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KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
2025 - 2. 3 Monthly Notification

General Information About Financial Statements

Independedt Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş.'nin ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına 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 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 30 Haziran 2025 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere 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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 29 Temmuz 2025

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)		555.421.530	480.954.188	1.036.375.718	568.821.495	352.738.909	921.560.404
Cash and cash equivalents		210.624.758	305.144.915	515.769.673	287.113.554	205.006.730	492.120.284
Cash and Cash Balances at Central Bank	(I-a)	210.622.235	219.207.469	429.829.704	287.109.821	169.439.298	456.549.119
Banks	(I-d)	3.712	85.941.766	85.945.478	3.909	35.567.911	35.571.820
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-1.189	-4.320	-5.509	-176	-479	-655
Financial assets at fair value through profit or loss	(I-b)	19.007.185	4.730.886	23.738.071	9.399.533	4.022.683	13.422.216
Public Debt Securities		10.247.780	1.274.541	11.522.321	1.752.100	1.334.296	3.086.396
Equity instruments		2.347	2.384.585	2.386.932	69	1.884.348	1.884.417
Other Financial Assets		8.757.058	1.071.760	9.828.818	7.647.364	804.039	8.451.403
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	278.035.216	153.001.410	431.036.626	229.322.617	128.631.262	357.953.879
Public Debt Securities		239.422.904	114.286.646	353.709.550	188.584.742	99.419.283	288.004.025
Equity instruments		169.848	109	169.957	133.130	109	133.239
Other Financial Assets		38.442.464	38.714.655	77.157.119	40.604.745	29.211.870	69.816.615
Derivative financial assets	(I-c, I-l)	47.754.371	18.076.977	65.831.348	42.985.791	15.078.234	58.064.025
Derivative Financial Assets At Fair Value Through Profit Or Loss		14.927.885	17.149.677	32.077.562	10.867.395	13.790.291	24.657.686
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		32.826.486	927.300	33.753.786	32.118.396	1.287.943	33.406.339
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.189.044.677	404.288.528	1.593.333.205	1.074.287.231	367.839.193	1.442.126.424
Loans	(I-f)	1.045.635.664	400.640.741	1.446.276.405	923.754.549	363.016.308	1.286.770.857
Receivables From Leasing Transactions	(I-k)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	198.318.987	6.451.904	204.770.891	192.312.853	9.212.492	201.525.345
Public Debt Securities		198.318.987	5.677.083	203.996.070	192.312.853	8.522.344	200.835.197
Other Financial Assets		0	774.821	774.821	0	690.148	690.148
Allowance for Expected Credit Losses (-)		-54.909.974	-2.804.117	-57.714.091	-41.780.171	-4.389.607	-46.169.778
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	3.571.356	0	3.571.356	3.464.212	0	3.464.212
Held for Sale		3.571.356	0	3.571.356	3.464.212	0	3.464.212
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		19.314.206	58.262.053	77.576.259	15.736.023	45.103.054	60.839.077
Investments in Associates (Net)	(I-h)	20.956	0	20.956	20.956	0	20.956

