



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



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

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

QNB Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2025 tarihli ilişikteki konsolide bilançosu ile aynı tarihte sona eren altı aylık döneme ait; konsolide kar veya zarar tablosu ve konsolide kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide özkaynaklar değişim tablosu ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

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

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. kısım 9.5 ve IV. kısım 6 numaralı dipnotlarda belirtildiği üzere, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 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 finansal tablolar üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmektediriz.

Sınırlı Olumlu Sonuç

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

Diğer Husus

Grup'un 31 Aralık 2024 ve 30 Haziran 2024 tarihleri itibarıyla "BDDK Muhasebe Finansal Raporlama Mevzuatı'na" uygun olarak düzenlenen konsolide 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 finansal tabloların, Grup 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 Yükümlülöklere İlişkin Rapor

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

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

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	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)		320.343.168	210.879.403	531.222.571	281.794.039	161.433.428	443.227.467
Cash and cash equivalents		143.188.069	170.292.844	313.480.913	149.349.721	124.999.896	274.349.617
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)	5.071.280	19.977.055	25.048.335	5.244.686	15.438.679	20.683.365
Receivables From Money Markets	(4)	989.459	0	989.459	601.134	0	601.134
Allowance for Expected Losses (-)		-10.521	-20.228	-30.749	-16.015	-19.652	-35.667
Financial assets at fair value through profit or loss	(2)	11.535.494	2.983.724	14.519.218	12.128.450	2.882.927	15.011.377
Public Debt Securities		7.025.978	1.314.083	8.340.061	9.039.624	1.564.852	10.604.476
Equity instruments		1.596.346	543.571	2.139.917	1.252.208	428.232	1.680.440
Other Financial Assets		2.913.170	1.126.070	4.039.240	1.836.618	889.843	2.726.461
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	155.462.990	30.979.643	186.442.633	116.118.623	26.716.472	142.835.095
Public Debt Securities		155.460.271	30.614.543	186.074.814	116.092.058	26.376.159	142.468.217
Equity instruments		2.719	21.700	24.419	1.518	17.104	18.622
Other Financial Assets		0	343.400	343.400	25.047	323.209	348.256
Derivative financial assets	(2,12)	10.156.615	6.623.192	16.779.807	4.197.245	6.834.133	11.031.378
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.706.385	4.633.553	10.339.938	3.284.813	4.372.699	7.657.512
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		4.450.230	1.989.639	6.439.869	912.432	2.461.434	3.373.866
FINANCIAL ASSETS AT AMORTISED COST (Net)		837.834.530	402.340.046	1.240.174.576	717.067.048	323.409.240	1.040.476.288
Loans	(6)	758.610.565	341.019.092	1.099.629.657	627.543.725	270.752.339	898.296.064
Receivables From Leasing Transactions	(11)	9.292.248	26.644.087	35.936.335	8.472.440	18.903.277	27.375.717
Factoring Receivables	(7)	21.084.874	6.288.106	27.372.980	22.947.170	4.171.131	27.118.301
Other Financial Assets Measured at Amortised Cost	(8)	93.021.611	36.994.335	130.015.946	92.822.031	36.471.527	129.293.558
Public Debt Securities		93.021.611	36.994.335	130.015.946	92.822.031	36.326.963	129.148.994
Other Financial Assets		0	0	0	0	144.564	144.564
Allowance for Expected Credit Losses (-)		-44.174.768	-8.605.574	-52.780.342	-34.718.318	-6.889.034	-41.607.352
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		567.377	0	567.377	566.487	0	566.487
Investments in Associates (Net)	(9)	58.531	0	58.531	57.641	0	57.641

