



## KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



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

## Independet Audit Comment

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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem 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 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 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 bildirmekteyiz.

#### Şartlı Sonucun Dayanağı

Konsolide 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 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin,

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

#### ***Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor***

Sınırlı denetimimiz sonucunda, ilişkide 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.

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	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)		27.945.436	20.418.106	48.363.542	16.804.161	18.939.663	35.743.824
Cash and cash equivalents		7.083.836	12.354.885	19.438.721	2.050.475	10.680.524	12.730.999
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)	151.267	5.309.950	5.461.217	98.215	7.805.658	7.903.873
Receivables From Money Markets		6.931.591	0	6.931.591	1.952.629	0	1.952.629
Allowance for Expected Losses ( - )		-973	-10.078	-11.051	-1.141	-4.787	-5.928
Financial assets at fair value through profit or loss	(2)	1.910.783	0	1.910.783	1.650.591	0	1.650.591
Public Debt Securities		0	0	0	0	0	0
Equity instruments		108	0	108	146	0	146
Other Financial Assets		1.910.675	0	1.910.675	1.650.445	0	1.650.445
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	18.202.360	7.148.581	25.350.941	12.407.139	5.897.387	18.304.526
Public Debt Securities		17.361.291	5.986.331	23.347.622	11.611.019	5.005.611	16.616.630
Equity instruments		526.266	1.162.250	1.688.516	245.704	891.776	1.137.480
Other Financial Assets		314.803	0	314.803	550.416	0	550.416
Derivative financial assets	(2)	748.457	914.640	1.663.097	695.956	2.361.752	3.057.708
Derivative Financial Assets At Fair Value Through Profit Or Loss		748.457	914.640	1.663.097	695.956	2.361.752	3.057.708
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		22.884.787	204.172.230	227.057.017	23.629.643	161.790.627	185.420.270
Loans	(5)	16.255.442	192.432.733	208.688.175	17.250.232	151.616.350	168.866.582
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 (-)		-1.894.626	-5.589.354	-7.483.980	-3.570.552	-4.513.028	-8.083.580
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		4.856.494	0	4.856.494	4.361.542	0	4.361.542
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)	142.859	0	142.859	133.444	0	133.444
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		142.859	0	142.859	133.444	0	133.444
Jointly Controlled Partnerships (JointVentures) (Net)		33.423	0	33.423	26.606	0	26.606
Jointly Controlled Partnerships Accounted for Using Equity Method		33.423	0	33.423	26.606	0	26.606
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	3.786.262	0	3.786.262	3.156.735	0	3.156.735
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	19.877	0	19.877	8.223	0	8.223
Goodwill		1.005	0	1.005	1.005	0	1.005
Other		18.872	0	18.872	7.218	0	7.218
INVESTMENT PROPERTY (Net)	(14)	2.778.973	0	2.778.973	2.403.800	0	2.403.800
CURRENT TAX ASSETS		3.064	0	3.064	2.679	0	2.679
DEFERRED TAX ASSET	(15)	1.123.618	0	1.123.618	312.481	0	312.481
OTHER ASSETS (Net)	(17)	3.257.468	232.977	3.490.445	5.974.711	144.717	6.119.428
<b>TOTAL ASSETS</b>		<b>66.655.979</b>	<b>224.823.313</b>	<b>291.479.292</b>	<b>56.653.975</b>	<b>180.875.007</b>	<b>237.528.982</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	3.635.608	159.790.223	163.425.831	20.916	123.981.589	124.002.505
MONEY MARKET FUNDS		16.613.315	6.498.415	23.111.730	4.814.176	1.319.277	6.133.453
MARKETABLE SECURITIES (Net)	(3)	0	41.937.400	41.937.400	1.950.424	51.561.928	53.512.352
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	1.950.424	0	1.950.424
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	1.137.748	1.298.535
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		83.714	2.377.840	2.461.554	160.787	1.137.748	1.298.535
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)	61.178	0	61.178	41.552	0	41.552
PROVISIONS	(7)	2.155.482	105.133	2.260.615	2.320.251	84.762	2.405.013
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		151.866	0	151.866	125.428	0	125.428
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.003.616	105.133	2.108.749	2.194.823	84.762	2.279.585
CURRENT TAX LIABILITIES	(8)	2.176.580	0	2.176.580	457.912	0	457.912
DEFERRED TAX LIABILITY	(8)	434.500	0	434.500	334.512	0	334.512
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		733.968	1.686.532	2.420.500	820.001	3.885.684	4.705.685
EQUITY		39.822.197	394.429	40.216.626	32.955.567	197.133	33.152.700
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		25.546	0	25.546	15.631	0	15.631
Equity Share Premiums		1.007	0	1.007	1.007	0	1.007
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		24.539	0	24.539	14.624	0	14.624
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.485.918	352.637	4.838.555	4.159.403	230.008	4.389.411
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		343.812	41.792	385.604	381.975	-32.875	349.100
Profit Reserves		24.925.893	0	24.925.893	14.793.249	0	14.793.249
Legal Reserves		661.745	0	661.745	664.389	0	664.389
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		24.185.588	0	24.185.588	14.050.300	0	14.050.300
Other Profit Reserves		2.919	0	2.919	2.919	0	2.919
Profit or Loss		6.557.597	0	6.557.597	10.228.073	0	10.228.073
Prior Years' Profit or Loss		85.514	0	85.514	6.091	0	6.091
Current Period Net Profit Or Loss		6.472.083	0	6.472.083	10.221.982	0	10.221.982
Non-controlling Interests		683.431	0	683.431	577.236	0	577.236
Total equity and liabilities		65.746.357	225.732.935	291.479.292	43.907.043	193.621.939	237.528.982