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		20.956	0	20.956	20.956	0	20.956
Investments in Subsidiaries (Net)	(I-i)	19.293.250	58.262.053	77.555.303	15.715.067	45.103.054	60.818.121
Unconsolidated Financial Subsidiaries		19.193.250	53.988.529	73.181.779	15.715.067	41.320.146	57.035.213
Unconsolidated Non-Financial Subsidiaries		100.000	4.273.524	4.373.524	0	3.782.908	3.782.908
Jointly Controlled Partnerships (JointVentures) (Net)	(I-j)	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)		37.556.842	83.591	37.640.433	36.503.343	83.877	36.587.220
INTANGIBLE ASSETS AND GOODWILL (Net)		7.543.501	0	7.543.501	6.447.391	0	6.447.391
Goodwill		0	0	0	0	0	0
Other		7.543.501	0	7.543.501	6.447.391	0	6.447.391
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	680.721	0	680.721
DEFERRED TAX ASSET	(I-n)	2.922.610	477.012	3.399.622	0	1.388.042	1.388.042
OTHER ASSETS (Net)	(I-p)	57.443.495	1.463.984	58.907.479	40.212.448	2.290.715	42.503.163
TOTAL ASSETS		**1.872.818.217**	**945.529.356**	**2.818.347.573**	**1.746.152.864**	**769.443.790**	**2.515.596.654**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	1.232.667.880	571.221.126	1.803.889.006	1.086.801.556	475.295.816	1.562.097.372
LOANS RECEIVED	(II-c)	269.665	128.116.721	128.386.386	181.662	95.201.881	95.383.543
MONEY MARKET FUNDS		91.659.223	158.335.399	249.994.622	212.268.616	112.101.416	324.370.032
MARKETABLE SECURITIES (Net)	(II-d)	3.941.098	127.856.603	131.797.701	0	95.214.817	95.214.817
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		3.941.098	127.856.603	131.797.701	0	95.214.817	95.214.817
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	(II-b, II-g)	13.482.115	9.761.077	23.243.192	11.452.934	5.227.173	16.680.107
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		12.399.236	9.761.077	22.160.313	10.894.364	5.227.173	16.121.537
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		1.082.879	0	1.082.879	558.570	0	558.570
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	3.266.301	0	3.266.301	2.620.129	0	2.620.129
PROVISIONS	(II-h)	6.737.827	1.099.456	7.837.283	6.256.385	893.636	7.150.021
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.443.735	0	3.443.735	2.917.096	0	2.917.096
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.294.092	1.099.456	4.393.548	3.339.289	893.636	4.232.925
CURRENT TAX LIABILITIES	(II-i)	12.549.776	1.351	12.551.127	8.281.151	160.535	8.441.686
DEFERRED TAX LIABILITY	(II-i)	0	0	0	966.784	0	966.784
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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	(II-j)	0	76.805.130	76.805.130	0	49.633.272	49.633.272
Loans		0	0	0	0	0	0

Other Debt Instruments		0	76.805.130	76.805.130	0	49.633.272	49.633.272
OTHER LIABILITIES	(II-e)	88.451.130	33.224.802	121.675.932	77.126.587	35.564.413	112.691.000
EQUITY	(II-k)	284.181.724	-25.280.831	258.900.893	256.882.575	-16.534.684	240.347.891
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.400.628	0	5.400.628	5.400.628	0	5.400.628
Equity Share Premiums		3.505.742	0	3.505.742	3.505.742	0	3.505.742
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.894.886	0	1.894.886	1.894.886	0	1.894.886
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		19.063.914	565.287	19.629.201	18.810.454	620.683	19.431.137
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		29.949.201	-25.846.118	4.103.083	21.446.676	-17.155.367	4.291.309
Profit Reserves		199.716.101	0	199.716.101	163.658.747	0	163.658.747
Legal Reserves		4.357.935	0	4.357.935	3.748.495	0	3.748.495
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		179.414.247	0	179.414.247	143.921.942	0	143.921.942
Other Profit Reserves		15.943.919	0	15.943.919	15.988.310	0	15.988.310
Profit or Loss		24.851.880	0	24.851.880	42.366.070	0	42.366.070
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		24.851.880	0	24.851.880	42.366.070	0	42.366.070
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**1.737.206.739**	**1.081.140.834**	**2.818.347.573**	**1.662.838.379**	**852.758.275**	**2.515.596.654**