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		58.531	0	58.531	57.641	0	57.641
Investments in Subsidiaries (Net)		506.046	0	506.046	506.046	0	506.046
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		21.694.057	715	21.694.772	21.488.183	609	21.488.792
INTANGIBLE ASSETS AND GOODWILL (Net)		7.533.578	0	7.533.578	6.489.778	0	6.489.778
Goodwill		0	0	0	0	0	0
Other		7.533.578	0	7.533.578	6.489.778	0	6.489.778
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS	(14)	539.950	0	539.950	0	0	0
DEFERRED TAX ASSET	(14)	6.080.864	0	6.080.864	5.492.011	0	5.492.011
OTHER ASSETS (Net)	(16)	39.642.200	6.590.266	46.232.466	33.121.695	4.230.009	37.351.704
TOTAL ASSETS		1.234.235.724	619.810.430	1.854.046.154	1.066.019.241	489.073.286	1.555.092.527
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	677.231.014	326.128.819	1.003.359.833	604.971.435	273.463.290	878.434.725
LOANS RECEIVED	(3)	13.979.707	244.329.267	258.308.974	13.491.062	172.903.637	186.394.699
MONEY MARKET FUNDS	(4)	111.855.163	35.879.480	147.734.643	101.297.673	48.467.653	149.765.326
MARKETABLE SECURITIES (Net)	(5)	21.589.838	100.584.522	122.174.360	8.167.480	64.445.776	72.613.256
Bills		19.501.918	5.979.230	25.481.148	6.459.663	18.425.962	24.885.625
Asset-backed Securities		2.087.920	0	2.087.920	1.707.817	0	1.707.817
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	9.069.464	14.924.294	6.604.530	4.729.488	11.334.018
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.451.913	8.158.527	12.610.440	4.611.548	3.671.515	8.283.063
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		1.402.917	910.937	2.313.854	1.992.982	1.057.973	3.050.955
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	2.010.682	925	2.011.607	1.736.455	131	1.736.586
PROVISIONS	(9)	17.012.399	4.149.026	21.161.425	14.528.719	2.754.014	17.282.733
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.330.333	43.312	4.373.645	4.215.161	38.387	4.253.548
Insurance Technical Reserves (Net)		4.249.167	3.931.624	8.180.791	3.273.050	2.616.807	5.889.857
Other provisions		8.432.899	174.090	8.606.989	7.040.508	98.820	7.139.328
CURRENT TAX LIABILITIES	(10)	8.879.820	0	8.879.820	3.915.992	0	3.915.992
DEFERRED TAX LIABILITY		67.299	0	67.299	38.236	0	38.236
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		86.102.650	15.872.664	101.975.314	72.159.559	10.087.912	82.247.471
EQUITY		138.953.330	359.140	139.312.470	118.369.164	661.482	119.030.646
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		107.550.631	0	107.550.631	71.376.333	0	71.376.333
Legal Reserves		1.015.487	0	1.015.487	836.127	0	836.127
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		106.535.144	0	106.535.144	70.540.206	0	70.540.206
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		21.922.152	0	21.922.152	36.174.298	0	36.174.298
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		21.922.152	0	21.922.152	36.174.298	0	36.174.298
Non-controlling Interests		35.224	0	35.224	30.069	0	30.069
Total equity and liabilities		1.083.536.732	770.509.422	1.854.046.154	945.280.305	609.812.222	1.555.092.527

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		1.858.447.844	1.493.607.950	3.352.055.794	1.374.176.112	1.089.593.429	2.463.769.541
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	100.055.067	100.322.137	200.377.204	68.860.694	72.997.791	141.858.485
Letters of Guarantee		90.997.352	61.419.109	152.416.461	62.169.376	45.739.458	107.908.834
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		43.229.968	60.961.439	104.191.407	27.853.300	45.378.720	73.232.020
Other Letters of Guarantee		46.006.658	0	46.006.658	33.128.016	0	33.128.016
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	20.268.201	20.329.705	32.174	15.336.384	15.368.558
Documentary Letters of Credit		61.504	16.352.439	16.413.943	32.174	12.065.515	12.097.689
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		1.387.326.128	78.249.600	1.465.575.728	1.015.194.147	58.887.412	1.074.081.559
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		107.177.895	9.268.216	116.446.111	109.607.596	9.839.235	119.446.831
Revocable Loan Granting Commitments		106.168.876	46.429	106.215.305	108.531.569	5.117.588	113.649.157
Other Revocable Commitments		1.009.019	9.221.787	10.230.806	1.076.027	4.721.647	5.797.674
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	371.066.649	1.315.036.213	1.686.102.862	290.121.271	957.708.226	1.247.829.497
Derivative Financial Instruments Held For Hedging		80.600.511	291.808.994	372.409.505	66.760.432	249.215.870	315.976.302
Fair Value Hedges		20.048.024	82.125.031	102.173.055	15.312.045	69.175.034	84.487.079
Cash Flow Hedges		60.552.487	209.683.963	270.236.450	51.448.387	180.040.836	231.489.223
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		290.466.138	1.023.227.219	1.313.693.357	223.360.839	708.492.356	931.853.195
Forward Foreign Currency Buy or Sell Transactions		51.964.519	89.323.094	141.287.613	33.959.665	42.851.520	76.811.185
Forward Foreign Currency Buying Transactions		2.074.394	66.354.560	68.428.954	4.654.510	31.345.839	36.000.349
Forward Foreign Currency Sale Transactions		49.890.125	22.968.534	72.858.659	29.305.155	11.505.681	40.810.836
Currency and Interest Rate Swaps		208.281.698	850.069.148	1.058.350.846	168.670.230	609.516.109	778.186.339
Currency Swap Buy Transactions		12.930	285.304.169	285.317.099	496.690	192.061.484	192.558.174
Currency Swap Sell Transactions		45.447.970	247.798.093	293.246.063	38.405.742	160.167.909	198.573.651
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	0	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		6.512.758.404	1.883.393.615	8.396.152.019	5.381.729.952	1.573.132.054	6.954.862.006
ITEMS HELD IN CUSTODY		1.682.509.430	93.075.051	1.775.584.481	1.506.182.911	179.463.974	1.685.646.885
Customer Fund and Portfolio Balances		168.856.553	5.772.195	174.628.748	138.061.161	123.741.202	261.802.363
Securities Held in Custody		1.095.553.225	53.215.710	1.148.768.935	1.045.553.753	31.289.577	1.076.843.330
Cheques Received for Collection		78.880.891	8.748.644	87.629.535	56.757.474	4.486.208	61.243.682
Commercial Notes Received for Collection		8.323.857	3.387.737	11.711.594	8.400.994	3.168.618	11.569.612
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		330.894.904	21.950.765	352.845.669	257.409.529	16.778.369	274.187.898
Custodians		0	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		8.371.206.248	3.377.001.565	11.748.207.813	6.755.906.064	2.662.725.483	9.418.631.547