# 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		28.974.533	313.215.531	342.190.064	32.059.900	195.193.970	227.253.870
GUARANTIES AND WARRANTIES	(1)	3.597.965	24.054.491	27.652.456	3.350.421	18.244.917	21.595.338
Letters of Guarantee		2.399.704	6.453.838	8.853.542	2.818.370	5.808.518	8.626.888
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		2.399.704	6.453.838	8.853.542	2.818.370	5.808.518	8.626.888
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
<b>COMMITMENTS</b>	(1)	9.631.955	48.196.154	57.828.109	11.372.107	8.648.292	20.020.399
Irrevocable Commitments		8.340.681	31.153.720	39.494.401	9.784.751	640.755	10.425.506
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		8.098.998	13.925.977	22.024.975	9.395.024	39.897	9.434.921
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)	15.744.613	240.964.886	256.709.499	17.337.372	168.300.761	185.638.133
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		15.744.613	185.237.514	200.982.127	17.337.372	99.002.060	116.339.432
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		670.234	1.467.033	2.137.267	44.300	216.141	260.441
Currency Options Buy Transactions		517.867	556.569	1.074.436	22.150	108.083	130.233
Currency Options Sell Transactions		152.367	910.464	1.062.831	22.150	108.058	130.208
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		537.731.263	3.574.271.739	4.112.003.002	452.026.447	2.800.994.225	3.253.020.672
ITEMS HELD IN CUSTODY		20.082.776	8.269.210	28.351.986	7.314.087	2.766.786	10.080.873
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		10.504.381	8.269.210	18.773.591	6.629.838	2.766.786	9.396.624
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		501.125.819	2.891.988.017	3.393.113.836	429.592.082	2.269.144.441	2.698.736.523
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		57.782	2.653.680	2.711.462	195.268	2.372.071	2.567.339
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		380.918.828	2.139.229.047	2.520.147.875	310.493.668	1.635.275.548	1.945.769.216



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		566.705.796	3.887.487.270	4.454.193.066	484.086.347	2.996.188.195	3.480.274.542