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		2.106.014.417	1.915.256.469	4.021.270.886	1.592.375.704	1.514.062.682	3.106.438.386
GUARANTIES AND WARRANTIES	(III)	262.500.096	155.094.724	417.594.820	224.611.468	125.866.602	350.478.070
Letters of Guarantee		186.255.338	102.260.967	288.516.305	162.730.118	87.698.654	250.428.772
Guarantees Subject to State Tender Law		1.278.046	19.925.908	21.203.954	1.447.554	15.564.528	17.012.082
Guarantees Given for Foreign Trade Operations		0	6.194.448	6.194.448	0	4.629.790	4.629.790
Other Letters of Guarantee		184.977.292	76.140.611	261.117.903	161.282.564	67.504.336	228.786.900
Bank Acceptances		0	1.042.715	1.042.715	0	697.572	697.572
Import Letter of Acceptance		0	1.042.715	1.042.715	0	697.572	697.572
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		3.232	46.417.156	46.420.388	8.835	33.336.678	33.345.513
Documentary Letters of Credit		3.232	38.209.949	38.213.181	8.835	29.367.034	29.375.869
Other Letters of Credit		0	8.207.207	8.207.207	0	3.969.644	3.969.644
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	21.750	21.750	0	36.994	36.994
Other Guarantees		12.288.333	5.345.309	17.633.642	10.635.436	4.093.178	14.728.614
Other Collaterals		63.953.193	6.827	63.960.020	51.237.079	3.526	51.240.605
COMMITMENTS	(III)	1.300.616.202	63.535.277	1.364.151.479	1.012.042.439	59.097.962	1.071.140.401
Irrevocable Commitments		1.278.051.327	63.535.277	1.341.586.604	991.848.997	59.097.962	1.050.946.959
Forward Asset Purchase Commitments		18.417.053	43.672.848	62.089.901	14.893.022	31.336.997	46.230.019
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		46.031.211	7.539.857	53.571.068	35.406.604	8.477.552	43.884.156
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		15.755.070	0	15.755.070	11.912.002	0	11.912.002
Tax and Fund Liabilities Arised from Export Commitments		13.370	0	13.370	5.575	0	5.575
Commitments for Credit Card Limits		955.414.431	0	955.414.431	752.010.443	0	752.010.443
Commitments for Credit Cards and Banking Services Promotions		526.532	0	526.532	492.036	0	492.036
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		241.893.660	12.322.572	254.216.232	177.129.315	19.283.413	196.412.728
Revocable Commitments		22.564.875	0	22.564.875	20.193.442	0	20.193.442
Revocable Loan Granting Commitments		22.564.875	0	22.564.875	20.193.442	0	20.193.442
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		542.898.119	1.696.626.468	2.239.524.587	355.721.797	1.329.098.118	1.684.819.915
Derivative Financial Instruments Held For Hedging		78.630.628	227.358.253	305.988.881	64.881.665	190.200.365	255.082.030
Fair Value Hedges		18.416.053	131.746.383	150.162.436	1.014.815	100.485.713	101.500.528
Cash Flow Hedges		60.214.575	95.611.870	155.826.445	63.866.850	89.714.652	153.581.502
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		464.267.491	1.469.268.215	1.933.535.706	290.840.132	1.138.897.753	1.429.737.885
Forward Foreign Currency Buy or Sell Transactions		89.312.090	124.631.993	213.944.083	34.513.930	58.965.999	93.479.929