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)	214.136.772	133.892.951	111.421.717	74.736.121
Interest Income on Loans		141.468.285	92.159.152	74.588.058	50.514.789
Interest Income on Reserve Deposits		19.009.925	5.182.539	10.054.325	4.066.392
Interest Income on Banks		6.806.733	1.440.292	957.661	733.920
Interest Income on Money Market Placements		358.488	784.143	267.892	463.158
Interest Income on Marketable Securities Portfolio		36.951.996	27.152.393	20.613.395	15.023.050
Financial Assets At Fair Value Through Profit Loss		1.372.335	530.844	768.890	378.001
Financial Assets At Fair Value Through Other Comprehensive Income		23.033.106	14.086.672	12.995.033	8.337.517
Financial Assets Measured at Amortised Cost		12.546.555	12.534.877	6.849.472	6.307.532
Finance Leasing Interest Income		3.157.624	2.501.181	1.692.040	1.312.641
Other Interest Income		6.383.721	4.673.251	3.248.346	2.622.171
INTEREST EXPENSES (-)	(2)	-164.518.036	-99.479.974	-85.117.307	-56.214.590
Interest Expenses on Deposits		-123.196.887	-80.845.348	-63.669.318	-45.736.077
Interest Expenses on Funds Borrowed		-10.768.345	-8.530.270	-5.637.619	-4.610.801
Interest Expenses on Money Market Funds		-23.404.904	-5.038.799	-11.813.067	-3.643.621
Interest Expenses on Securities Issued		-6.590.509	-4.021.274	-3.727.475	-2.042.218
Lease Interest Expenses		-306.580	-144.324	-157.791	-75.234
Other Interest Expense		-250.811	-899.959	-112.037	-106.639
NET INTEREST INCOME OR EXPENSE		49.618.736	34.412.977	26.304.410	18.521.531
NET FEE AND COMMISSION INCOME OR EXPENSES		36.976.420	23.027.143	19.874.545	12.577.218
Fees and Commissions Received		49.481.590	30.359.050	26.659.147	16.439.704
From Noncash Loans		842.097	630.725	428.899	338.355
Other		48.639.493	29.728.325	26.230.248	16.101.349
Fees and Commissions Paid (-)		-12.505.170	-7.331.907	-6.784.602	-3.862.486
Paid for Noncash Loans		-6.770	-11.867	-3.276	-5.767
Other		-12.498.400	-7.320.040	-6.781.326	-3.856.719
DIVIDEND INCOME	(3)	20.646	19.037	18.069	15.133
TRADING INCOME OR LOSS (Net)	(4)	-11.820.369	-15.561.349	-7.965.035	-9.529.664
Gains (Losses) Arising from Capital Markets Transactions		3.019.377	1.030.459	1.353.506	542.512
Gains (Losses) Arising From Derivative Financial Transactions		-8.498.464	-24.663.350	-6.404.403	-12.880.478
Foreign Exchange Gains or Losses		-6.341.282	8.071.542	-2.914.138	2.808.302
OTHER OPERATING INCOME	(5)	1.318.615	234.178	1.167.450	88.136
GROSS PROFIT FROM OPERATING ACTIVITIES		76.114.048	42.131.986	39.399.439	21.672.354
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-16.743.686	-6.321.409	-10.702.618	-3.089.255
OTHER ALLOWANCE EXPENSES (-)	(6)	-1.767.439	2.331.125	155.835	645.786
PERSONNEL EXPENSES (-)		-12.940.953	-8.813.752	-6.351.007	-4.372.687
OTHER OPERATING EXPENSES (-)	(7)	-14.187.272	-8.425.246	-7.822.640	-4.594.489
NET OPERATING INCOME (LOSS)		30.474.698	20.902.704	14.679.009	10.261.709
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)	30.474.698	20.902.704	14.679.009	10.261.709
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-8.547.391	-3.444.130	-3.941.841	-2.667.663
Current Tax Provision		-8.297.582	-5.954.349	-7.100.247	-4.069.441
Expense Effect of Deferred Tax		-556.390	-1.311.907	2.939.898	-666.782
Income Effect of Deferred Tax		306.581	3.822.126	218.508	2.068.560
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	21.927.307	17.458.574	10.737.168	7.594.046
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)	21.927.307	17.458.574	10.737.168	7.594.046
Profit (Loss) Attributable to Group		21.922.152	17.456.229	10.734.303	7.592.688
Profit (loss), attributable to non-controlling interests		5.155	2.345	2.865	1.358
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,65440000	0,52110000	0,32040000	0,22660000



