



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş. Bank Financial Report Unconsolidated 2025 - 2. 3 Monthly Notification

General Information About Financial Statements



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

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Sınai Kalkınma Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'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 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 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.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7.c.1 ve IV. kısım 5' te belirtildiği üzere, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal tablolarda, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 2.050.000 bin TL tutarında tamamı geçmiş yıllar içerisinde ayrılan, 400.000 bin TL tutarındaki kısmı cari dönemde iptal edilen toplam 1.650.000 bin TL tutarında diğer karşılıklar altında sınıflandırılan serbest karşılık ayrılmıştır. Söz konusu serbest karşılık ayrılmamış olsaydı, 30 Haziran 2025 tarihi itibarıyla, diğer karşılıklar 1.650.000 bin TL daha az, net kar ve özkaynaklar sırasıyla 400.000 bin TL daha az ve 1.650.000 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 30 Haziran 2025 tarihi itibarıyla ara dönem finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 30 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)		27.225.645	20.209.649	47.435.294	16.462.594	18.808.018	35.270.612
Cash and cash equivalents		6.996.458	12.146.428	19.142.886	1.927.260	10.549.148	12.476.408
Cash and Cash Balances at Central Bank	(1)	1.951	7.055.013	7.056.964	772	2.879.653	2.880.425
Banks	(3)	110.509	5.099.297	5.209.806	3.006	7.672.856	7.675.862
Receivables From Money Markets		6.884.369	0	6.884.369	1.923.891	0	1.923.891
Allowance for Expected Losses (-)		-371	-7.882	-8.253	-409	-3.361	-3.770
Financial assets at fair value through profit or loss	(2)	1.612.537	0	1.612.537	1.383.876	0	1.383.876
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		1.612.537	0	1.612.537	1.383.876	0	1.383.876
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	17.868.193	7.148.581	25.016.774	12.455.502	5.897.387	18.352.889
Public Debt Securities		17.361.291	5.986.331	23.347.622	11.611.019	5.005.611	16.616.630
Equity instruments		192.099	1.162.250	1.354.349	198.090	891.776	1.089.866
Other Financial Assets		314.803	0	314.803	646.393	0	646.393
Derivative financial assets	(2)	748.457	914.640	1.663.097	695.956	2.361.483	3.057.439
Derivative Financial Assets At Fair Value Through Profit Or Loss		748.457	914.640	1.663.097	695.956	2.361.483	3.057.439
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		19.615.006	204.172.230	223.787.236	20.799.277	161.790.627	182.589.904
Loans	(5)	12.940.962	192.432.733	205.373.695	14.383.721	151.616.350	166.000.071
Receivables From Leasing Transactions	(10)	0	1.033.639	1.033.639	0	417.553	417.553
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	8.523.971	16.295.212	24.819.183	9.949.963	14.269.752	24.219.715
Public Debt Securities		8.523.971	16.295.212	24.819.183	9.949.963	14.269.752	24.219.715
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.849.927	-5.589.354	-7.439.281	-3.534.407	-4.513.028	-8.047.435
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	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		10.990.535	0	10.990.535	9.420.766	0	9.420.766
Investments in Associates (Net)	(7)	4.680.212	0	4.680.212	4.201.492	0	4.201.492