Forward Foreign Currency Buying Transactions		42.934.617	61.845.191	104.779.808	15.030.352	31.268.935	46.299.287
Forward Foreign Currency Sale Transactions		46.377.473	62.786.802	109.164.275	19.483.578	27.697.064	47.180.642
Currency and Interest Rate Swaps		316.813.187	898.704.692	1.215.517.879	219.486.397	781.297.956	1.000.784.353
Currency Swap Buy Transactions		22.626.047	269.836.891	292.462.938	24.117.769	241.787.738	265.905.507
Currency Swap Sell Transactions		107.313.114	319.405.597	426.718.711	81.433.418	261.494.322	342.927.740
Interest Rate Swap Buy Transactions		93.437.013	154.731.102	248.168.115	56.967.605	139.007.948	195.975.553
Interest Rate Swap Sell Transactions		93.437.013	154.731.102	248.168.115	56.967.605	139.007.948	195.975.553
Currency, Interest Rate and Securities Options		32.706.022	233.175.601	265.881.623	22.310.828	157.438.482	179.749.310
Currency Options Buy Transactions		16.335.327	111.209.858	127.545.185	11.594.085	70.764.731	82.358.816
Currency Options Sell Transactions		16.370.695	109.631.837	126.002.532	10.716.743	71.185.427	81.902.170
Interest Rate Options Buy Transactions		0	6.166.953	6.166.953	0	7.744.162	7.744.162
Interest Rate Options Sell Transactions		0	6.166.953	6.166.953	0	7.744.162	7.744.162
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		24.358.036	22.561.007	46.919.043	13.091.700	10.912.559	24.004.259
Currency Futures Buy Transactions		944	22.560.252	22.561.196	117.104	10.813.386	10.930.490
Currency Futures Sell Transactions		24.357.092	755	24.357.847	12.974.596	99.173	13.073.769
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		1.078.156	190.194.922	191.273.078	1.437.277	130.282.757	131.720.034
CUSTODY AND PLEDGES RECEIVED		4.597.770.511	2.329.914.295	6.927.684.806	3.938.994.670	2.191.173.100	6.130.167.770
ITEMS HELD IN CUSTODY		473.139.361	508.250.897	981.390.258	425.792.433	410.458.321	836.250.754
Customer Fund and Portfolio Balances		260.902.832	199.577.129	460.479.961	257.461.209	152.118.474	409.579.683
Securities Held in Custody		15.415.259	62.459.333	77.874.592	5.969.260	52.352.735	58.321.995
Cheques Received for Collection		173.520.298	23.302.003	196.822.301	142.830.769	17.528.688	160.359.457
Commercial Notes Received for Collection		22.567.856	36.468.708	59.036.564	18.802.847	29.086.588	47.889.435
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		733.116	186.443.724	187.176.840	728.348	159.371.836	160.100.184
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.022.223.034	450.341.805	1.472.564.839	929.805.506	500.697.416	1.430.502.922
Securities		3.035.513	21.054.699	24.090.212	2.694.874	15.078.975	17.773.849
Guarantee Notes		2.325.305	2.108.769	4.434.074	2.395.064	1.434.002	3.829.066
Commodity		1.190.000	246.087	1.436.087	2.460.000	193.967	2.653.967
Warrant		0	0	0	0	0	0
Real Estate		739.959.634	317.361.134	1.057.320.768	651.273.803	395.829.572	1.047.103.375
Other Pledged Items		275.712.582	109.571.116	385.283.698	270.981.765	88.160.900	359.142.665