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)		21.927.307	17.458.574		
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		-1.901.744	-1.318.354		
Income (Loss) Related with Cash Flow Hedges		-457.887	1.042.195		
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		717.484	81.371		
TOTAL COMPREHENSIVE INCOME (LOSS)		20.281.824	17.252.898		

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		17.356.766	17.028.240
Interest Received		195.431.823	115.118.946
Interest Paid		-157.754.206	-97.413.109
Dividends received		20.646	19.037
Fees and Commissions Received		49.546.341	30.410.493
Other Gains		1.293.731	234.126
Collections from Previously Written Off Loans and Other Receivables		5.519.554	2.220.132
Cash Payments to Personnel and Service Suppliers		-12.620.615	-8.475.111
Taxes Paid		-9.345.154	-7.167.197
Other		-54.735.354	-17.919.077
Changes in Operating Assets and Liabilities Subject to Banking Operations		-76.508.439	11.121.668
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		220.966	-1.289.363
Net (Increase) Decrease in Due From Banks		-42.508.347	-31.222.814
Net (Increase) Decrease in Loans		-151.398.987	-127.958.688
Net (Increase) Decrease in Other Assets		-12.589.850	-5.650.550
Net Increase (Decrease) in Bank Deposits		-18.318.964	1.347.935
Net Increase (Decrease) in Other Deposits		110.099.494	100.030.997
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		5.318.433	7.277.498
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		32.668.816	68.586.653
Net Cash Provided From Banking Operations		-59.151.673	28.149.908
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-27.432.734	-47.355.685
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		-3.725.419	-3.459.605
Cash Obtained from Tangible and Intangible Asset Sales		319.369	147.461
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-110.604.165	-58.422.497
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		74.264.778	11.039.155
Cash Paid for Purchase of Financial Assets At Amortised Cost		-26.339.688	-10.803.383
Cash Obtained from Sale of Financial Assets At Amortised Cost		38.652.391	14.143.184
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		79.980.910	37.473.305
Cash Obtained from Loans and Securities Issued		191.281.339	106.188.213
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		-786.156	-225.694
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		4.484.759	1.175.181
Net Increase (Decrease) in Cash and Cash Equivalents		-2.118.738	19.442.709
Cash and Cash Equivalents at Beginning of the Period		163.342.431	119.377.778
Cash and Cash Equivalents at End of the Period		161.223.693	138.820.487



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	3.350.000	714	0	0	7.914.871	-586.529	1.602	0	-1.493.790	1.054.494	38.203.368	33.172.965	0	81.617.695	16.785	81.634.480	
	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	-586.529	1.602	0	-1.493.790	1.054.494	38.203.368	33.172.965	0	81.617.695	16.785	81.634.480	
	Total Comprehensive Income (Loss)	0	0	0	0	0	-10.903	15	0	-933.637	738.849	0	0	17.456.229	17.250.553	2.345	17.252.898	
	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	33.172.965	-33.172.965	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	33.172.965	-33.172.965	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	-597.432	1.617	0	-2.427.427	1.793.343	71.376.333	0	17.456.229	98.868.248	19.130	98.887.378	
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	-703.852	1.617	0	-4.224.770	1.725.777	71.376.333	36.174.298	0	119.000.577	30.069	119.030.646	
	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	-703.852	1.617	0	-4.224.770	1.725.777	71.376.333	36.174.298	0	119.000.577	30.069	119.030.646	
	Total Comprehensive Income (Loss)	0	0	0	0	0	-3.336	0	0	-1.321.627	-320.520	0	0	21.922.152	20.276.669	5.155	20.281.824	
	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	36.174.298	-36.174.298	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	36.174.298	-36.174.298	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	-707.188	1.617	0	-5.546.397	1.405.257	107.550.631	0	21.922.152	139.277.246	35.224	139.312.470	