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)	17.511.763	14.579.918	9.427.380	7.561.053
Interest Income on Loans		11.424.256	8.547.124	6.165.149	4.318.682
Interest Income on Reserve Deposits		119	330	65	303
Interest Income on Banks		57.190	152.012	22.254	121.831
Interest Income on Money Market Placements		754.258	2.280.250	436.340	1.141.577
Interest Income on Marketable Securities Portfolio		5.080.494	3.473.584	2.715.253	1.898.167
Financial Assets At Fair Value Through Profit Loss		3.733	7.500	1.443	4.556
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		180.010	102.278	78.595	68.501
INTEREST EXPENSES (-)	(2)	-9.611.387	-6.734.221	-5.310.814	-3.673.534
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-4.568.832	-3.919.498	-2.366.781	-1.840.919
Interest Expenses on Money Market Funds		-2.770.365	-1.095.042	-1.827.293	-867.129
Interest Expenses on Securities Issued		-2.232.297	-1.661.495	-1.097.817	-936.168
Lease Interest Expenses		-11.502	-4.953	-5.497	-1.626
Other Interest Expense		-28.391	-53.233	-13.426	-27.692
NET INTEREST INCOME OR EXPENSE		7.900.376	7.845.697	4.116.566	3.887.519
NET FEE AND COMMISSION INCOME OR EXPENSES		306.639	451.912	160.406	242.200
Fees and Commissions Received		381.319	507.719	195.402	271.475
From Noncash Loans		110.946	94.284	55.756	48.232
Other		270.373	413.435	139.646	223.243
Fees and Commissions Paid (-)		-74.680	-55.807	-34.996	-29.275
Paid for Noncash Loans		-22.420	-19.889	-11.244	-12.640
Other		-52.260	-35.918	-23.752	-16.635
DIVIDEND INCOME	(3)	81.631	31.766	71.728	31.766
TRADING INCOME OR LOSS (Net)	(4)	108.128	-1.490.098	188.256	-742.695
Gains (Losses) Arising from Capital Markets Transactions		292.292	51.250	107.460	35.117
Gains (Losses) Arising From Derivative Financial Transactions		-5.981.185	72.547	-3.538.697	-662.832
Foreign Exchange Gains or Losses		5.797.021	-1.613.895	3.619.493	-114.980
OTHER OPERATING INCOME	(5)	2.937.418	902.831	1.931.539	698.771
GROSS PROFIT FROM OPERATING ACTIVITIES		11.334.192	7.742.108	6.468.495	4.117.561
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(6)	-1.207.035	-695.450	-975.447	-260.815
OTHER ALLOWANCE EXPENSES ( - )	(6)	-70.000	0	-70.000	0
PERSONNEL EXPENSES (-)		-1.474.338	-864.364	-817.189	-447.311
OTHER OPERATING EXPENSES (-)	(7)	-893.930	-671.022	-406.645	-336.289
NET OPERATING INCOME (LOSS)		7.688.889	5.511.272	4.199.214	3.073.146
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		836.460	453.977	415.150	217.420
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		8.525.349	5.965.249	4.614.364	3.290.566
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-2.002.268	-1.475.206	-1.193.200	-761.736
Current Tax Provision		-2.787.256	-1.260.089	-1.602.262	-638.966
Expense Effect of Deferred Tax		-1.181.809	-963.121	-406.559	-615.429
Income Effect of Deferred Tax		1.966.797	748.004	815.621	492.659
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	6.523.081	4.490.043	3.421.164	2.528.830
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	(10)	6.523.081	4.490.043	3.421.164	2.528.830
Profit (Loss) Attributable to Group		6.472.083	4.369.624	3.380.000	2.412.775
Profit (loss), attributable to non-controlling interests		50.998	120.419	41.164	116.055
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		2,31100000	1,56100000	1,20700000	0,86200000



# 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)		6.523.081	4.490.043		
OTHER COMPREHENSIVE INCOME		541.900	770.608		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		505.396	748.010		
Gains (Losses) on Revaluation of Property, Plant and Equipment		541.276	530.000		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		4.970	-43.086		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		99.799	244.131		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-140.649	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)		7.064.981	5.260.651		