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		3.102.408.116	1.371.321.593	4.473.729.709	2.583.396.731	1.280.017.363	3.863.414.094
TOTAL OFF-BALANCE SHEET ACCOUNTS		**6.703.784.928**	**4.245.170.764**	**10.948.955.692**	**5.531.370.374**	**3.705.235.782**	**9.236.606.156**

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	(IV-a)	297.916.384	211.170.727	157.714.050	115.351.569
Interest Income on Loans	(IV-a-1)	185.423.686	130.278.691	96.612.216	70.303.354
Interest Income on Reserve Deposits		31.481.153	8.601.696	17.161.517	6.726.887
Interest Income on Banks	(IV-a-2)	1.112.044	1.730.239	606.804	869.845
Interest Income on Money Market Placements		970.891	876.744	0	327.138
Interest Income on Marketable Securities Portfolio	(IV-a-3)	78.234.591	68.802.508	43.151.088	36.528.897
Financial Assets At Fair Value Through Profit Loss		1.789.182	127.859	1.429.755	69.238
Financial Assets At Fair Value Through Other Comprehensive Income		47.899.981	38.747.432	26.916.877	20.850.228
Financial Assets Measured at Amortised Cost		28.545.428	29.927.217	14.804.456	15.609.431
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		694.019	880.849	182.425	595.448
INTEREST EXPENSES (-)	(IV-b)	-261.472.413	-175.305.258	-139.144.946	-98.215.290
Interest Expenses on Deposits	(IV-b-4)	-213.198.745	-156.822.271	-115.102.170	-86.857.751
Interest Expenses on Funds Borrowed	(IV-b-1)	-3.365.355	-3.748.524	-1.789.959	-1.764.825
Interest Expenses on Money Market Funds		-38.742.914	-10.140.212	-18.938.693	-7.310.228
Interest Expenses on Securities Issued	(IV-b-3)	-5.887.869	-3.094.607	-3.160.805	-1.750.325
Lease Interest Expenses		-245.195	-140.762	-129.085	-76.560
Other Interest Expense		-32.335	-1.358.882	-24.234	-455.601
NET INTEREST INCOME OR EXPENSE		36.443.971	35.865.469	18.569.104	17.136.279
NET FEE AND COMMISSION INCOME OR EXPENSES		48.467.648	29.859.235	25.801.677	16.000.796
Fees and Commissions Received		60.223.355	38.112.327	32.056.167	20.541.506
From Noncash Loans		1.530.279	1.256.991	779.348	654.948
Other		58.693.076	36.855.336	31.276.819	19.886.558
Fees and Commissions Paid (-)		-11.755.707	-8.253.092	-6.254.490	-4.540.710
Paid for Noncash Loans		-12.771	-2.374	-9.470	-1.337
Other		-11.742.936	-8.250.718	-6.245.020	-4.539.373
DIVIDEND INCOME		45.332	25.437	41.978	22.931
TRADING INCOME OR LOSS (Net)	(IV-c)	3.667.667	-3.323.709	-2.313.764	-3.016.942
Gains (Losses) Arising from Capital Markets Transactions		4.322.667	5.211.173	2.093.660	2.941.323
Gains (Losses) Arising From Derivative Financial Transactions		3.462.508	-28.749.777	-8.183.024	-25.998.267
Foreign Exchange Gains or Losses		-4.117.508	20.214.895	3.775.600	20.040.002
OTHER OPERATING INCOME	(IV-d)	4.037.412	6.396.387	1.351.825	2.255.481
GROSS PROFIT FROM OPERATING ACTIVITIES		92.662.030	68.822.819	43.450.820	32.398.545
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-18.239.523	-8.224.582	-8.617.637	-3.954.296
OTHER ALLOWANCE EXPENSES (-)		0	-17.528	20.037	-15.312
PERSONNEL EXPENSES (-)		-16.819.565	-13.879.948	-8.684.332	-6.664.026
OTHER OPERATING EXPENSES (-)	(IV-f)	-33.462.393	-23.472.545	-17.054.854	-12.353.428
NET OPERATING INCOME (LOSS)		24.140.549	23.228.216	9.114.034	9.411.483
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		5.161.781	4.567.283	2.716.076	2.428.531
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		29.302.330	27.795.499	11.830.110	11.840.014
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-4.450.450	-3.687.376	-705.309	-916.184
Current Tax Provision		-1.570.817	-5.438.646	-1.570.817	-5.438.646
Expense Effect of Deferred Tax		-7.111.328	-2.284.462	-1.001.487	2.620.161
Income Effect of Deferred Tax		4.231.695	4.035.732	1.866.995	1.902.301
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	24.851.880	24.108.123	11.124.801	10.923.830
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		24.851.880	24.108.123	11.124.801	10.923.830
Profit (Loss) Attributable to Group		24.851.880	24.108.123	11.124.801	10.923.830
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)		0,04779000	0,04636000	0,02139000	0,02101000

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)		24.851.880	24.108.123		
OTHER COMPREHENSIVE INCOME		18.804	-4.260.544		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		207.030	85.630		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-54.217	-4.717		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-280.868	-434.024		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-42.002	-107.348		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		584.117	631.719		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-188.226	-4.346.174		
Exchange Differences on Translation		11.822.404	3.045.462		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.721.585	-8.271.015		
Income (Loss) Related with Cash Flow Hedges		-792.812	155.366		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-11.716.573	-2.349.162		
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		5.220.340	3.073.175		
TOTAL COMPREHENSIVE INCOME (LOSS)		24.870.684	19.847.579		

