.163	46.099.481	108.336.644
Guarantees Subject to State Tender Law		1.760.726	457.670	2.218.396	1.188.060	360.738	1.548.798
Guarantees Given for Foreign Trade Operations		43.230.724	61.367.982	104.598.706	27.854.087	45.738.743	73.592.830
Other Letters of Guarantee		46.072.954		46.072.954	33.195.016		33.195.016
Bank Acceptances		8.996.211	18.634.827	27.631.038	6.659.144	11.921.949	18.581.093
Import Letter of Acceptance		8.996.211	18.634.827	27.631.038	6.659.144	11.921.949	18.581.093
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		61.504	20.363.956	20.425.460	32.174	15.385.886	15.418.060
Documentary Letters of Credit		61.504	16.448.194	16.509.698	32.174	12.115.017	12.147.191
Other Letters of Credit		0	3.915.762	3.915.762	0	3.270.869	3.270.869
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		1.386.317.109	69.027.813	1.455.344.922	1.014.118.120	54.165.765	1.068.283.885
Irrevocable Commitments	(1)	1.280.148.233	68.981.384	1.349.129.617	905.586.551	49.048.177	954.634.728
Forward Asset Purchase Commitments		23.667.680	55.437.333	79.105.013	15.532.200	42.268.303	57.800.503
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		249.716.602	3.974	249.720.576	170.600.580	3.528	170.604.108
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		13.841.381	0	13.841.381	9.978.545	0	9.978.545
Tax and Fund Liabilities Arised from Export Commitments		909.891	0	909.891	638.126	0	638.126
Commitments for Credit Card Limits		982.121.248	0	982.121.248	701.154.935	0	701.154.935
Commitments for Credit Cards and Banking Services Promotions		347.209	0	347.209	266.571	0	266.571
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		9.544.222	13.540.077	23.084.299	7.415.594	6.776.346	14.191.940
Revocable Commitments		106.168.876	46.429	106.215.305	108.531.569	5.117.588	113.649.157
Revocable Loan Granting Commitments		106.168.876	46.429	106.215.305	108.531.569	5.117.588	113.649.157
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	371.667.324	1.308.186.854	1.679.854.178	289.702.511	953.119.071	1.242.821.582
Derivative Financial Instruments Held For Hedging		80.600.511	287.684.057	368.284.568	66.760.432	247.975.909	314.736.341
Fair Value Hedges		20.048.024	82.125.031	102.173.055	15.312.045	69.293.755	84.605.800
Cash Flow Hedges		60.552.487	205.559.026	266.111.513	51.448.387	178.682.154	230.130.541
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		291.066.813	1.020.502.797	1.311.569.610	222.942.079	705.143.162	928.085.241
Forward Foreign Currency Buy or Sell Transactions		52.565.194	93.245.763	145.810.957	33.959.665	47.955.670	81.915.335
Forward Foreign Currency Buying Transactions		2.675.069	68.091.374	70.766.443	4.654.510	33.839.247	38.493.757
Forward Foreign Currency Sale Transactions		49.890.125	25.154.389	75.044.514	29.305.155	14.116.423	43.421.578
Currency and Interest Rate Swaps		208.281.698	843.422.057	1.051.703.755	168.251.470	601.062.765	769.314.235
Currency Swap Buy Transactions		12.930	282.124.905	282.137.835	77.930	187.558.832	187.636.762
Currency Swap Sell Transactions		45.447.970	244.330.266	289.778.236	38.405.742	156.217.217	194.622.959
Interest Rate Swap Buy Transactions		81.410.399	158.483.443	239.893.842	64.883.899	128.643.358	193.527.257
Interest Rate Swap Sell Transactions		81.410.399	158.483.443	239.893.842	64.883.899	128.643.358	193.527.257
Currency, Interest Rate and Securities Options		24.136.647	78.146.081	102.282.728	20.388.544	55.846.295	76.234.839
Currency Options Buy Transactions		7.417.540	43.343.932	50.761.472	4.386.608	32.716.538	37.103.146
Currency Options Sell Transactions		16.719.107	34.802.149	51.521.256	16.001.936	23.129.757	39.131.693
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		6.083.274	5.688.896	11.772.170	342.400	278.432	620.832
Currency Futures Buy Transactions		0	5.688.896	5.688.896	278.663	53.802	332.465
Currency Futures Sell Transactions		6.083.274		6.083.274	63.737	224.630	288.367
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		5.073.794.820	1.862.798.511	6.936.593.331	4.062.254.583	1.557.535.712	5.619.790.295
ITEMS HELD IN CUSTODY		243.545.846	72.479.947	316.025.793	186.707.542	163.867.632	350.575.174
Customer Fund and Portfolio Balances		143.489.961	5.732.229	149.222.190	124.042.975	123.705.730	247.748.705
Securities Held in Custody		26.133.956	53.215.710	79.349.666	7.197.478	31.289.577	38.487.055
Cheques Received for Collection		65.969.326	7.679.303	73.648.629	47.554.597	3.587.290	51.141.887
Commercial Notes Received for Collection		7.952.603	2.732.802	10.685.405	7.912.492	2.649.524	10.562.016
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	3.119.903	3.119.903	0	2.635.511	2.635.511
Custodians		0		0	0	0	0
PLEDGED ITEMS		2.736.693.003	934.450.247	3.671.143.250	2.199.855.869	730.804.542	2.930.660.411
Securities		45.741.318	56.615.541	102.356.859	11.029.178	35.956.788	46.985.966
Guarantee Notes		1.534.202	907.017	2.441.219	1.942.813	575.537	2.518.350
Commodity		1.861.571	0	1.861.571	1.878.689	0	1.878.689
Warrant		0	0	0	0	0	0
Real Estate		671.269.147	417.319.934	1.088.589.081	553.311.156	330.679.284	883.990.440
Other Pledged Items		2.016.286.765	459.607.755	2.475.894.520	1.631.694.033	363.592.933	1.995.286.966