Associates Accounted for Using Equity Method		4.680.212	0	4.680.212	4.201.492	0	4.201.492
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(8)	6.310.323	0	6.310.323	5.219.274	0	5.219.274
Unconsolidated Financial Subsidiaries		6.167.464	0	6.167.464	5.085.830	0	5.085.830
Unconsolidated Non-Financial Subsidiaries		142.859	0	142.859	133.444	0	133.444
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	622.806	0	622.806	572.644	0	572.644
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	17.501	0	17.501	5.985	0	5.985
Goodwill		0	0	0	0	0	0
Other		17.501	0	17.501	5.985	0	5.985
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	1.103.220	0	1.103.220	265.107	0	265.107
OTHER ASSETS (Net)	(17)	2.665.172	232.977	2.898.149	3.009.859	125.480	3.135.339
TOTAL ASSETS		62.239.885	224.614.856	286.854.741	50.536.232	180.724.125	231.260.357
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	3.635.171	159.790.223	163.425.394	19.000	123.981.589	124.000.589
MONEY MARKET FUNDS		13.399.965	6.498.415	19.898.380	1.961.247	1.319.277	3.280.524
MARKETABLE SECURITIES (Net)	(3)	0	41.937.400	41.937.400	0	51.561.928	51.561.928
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	41.937.400	41.937.400	0	51.561.928	51.561.928
FUNDS		29.815	732.818	762.633	30.945	652.954	683.899
Borrower funds		29.815	732.818	762.633	30.945	652.954	683.899
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)	83.714	2.377.840	2.461.554	160.787	1.137.479	1.298.266
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		83.714	2.377.840	2.461.554	160.787	1.137.479	1.298.266
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	220.875	0	220.875	247.755	0	247.755
PROVISIONS	(7)	2.114.171	105.133	2.219.304	2.285.225	84.762	2.369.987
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		122.270	0	122.270	102.417	0	102.417
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.991.901	105.133	2.097.034	2.182.808	84.762	2.267.570
CURRENT TAX LIABILITIES	(8)	2.079.195	0	2.079.195	368.765	0	368.765
DEFERRED TAX LIABILITY	(8)	0	0	0	0	0	0
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	(10)	0	12.210.145	12.210.145	0	10.800.864	10.800.864
Loans		0	0	0	0	0	0

Other Debt Instruments		0	12.210.145	12.210.145	0	10.800.864	10.800.864
OTHER LIABILITIES		607.704	1.592.695	2.200.399	573.985	3.595.006	4.168.991
EQUITY		39.045.033	394.429	39.439.462	32.281.656	197.133	32.478.789
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		24.573	0	24.573	14.658	0	14.658
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.573	0	24.573	14.658	0	14.658
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.222.964	352.637	4.575.601	3.896.451	230.008	4.126.459
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		343.809	41.792	385.601	381.972	-32.875	349.097
Profit Reserves		25.178.660	0	25.178.660	15.053.976	0	15.053.976
Legal Reserves		645.497	0	645.497	645.497	0	645.497
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		24.454.602	0	24.454.602	14.329.918	0	14.329.918
Other Profit Reserves		2.920	0	2.920	2.920	0	2.920
Profit or Loss		6.475.027	0	6.475.027	10.134.599	0	10.134.599
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		6.475.027	0	6.475.027	10.134.599	0	10.134.599
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		61.215.643	225.639.098	286.854.741	37.929.365	193.330.992	231.260.357