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		23.922.152	25.758.259
Interest Received		276.047.895	185.255.083
Interest Paid		-276.987.597	-154.599.143
Dividends received		45.332	25.437
Fees and Commissions Received		60.778.983	40.499.823
Other Gains		7.785.175	9.121.245
Collections from Previously Written Off Loans and Other Receivables		8.696.171	7.986.862
Cash Payments to Personnel and Service Suppliers		-18.569.988	-15.128.951
Taxes Paid		-3.454.428	-8.524.683
Other		-30.419.391	-38.877.414
Changes in Operating Assets and Liabilities Subject to Banking Operations		55.164.541	43.058.103
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-9.573.690	-4.016.299
Net (Increase) Decrease in Due From Banks		1.909.085	692.037
Net (Increase) Decrease in Loans		-171.166.294	-234.147.957
Net (Increase) Decrease in Other Assets		17.769.900	-53.601.370
Net Increase (Decrease) in Bank Deposits		12.208.072	28.830.785
Net Increase (Decrease) in Other Deposits		242.821.519	137.569.724
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		32.024.557	2.354.246
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-70.828.608	165.376.937
Net Cash Provided From Banking Operations		79.086.693	68.816.362
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-92.020.393	-90.313.231
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-295.000	-120.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-3.835.503	-3.703.643
Cash Obtained from Tangible and Intangible Asset Sales		280.206	31.051
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-234.332.878	-151.224.831
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		161.853.487	83.175.397
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-4.045
Cash Obtained from Sale of Financial Assets At Amortised Cost		7.050.355	2.764.626
Other		-22.741.060	-21.231.786
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		55.266.956	35.104.277
Cash Obtained from Loans and Securities Issued		92.239.057	52.395.080
Cash Outflow Arised From Loans and Securities Issued		-29.578.962	-6.692.209
Equity Instruments Issued		0	0
Dividends paid		-6.354.400	-9.971.000
Payments of lease liabilities		-1.038.739	-627.594
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		11.099.710	5.070.609
Net Increase (Decrease) in Cash and Cash Equivalents		53.432.966	18.678.017
Cash and Cash Equivalents at Beginning of the Period		45.251.115	54.575.928
Cash and Cash Equivalents at End of the Period		98.684.081	73.253.945

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	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: Tangible and Intangible Assets Revaluation Reserve	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: 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)	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Exchange Differences on Translation	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: 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)	Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Previous Period 01.01.2024 - 30.06.2024	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**5.200.000**	**3.505.742**	**0**	**1.894.886**	**14.488.487**	**-2.028.273**	**1.359.174**	**26.741.633**	**-1.863.324**	**-11.723.614**	**107.141.776**	**0**	**66.478.940**	**211.195.427**	**0**	**211.195.427**
	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		5.200.000	3.505.742	0	1.894.886	14.488.487	-2.028.273	1.359.174	26.741.633	-1.863.324	-11.723.614	107.141.776	0	66.478.940	211.195.427	0	211.195.427
	Total Comprehensive Income (Loss)		0	0	0	0	496.795	-303.817	-107.348	3.045.462	-5.855.979	-1.535.657	0	0	24.108.123	19.847.579	0	19.847.579
	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	21.192	0	0	0	0	0	0	21.192	0	21.192
	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	-9.031	0	0	0	0	0	9.031	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	56.507.940	0	-66.478.940	-9.971.000	0	-9.971.000
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-9.971.000	-9.971.000	0	-9.971.000
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	56.507.940	0	-56.507.940	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		**5.200.000**	**3.505.742**	**0**	**1.894.886**	**14.976.251**	**-2.332.090**	**1.273.018**	**29.787.095**	**-7.719.303**	**-13.259.271**	**163.658.747**	**0**	**24.108.123**	**221.093.198**	**0**	**221.093.198**
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		**5.200.000**	**3.505.742**	**0**	**1.894.886**	**21.391.086**	**-3.191.137**	**1.231.188**	**31.786.935**	**-11.791.030**	**-15.704.596**	**163.658.747**	**0**	**42.366.070**	**240.347.891**	**0**	**240.347.891**
	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		5.200.000	3.505.742	0	1.894.886	21.391.086	-3.191.137	1.231.188	31.786.935	-11.791.030	-15.704.596	163.658.747	0	42.366.070	240.347.891	0	240.347.891
	Total Comprehensive Income (Loss)		0	0	0	0	445.640	-196.608	-42.002	11.822.404	-3.254.060	-8.756.570	0	0	24.851.880	24.870.684	0	24.870.684
	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	36.718	0	0	0	0	0	0	36.718	0	36.718
	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	-45.684	0	0	0	0	0	45.684	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	36.011.670	0	-42.366.070	-6.354.400	0	-6.354.400
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-6.354.400	-6.354.400	0	-6.354.400
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	36.011.670	0	-36.011.670	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		**5.200.000**	**3.505.742**	**0**	**1.894.886**	**21.791.042**	**-3.387.745**	**1.225.904**	**43.609.339**	**-15.045.090**	**-24.461.166**	**199.716.101**	**0**	**24.851.880**	**258.900.893**	**0**	**258.900.893**