



## KAMUYU AYDINLATMA PLATFORMU

# ODEA BANK A.Ş. Bank Financial Report Unconsolidated 2025 - 2. 3 Monthly Notification

### General Information About Financial Statements



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

## Independet Audit Comment

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

### ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Odea Bank Anonim Şirketi Yönetim Kurulu'na

#### Giriş

Odea Bank 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 özkaynak 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 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 konsolide olmayan 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 konsolide olmayan finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

## Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Odea Bank A.Ş.'nin 30 Haziran 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

## Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Erdal Tıkmak, SMMM

Sorumlu Denetçi

31 Temmuz 2025

İstanbul, Türkiye

## Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		11.107.856	27.885.681	38.993.537	9.771.881	20.322.846	30.094.727
Cash and cash equivalents		4.367.343	21.796.492	26.163.835	4.534.237	13.753.127	18.287.364
Cash and Cash Balances at Central Bank	(5.1.1)	2.222.646	12.208.007	14.430.653	3.362.999	9.861.864	13.224.863
Banks	(5.1.3)	313	9.592.263	9.592.576	177	3.894.300	3.894.477
Receivables From Money Markets		2.145.841	0	2.145.841	1.172.668	0	1.172.668
Allowance for Expected Losses ( - )		-1.457	-3.778	-5.235	-1.607	-3.037	-4.644
Financial assets at fair value through profit or loss	(5.1.2)	3.057.099	349.888	3.406.987	2.132.643	174.327	2.306.970
Public Debt Securities		76	259.745	259.821	170	101.555	101.725
Equity instruments		0	89.715	89.715	0	72.413	72.413
Other Financial Assets		3.057.023	428	3.057.451	2.132.473	359	2.132.832
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4)	3.612.304	5.158.586	8.770.890	3.078.468	6.008.522	9.086.990
Public Debt Securities		3.585.961	5.156.056	8.742.017	3.059.104	6.006.530	9.065.634
Equity instruments		26.343	2.530	28.873	19.364	1.992	21.356
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(5.1.2)	71.110	580.715	651.825	26.533	386.870	413.403
Derivative Financial Assets At Fair Value Through Profit Or Loss		71.110	580.715	651.825	26.533	386.870	413.403
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.11)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		24.894.977	23.918.678	48.813.655	24.592.678	19.287.274	43.879.952
Loans	(5.1.5)	14.522.754	24.362.155	38.884.909	12.234.381	19.580.603	31.814.984
Receivables From Leasing Transactions	(5.1.10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.1.6)	11.532.849	1.162.413	12.695.262	13.668.662	998.913	14.667.575
Public Debt Securities		10.767.060	1.162.413	11.929.473	9.717.330	998.913	10.716.243
Other Financial Assets		765.789	0	765.789	3.951.332	0	3.951.332
Allowance for Expected Credit Losses ( - )		-1.160.626	-1.605.890	-2.766.516	-1.310.365	-1.292.242	-2.602.607
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(5.1.16)	60.963	0	60.963	232.539	0	232.539
Held for Sale		60.963	0	60.963	232.539	0	232.539
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		10.000	0	10.000	10.000	0	10.000
Investments in Associates (Net)	(5.1.7)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(5.I.8)	10.000	0	10.000	10.000	0	10.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.9)	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)	(5.I.12)	960.163	0	960.163	606.025	0	606.025
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.I.13)	1.096.562	0	1.096.562	966.133	0	966.133
Goodwill		0	0	0	0	0	0
Other		1.096.562	0	1.096.562	966.133	0	966.133
INVESTMENT PROPERTY (Net)	(5.I.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.I.15)	3.009.478	0	3.009.478	2.215.179	0	2.215.179
OTHER ASSETS (Net)	(5.I.17)	1.370.140	117.058	1.487.198	1.180.576	81.078	1.261.654
<b>TOTAL ASSETS</b>		<b>42.510.139</b>	<b>51.921.417</b>	<b>94.431.556</b>	<b>39.575.011</b>	<b>39.691.198</b>	<b>79.266.209</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(5.II.1)	25.486.509	32.023.985	57.510.494	21.858.067	26.164.536	48.022.603
LOANS RECEIVED	(5.II.3)	906.655	503.304	1.409.959	3.597.022	2.421.077	6.018.099
MONEY MARKET FUNDS	(5.II.4)	3.574.045	6.094.342	9.668.387	2.606.857	4.303.656	6.910.513
MARKETABLE SECURITIES (Net)	(5.II.5)	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
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	(5.II.2)	47.294	1.105.375	1.152.669	86.832	619.207	706.039
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		47.294	1.105.375	1.152.669	86.832	619.207	706.039
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.8)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.7)	497.178	56.711	553.889	209.208	0	209.208
PROVISIONS	(5.II.9)	296.477	101.128	397.605	441.167	84.746	525.913
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		240.456	0	240.456	186.715	0	186.715
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		56.021	101.128	157.149	254.452	84.746	339.198
CURRENT TAX LIABILITIES	(5.II.10)	488.123	0	488.123	328.796	0	328.796
DEFERRED TAX LIABILITY	(5.II.10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.11)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(5.II.12)	0	11.338.096	11.338.096	0	10.067.701	10.067.701
Loans		0	0	0	0	0	0