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		21.425.564	312.905.219	334.330.783	23.449.505	195.016.999	218.466.504
GUARANTIES AND WARRANTIES	(1)	3.597.967	24.054.491	27.652.458	3.350.423	18.244.917	21.595.340
Letters of Guarantee		2.399.706	6.453.838	8.853.544	2.818.372	5.808.518	8.626.890
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		2.399.706	6.453.838	8.853.544	2.818.372	5.808.518	8.626.890
Bank Acceptances		0	632.474	632.474	0	131.339	131.339
Import Letter of Acceptance		0	632.474	632.474	0	131.339	131.339
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		1.198.261	16.968.179	18.166.440	532.051	12.305.060	12.837.111
Documentary Letters of Credit		1.198.261	16.968.179	18.166.440	532.051	12.305.060	12.837.111
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	2.148.326	48.196.154	50.344.480	2.806.010	8.648.292	11.454.302
Irrevocable Commitments		857.052	31.153.720	32.010.772	1.218.654	640.755	1.859.409
Forward Asset Purchase Commitments		41.683	17.064.044	17.105.727	389.727	458.574	848.301
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		200.000	163.699	363.699	0	142.284	142.284
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		615.369	13.925.977	14.541.346	828.927	39.897	868.824
Revocable Commitments		1.291.274	17.042.434	18.333.708	1.587.356	8.007.537	9.594.893
Revocable Loan Granting Commitments		1.291.274	17.042.434	18.333.708	1.587.356	8.007.537	9.594.893
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	15.679.271	240.654.574	256.333.845	17.293.072	168.123.790	185.416.862
Derivative Financial Instruments Held For Hedging		0	55.727.372	55.727.372	0	69.298.701	69.298.701
Fair Value Hedges		0	55.727.372	55.727.372	0	69.298.701	69.298.701
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		15.679.271	184.927.202	200.606.473	17.293.072	98.825.089	116.118.161
Forward Foreign Currency Buy or Sell Transactions		3.683.323	8.561.772	12.245.095	386.659	524.487	911.146
Forward Foreign Currency Buying Transactions		1.827.814	4.305.614	6.133.428	268.295	183.357	451.652
Forward Foreign Currency Sale Transactions		1.855.509	4.256.158	6.111.667	118.364	341.130	459.494
Currency and Interest Rate Swaps		11.391.056	175.208.709	186.599.765	16.906.413	98.261.432	115.167.845
Currency Swap Buy Transactions		1.997.248	52.833.725	54.830.973	853.917	28.963.582	29.817.499
Currency Swap Sell Transactions		3.038.256	52.304.694	55.342.950	11.767.384	17.124.992	28.892.376
Interest Rate Swap Buy Transactions		3.177.776	35.035.145	38.212.921	2.142.556	26.086.429	28.228.985
Interest Rate Swap Sell Transactions		3.177.776	35.035.145	38.212.921	2.142.556	26.086.429	28.228.985
Currency, Interest Rate and Securities Options		604.892	1.156.721	1.761.613	0	39.170	39.170
Currency Options Buy Transactions		485.196	401.413	886.609	0	19.585	19.585
Currency Options Sell Transactions		119.696	755.308	875.004	0	19.585	19.585
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		527.222.592	3.574.247.003	4.101.469.595	445.422.551	2.800.962.189	3.246.384.740
ITEMS HELD IN CUSTODY		9.588.459	8.246.216	17.834.675	720.297	2.736.125	3.456.422
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		10.064	8.246.216	8.256.280	36.048	2.736.125	2.772.173
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		9.578.395	0	9.578.395	684.249	0	684.249
PLEDGED ITEMS		501.111.465	2.891.986.275	3.393.097.740	429.581.976	2.269.143.066	2.698.725.042
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		56.933	2.651.938	2.708.871	194.627	2.370.696	2.565.323
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		119.692.960	750.105.290	869.798.250	118.446.897	631.496.822	749.943.719
Other Pledged Items		380.905.323	2.139.229.047	2.520.134.370	310.484.203	1.635.275.548	1.945.759.751

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		16.522.668	674.014.512	690.537.180	15.120.278	529.082.998	544.203.276
TOTAL OFF-BALANCE SHEET ACCOUNTS		548.648.156	3.887.152.222	4.435.800.378	468.872.056	2.995.979.188	3.464.851.244