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.093.555.971	855.868.317	2.949.424.288	1.675.691.172	662.863.538	2.338.554.710
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.931.901.372	3.340.837.613	10.272.738.985	5.435.003.695	2.638.227.864	8.073.231.559



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)	203.818.977	126.679.025	105.887.449	70.651.598
Interest Income on Loans		142.062.394	92.648.455	74.850.815	50.763.825
Interest Income on Reserve Deposits		19.009.925	5.182.539	10.054.325	4.066.392
Interest Income on Banks		5.653.387	958.329	412.411	377.508
Interest Income on Money Market Placements		15.841	586.339	9.231	348.536
Interest Income on Marketable Securities Portfolio		36.667.197	27.002.656	20.427.970	14.943.592
Financial Assets At Fair Value Through Profit Loss		1.228.962	488.289	666.105	354.311
Financial Assets At Fair Value Through Other Comprehensive Income		22.912.395	14.004.664	12.924.014	8.306.923
Financial Assets Measured at Amortised Cost		12.525.840	12.509.703	6.837.851	6.282.358
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		410.233	300.707	132.697	151.745
INTEREST EXPENSES (-)	(2)	-159.868.082	-95.381.925	-82.641.683	-53.973.891
Interest Expenses on Deposits		-123.304.137	-80.897.724	-63.737.004	-45.770.031
Interest Expenses on Funds Borrowed		-7.772.463	-6.017.804	-4.100.317	-3.113.618
Interest Expenses on Money Market Funds		-23.113.187	-4.362.026	-11.587.426	-3.309.291
Interest Expenses on Securities Issued		-5.240.102	-3.109.199	-3.006.845	-1.625.434
Lease Interest Expenses		-280.171	-140.461	-144.352	-72.818
Other Interest Expense		-158.022	-854.711	-65.739	-82.699
NET INTEREST INCOME OR EXPENSE		43.950.895	31.297.100	23.245.766	16.677.707
NET FEE AND COMMISSION INCOME OR EXPENSES		33.817.177	21.148.535	18.238.009	11.472.916
Fees and Commissions Received		42.208.903	26.254.245	22.974.983	14.334.460
From Noncash Loans		842.118	630.743	428.910	338.364
Other		41.366.785	25.623.502	22.546.073	13.996.096
Fees and Commissions Paid (-)		-8.391.726	-5.105.710	-4.736.974	-2.861.544
Paid for Noncash Loans		-800	-872	-405	-389
Other		-8.390.926	-5.104.838	-4.736.569	-2.861.155
DIVIDEND INCOME	(3)	10.781	13.852	9.592	10.074
TRADING INCOME OR LOSS (Net)	(4)	-13.757.475	-16.415.318	-9.282.403	-9.816.661
Gains (Losses) Arising from Capital Markets Transactions		2.170.553	516.588	896.865	299.995
Gains (Losses) Arising From Derivative Financial Transactions		-8.452.280	-24.682.601	-6.358.783	-12.851.385
Foreign Exchange Gains or Losses		-7.475.748	7.750.695	-3.820.485	2.734.729
OTHER OPERATING INCOME	(5)	1.325.240	220.308	1.181.093	88.195
GROSS PROFIT FROM OPERATING ACTIVITIES		65.346.618	36.264.477	33.392.057	18.432.231
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-16.422.886	-6.297.485	-10.417.205	-3.068.848
OTHER ALLOWANCE EXPENSES (-)	(6)	-1.767.139	2.331.315	155.835	645.976
PERSONNEL EXPENSES (-)		-11.107.004	-7.630.807	-5.414.704	-3.771.480
OTHER OPERATING EXPENSES (-)	(7)	-12.881.159	-7.741.669	-6.905.713	-4.260.491
NET OPERATING INCOME (LOSS)		23.168.430	16.925.831	10.810.270	7.977.388
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		5.124.068	2.758.070	2.714.776	1.596.313
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	28.292.498	19.683.901	13.525.046	9.573.701
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-6.370.327	-2.225.331	-2.790.745	-1.978.677
Current Tax Provision		-5.808.556	-4.799.100	-5.742.774	-3.378.812
Expense Effect of Deferred Tax		-859.516	-1.231.813	2.718.437	-657.578
Income Effect of Deferred Tax		297.745	3.805.582	233.592	2.057.713
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	21.922.171	17.458.570	10.734.301	7.595.024
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)	21.922.171	17.458.570	10.734.301	7.595.024
Profit (Loss) Attributable to Group		21.922.171	17.458.570	10.734.301	7.595.024
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)		0,65440000	0,52120000	0,32040000	0,22670000