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		1.828.048	4.002.241
Interest Received		14.267.934	12.364.162
Interest Paid		-7.966.323	-6.382.238
Dividends received		111.631	46.766
Fees and Commissions Received		381.319	507.719
Other Gains		890.687	188.979
Collections from Previously Written Off Loans and Other Receivables		1.776.014	124.104
Cash Payments to Personnel and Service Suppliers		-2.003.602	-1.144.482
Taxes Paid		-1.816.116	-626.954
Other		-3.813.496	-1.075.815
Changes in Operating Assets and Liabilities Subject to Banking Operations		18.612.804	-7.249.659
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-14.174	-214.552
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-8.219.715	-9.622.897
Net (Increase) Decrease in Other Assets		-3.841.848	-3.023.685
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		14.085.528	-5.819.697
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		16.603.013	11.431.172
Net Cash Provided From Banking Operations		20.440.852	-3.247.418
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.687.325	-6.182.276
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		-115.998	-70.076
Cash Obtained from Tangible and Intangible Asset Sales		318	567
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-5.802.007	-3.704.508
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		-23.150	-7.151
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-14.684.606	4.666.235
Cash Obtained from Loans and Securities Issued		1.528.511	13.979.173
Cash Outflow Arised From Loans and Securities Issued		-16.109.698	-9.258.986
Equity Instruments Issued		0	0
Dividends paid		-1.055	-844
Payments of lease liabilities		-102.364	-53.108
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		224.206	76.675
Net Increase (Decrease) in Cash and Cash Equivalents		2.293.127	-4.686.784
Cash and Cash Equivalents at Beginning of the Period		9.552.995	12.458.035
Cash and Cash Equivalents at End of the Period		11.846.122	7.771.251



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit ( Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2024 - 30.06.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	2.800.000	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052	
	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	1.007	0	14.658	2.071.477	1.270	1.675.990 0	385.534	-127.992	0 0	7.745.308	6.854.098	0	21.421.350	403.702	21.825.052	
	Total Comprehensive Income (Loss)	0	0	0	0	534.039	-30.160	244.131 0	45.024	-22.426	0 0	0	0 4.369.624	5.140.232	120.419	5.260.651		
	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	-293	-293	
	Profit Distributions	0	0	0	0	0	0	0 0	0	0	0 0	7.047.948	-7.047.948	0	0	-566	-566	
	Dividends Paid	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	-844	-844
	Transfers To Reserves	0	0	0	0	0	0	0 0	0	0	0 0	6.050.948	-6.050.948	0	0	278	278	
	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	1.007	0	14.658	2.605.516	-28.890	1.920.121 0	430.558	-150.418	0 0	14.793.256	-193.850 4.369.624	26.561.582	523.262	27.084.844		
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	1.007	0	14.624	2.225.039	-33.151	2.197.523 0	458.207	-109.107	0 0	14.793.249	10.228.073	0	32.575.464	577.236	33.152.700	
	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	1.007	0	14.624	2.225.039	-33.151	2.197.523 0	458.207	-109.107	0 0	14.793.249	10.228.073	0	32.575.464	577.236	33.152.700	
	Total Comprehensive Income (Loss)	0	0	0	0	388.103	3.479	57.562 0	192.393	-155.889	0 0	0	0 6.472.083	6.957.731	107.250	7.064.981		
	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	10.132.644	-10.142.559	0	0	-1.055	-1.055	
	Dividends Paid	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	-1.055	-1.055
	Transfers To Reserves	0	0	0	0	0	0	0 0	0	0	0 0	8.823.066	-8.823.066	0	0	0	0	
	Other	0	0	0	9.915	0	0	0 0	0	0	0 0	1.309.578	-1.319.493	0	0	0	0	
	Equity at end of period	2.800.000	1.007	0	24.539	2.613.142	-29.672	2.255.085 0	650.600	-264.996	0 0	24.925.893	85.514 6.472.083	39.533.195	683.431	40.216.626		