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)	16.350.132	13.832.164	8.816.184	7.104.239
Interest Income on Loans		10.364.693	7.978.826	5.601.459	4.000.992
Interest Income on Reserve Deposits		119	330	65	303
Interest Income on Banks		37.818	33.122	14.840	16.977
Interest Income on Money Market Placements		754.252	2.280.216	436.337	1.141.571
Interest Income on Marketable Securities Portfolio		5.076.761	3.469.053	2.713.810	1.895.718
Financial Assets At Fair Value Through Profit Loss		0	2.969	0	2.107
Financial Assets At Fair Value Through Other Comprehensive Income		2.995.115	1.215.774	1.670.942	696.897
Financial Assets Measured at Amortised Cost		2.081.646	2.250.310	1.042.868	1.196.714
Finance Leasing Interest Income		15.436	24.340	9.724	11.992
Other Interest Income		101.053	46.277	39.949	36.686
INTEREST EXPENSES (-)	(2)	-8.874.935	-6.333.599	-4.909.558	-3.389.651
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-4.464.623	-3.905.218	-2.313.459	-1.827.861
Interest Expenses on Money Market Funds		-2.154.288	-746.047	-1.480.228	-617.088
Interest Expenses on Securities Issued		-2.197.230	-1.591.215	-1.086.909	-904.697
Lease Interest Expenses		-30.613	-37.931	-15.716	-12.337
Other Interest Expense		-28.181	-53.188	-13.246	-27.668
NET INTEREST INCOME OR EXPENSE		7.475.197	7.498.565	3.906.626	3.714.588
NET FEE AND COMMISSION INCOME OR EXPENSES		161.970	294.129	90.870	164.234
Fees and Commissions Received		197.888	318.222	106.427	175.449
From Noncash Loans		110.946	94.284	55.756	48.232
Other		86.942	223.938	50.671	127.217
Fees and Commissions Paid (-)		-35.918	-24.093	-15.557	-11.215
Paid for Noncash Loans		-2.770	-3.442	-1.383	-1.724
Other		-33.148	-20.651	-14.174	-9.491
DIVIDEND INCOME	(3)	9.647	1.594	4.647	1.594
TRADING INCOME OR LOSS (Net)	(4)	126.147	-1.501.904	197.584	-748.803
Gains (Losses) Arising from Capital Markets Transactions		236.240	48.315	123.293	31.537
Gains (Losses) Arising From Derivative Financial Transactions		-5.907.230	63.659	-3.545.275	-665.361
Foreign Exchange Gains or Losses		5.797.137	-1.613.878	3.619.566	-114.979
OTHER OPERATING INCOME	(5)	2.182.415	173.011	1.440.038	112.671
GROSS PROFIT FROM OPERATING ACTIVITIES		9.955.376	6.465.395	5.639.765	3.244.284
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-1.195.689	-697.748	-973.937	-261.030
OTHER ALLOWANCE EXPENSES (-)	(6)	-70.000	0	-70.000	0
PERSONNEL EXPENSES (-)		-1.187.264	-673.116	-667.951	-343.692
OTHER OPERATING EXPENSES (-)	(7)	-394.591	-300.714	-232.744	-150.742
NET OPERATING INCOME (LOSS)		7.107.832	4.793.817	3.695.133	2.488.820
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.328.965	1.036.573	801.352	719.195
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		8.436.797	5.830.390	4.496.485	3.208.015
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-1.961.770	-1.427.438	-1.115.996	-739.264
Current Tax Provision		-2.739.150	-1.203.367	-1.553.006	-602.123
Expense Effect of Deferred Tax		-1.184.916	-971.977	-432.772	-629.800
Income Effect of Deferred Tax		1.962.296	747.906	869.782	492.659
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	6.475.027	4.402.952	3.380.489	2.468.751
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	(10)	6.475.027	4.402.952	3.380.489	2.468.751
Profit (Loss) Attributable to Group		6.475.027	4.402.952	3.380.489	2.468.751
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)		2,31300000	1,57200000	1,20700000	0,88200000



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)		6.475.027	4.402.952		
OTHER COMPREHENSIVE INCOME		485.646	711.023		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		449.142	688.425		
Gains (Losses) on Revaluation of Property, Plant and Equipment		38.862	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		4.970	-43.085		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		411.387	714.545		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-6.077	16.965		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		36.504	22.598		
Exchange Differences on Translation		192.393	45.024		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-222.699	-31.568		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		66.810	9.142		
TOTAL COMPREHENSIVE INCOME (LOSS)		6.960.673	5.113.975		