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)		21.922.171	17.458.570		
OTHER COMPREHENSIVE INCOME		-1.645.483	-205.676		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-3.336	-10.888		
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		-4.766	-15.574		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	15		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.430	4.671		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.642.147	-194.788		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.017.193	-1.333.766		
Income (Loss) Related with Cash Flow Hedges		-468.208	1.018.489		
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		97.634	25.906		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		745.620	94.583		
TOTAL COMPREHENSIVE INCOME (LOSS)		20.276.688	17.252.894		

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		20.348.046	21.964.031
Interest Received		185.376.935	108.251.600
Interest Paid		-153.182.424	-89.543.982
Dividends received		10.781	13.852
Fees and Commissions Received		42.273.654	26.305.688
Other Gains		1.300.356	220.256
Collections from Previously Written Off Loans and Other Receivables		5.568.670	2.105.766
Cash Payments to Personnel and Service Suppliers		-10.083.036	-6.789.999
Taxes Paid		-4.672.032	-4.971.591
Other		-46.244.858	-13.627.559
Changes in Operating Assets and Liabilities Subject to Banking Operations		-78.884.748	3.843.579
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.837.723	-2.297.115
Net (Increase) Decrease in Due From Banks		-42.675.457	-31.086.236
Net (Increase) Decrease in Loans		-145.630.774	-125.300.293
Net (Increase) Decrease in Other Assets		-10.549.254	-4.334.790
Net Increase (Decrease) in Bank Deposits		-18.318.964	1.347.935
Net Increase (Decrease) in Other Deposits		110.613.289	99.742.168
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.989.428	2.016.568
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		23.849.261	63.755.342
Net Cash Provided From Banking Operations		-58.536.702	25.807.610
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-27.110.543	-46.740.846
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.097.800	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-3.416.706	-2.846.695
Cash Obtained from Tangible and Intangible Asset Sales		172.615	131.110
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-109.382.427	-58.422.497
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		74.301.072	11.039.155
Cash Paid for Purchase of Financial Assets At Amortised Cost		-26.339.688	-10.785.103
Cash Obtained from Sale of Financial Assets At Amortised Cost		38.652.391	14.143.184
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		78.676.105	36.462.435
Cash Obtained from Loans and Securities Issued		189.930.534	105.159.910
Cash Outflow Arised From Loans and Securities Issued		-110.514.273	-68.489.214
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-740.156	-208.261
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		4.421.350	1.165.479
Net Increase (Decrease) in Cash and Cash Equivalents		-2.549.790	16.694.678
Cash and Cash Equivalents at Beginning of the Period		157.680.038	118.379.765
Cash and Cash Equivalents at End of the Period		155.130.248	135.074.443



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2024 - 30.06.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		3.350.000	714	0	0	7.914.871	-554.429	-30.498	0	-1.493.790	1.054.494	38.204.582	33.172.442	0	0	0	81.618.386
	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		3.350.000	714	0	0	7.914.871	-554.429	-30.498	0	-1.493.790	1.054.494	38.204.582	33.172.442	0	0	0	81.618.386
	Total Comprehensive Income (Loss)		0	0	0	0	0	-10.903	15	0	-933.637	738.849	0	0	17.458.570	0	0	17.252.894
	Capital Increase in Cash		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
	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	33.172.442	-33.172.442	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	33.172.442	-33.172.442	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		3.350.000	714	0	0	7.914.871	-565.332	-30.483	0	-2.427.427	1.793.343	71.377.024	0	17.458.570	0	0	98.871.280
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		3.350.000	714	0	0	11.300.460	-670.473	-31.762	0	-4.231.315	1.732.322	71.377.024	36.174.341	0	0	0	119.001.311
	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		3.350.000	714	0	0	11.300.460	-670.473	-31.762	0	-4.231.315	1.732.322	71.377.024	36.174.341	0	0	0	119.001.311
	Total Comprehensive Income (Loss)		0	0	0	0	0	-3.336	0	0	-1.412.035	-230.112	0	0	21.922.171	0	0	20.276.688
	Capital Increase in Cash		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
	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	36.174.341	-36.174.341	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	36.174.341	-36.174.341	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		3.350.000	714	0	0	11.300.460	-673.809	-31.762	0	-5.643.350	1.502.210	107.551.365	0	21.922.171	0	0	139.277.999