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		1.427.554	3.735.175
Interest Received		13.153.613	11.635.547
Interest Paid		-7.251.274	-5.950.907
Dividends received		63.592	35.750
Fees and Commissions Received		197.888	318.222
Other Gains		787.189	80.734
Collections from Previously Written Off Loans and Other Receivables		1.775.627	124.104
Cash Payments to Personnel and Service Suppliers		-1.532.467	-798.021
Taxes Paid		-1.787.556	-593.847
Other		-3.979.058	-1.116.407
Changes in Operating Assets and Liabilities Subject to Banking Operations		18.681.090	-6.986.986
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	-90.545
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-7.809.647	-9.009.279
Net (Increase) Decrease in Other Assets		-4.205.295	-2.477.053
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		14.124.296	-5.943.542
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		16.571.736	10.533.433
Net Cash Provided From Banking Operations		20.108.644	-3.251.811
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.322.059	-6.125.140
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		-44.515	-4.083
Cash Obtained from Tangible and Intangible Asset Sales		318	567
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-5.515.453	-3.720.516
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		577.798	554.675
Cash Paid for Purchase of Financial Assets At Amortised Cost		-33.357	-3.116.482
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.709.071	160.699
Other		-15.921	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-14.685.817	4.903.616
Cash Obtained from Loans and Securities Issued		1.056.878	13.526.711
Cash Outflow Arised From Loans and Securities Issued		-15.602.998	-8.543.986
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-139.697	-79.109
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		224.196	76.671
Net Increase (Decrease) in Cash and Cash Equivalents		2.324.964	-4.396.664
Cash and Cash Equivalents at Beginning of the Period		9.551.313	12.104.573
Cash and Cash Equivalents at End of the Period		11.876.277	7.707.909



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	2.800.000	0	0	14.658	250.566	3.720	3.031.209 0	385.534	-127.993	0 0	8.012.499	7.041.477	0	21.411.670	0	21.411.670	
	Adjustments Related to TMS 8	0	0	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	0	0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Adjusted Beginning Balance	2.800.000	0	0	14.658	250.566	3.720	3.031.209 0	385.534	-127.993	0 0	8.012.499	7.041.477	0	21.411.670	0	21.411.670	
	Total Comprehensive Income (Loss)	0	0	0	0	4.039	-30.159	714.545 0	45.024	-22.426	0 0	0	0	4.402.952	5.113.975	0	5.113.975	
	Capital Increase in Cash	0	0	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	0	0	
	Issued Capital Inflation Adjustment Difference	0	0	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	0	0	
	Subordinated Debt	0	0	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	0	0	
	Profit Distributions	0	0	0	0	0	0	0 0	0	0	0 0	7.041.477	-7.041.477	0	0	0	0	
	Dividends Paid	0	0	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	0 0	6.044.477	-6.044.477	0	0	0	0	
	Other	0	0	0	0	0	0	0 0	0	0	0 0	997.000	-997.000	0	0	0	0	
	Equity at end of period	2.800.000	0	0	14.658	254.605	-26.439	3.745.754 0	430.558	-150.419	0 0	15.053.976	0	4.402.952	26.525.645	0	26.525.645	
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	2.800.000	0	0	14.658	322.030	-29.959	3.834.388 0	458.207	-109.110	0 0	15.053.976	10.134.599	0	32.478.789	0	32.478.789	
	Adjustments Related to TMS 8	0	0	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	0	0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Adjusted Beginning Balance	2.800.000	0	0	14.658	322.030	-29.959	3.834.388 0	458.207	-109.110	0 0	15.053.976	10.134.599	0	32.478.789	0	32.478.789	
	Total Comprehensive Income (Loss)	0	0	0	0	34.276	3.479	411.387 0	192.393	-155.889	0 0	0	0	6.475.027	6.960.673	0	6.960.673	
	Capital Increase in Cash	0	0	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	0	0	
	Issued Capital Inflation Adjustment Difference	0	0	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	0	0	
	Subordinated Debt	0	0	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	0	0	
	Profit Distributions	0	0	0	9.915	0	0	0 0	0	0	0 0	10.124.684	-10.134.599	0	0	0	0	
	Dividends Paid	0	0	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	0 0	8.824.684	-8.824.684	0	0	0	0	
	Other	0	0	0	9.915	0	0	0 0	0	0	0 0	1.300.000	-1.309.915	0	0	0	0	
	Equity at end of period	2.800.000	0	0	24.573	356.306	-26.480	4.245.775 0	650.600	-264.999	0 0	25.178.660	0	6.475.027	39.439.462	0	39.439.462	