Other Debt Instruments		0	11.338.096	11.338.096	0	10.067.701	10.067.701
OTHER LIABILITIES	(5.II.6)	809.610	4.296.018	5.105.628	628.790	264.985	893.775
EQUITY		6.867.579	-60.873	6.806.706	5.667.273	-83.711	5.583.562
Issued capital	(5.II.13)	5.261.811	0	5.261.811	3.288.842	0	3.288.842
Capital Reserves		-2.993	0	-2.993	-2.198	0	-2.198
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2.993	0	-2.993	-2.198	0	-2.198
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		56.912	1.439	58.351	49.933	1.133	51.066
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-229.656	-62.312	-291.968	-223.291	-84.844	-308.135
Profit Reserves		2.553.987	0	2.553.987	2.883.521	0	2.883.521
Legal Reserves	(5.II.13)	174.868	0	174.868	174.868	0	174.868
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.379.119	0	2.379.119	2.708.653	0	2.708.653
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		-772.482	0	-772.482	-329.534	0	-329.534
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		-772.482	0	-772.482	-329.534	0	-329.534
<b>Total equity and liabilities</b>		<b>38.973.470</b>	<b>55.458.086</b>	<b>94.431.556</b>	<b>35.424.012</b>	<b>43.842.197</b>	<b>79.266.209</b>

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		52.149.640	151.759.833	203.909.473	48.080.879	119.887.038	167.967.917
GUARANTIES AND WARRANTIES	(5.III.1)	24.409.561	4.294.457	28.704.018	23.257.818	4.079.942	27.337.760
Letters of Guarantee		12.704.861	2.370.251	15.075.112	11.754.818	2.001.698	13.756.516
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		12.704.861	2.370.251	15.075.112	11.754.818	2.001.698	13.756.516
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	1.924.206	1.924.206	0	2.078.244	2.078.244
Documentary Letters of Credit		0	1.924.206	1.924.206	0	2.078.244	2.078.244
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		11.704.700	0	11.704.700	11.503.000	0	11.503.000
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>	(5.III.1)	17.897.180	10.777.372	28.674.552	15.705.533	8.358.217	24.063.750
Irrevocable Commitments		3.376.928	10.777.372	14.154.300	2.172.100	8.358.217	10.530.317
Forward Asset Purchase Commitments		1.233.386	10.683.364	11.916.750	77.792	8.296.031	8.373.823
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		3.454	0	3.454	0	0	0
Loan Granting Commitments		1.310.230	0	1.310.230	1.366.111	0	1.366.111
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		119.918	0	119.918	127.149	0	127.149
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		705.686	0	705.686	596.610	0	596.610
Commitments for Credit Cards and Banking Services Promotions		443	0	443	627	0	627
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		3.811	94.008	97.819	3.811	62.186	65.997
Revocable Commitments		14.520.252	0	14.520.252	13.533.433	0	13.533.433
Revocable Loan Granting Commitments		14.520.252	0	14.520.252	13.533.433	0	13.533.433
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5.III.2)	9.842.899	136.688.004	146.530.903	9.117.528	107.448.879	116.566.407
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
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		9.842.899	136.688.004	146.530.903	9.117.528	107.448.879	116.566.407
Forward Foreign Currency Buy or Sell Transactions		2.108.674	13.753.036	15.861.710	1.113.476	9.454.875	10.568.351
Forward Foreign Currency Buying Transactions		431.636	7.517.748	7.949.384	502.538	4.732.402	5.234.940
Forward Foreign Currency Sale Transactions		1.677.038	6.235.288	7.912.326	610.938	4.722.473	5.333.411
Currency and Interest Rate Swaps		7.052.074	80.710.621	87.762.695	5.997.234	70.735.803	76.733.037
Currency Swap Buy Transactions		0	41.469.709	41.469.709	0	37.331.010	37.331.010
Currency Swap Sell Transactions		2.952.074	39.240.912	42.192.986	4.297.234	33.228.801	37.526.035
Interest Rate Swap Buy Transactions		2.050.000	0	2.050.000	850.000	87.996	937.996
Interest Rate Swap Sell Transactions		2.050.000	0	2.050.000	850.000	87.996	937.996
Currency, Interest Rate and Securities Options		310.914	41.874.536	42.185.450	1.034.734	26.340.753	27.375.487
Currency Options Buy Transactions		146.626	20.914.850	21.061.476	399.375	13.201.873	13.601.248
Currency Options Sell Transactions		164.288	20.959.686	21.123.974	635.359	13.138.880	13.774.239
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		371.237	349.811	721.048	972.084	917.448	1.889.532
Currency Futures Buy Transactions		57.007	295.187	352.194	482.330	458.724	941.054
Currency Futures Sell Transactions		314.230	54.624	368.854	489.754	458.724	948.478
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		94.365.803	298.959.575	393.325.378	88.385.909	272.574.910	360.960.819
ITEMS HELD IN CUSTODY		20.508.403	48.673.591	69.181.994	14.345.998	44.129.553	58.475.551
Customer Fund and Portfolio Balances		20.483.097	42.767.019	63.250.116	14.321.293	38.732.704	53.053.997
Securities Held in Custody		0	4.579.197	4.579.197	0	4.029.411	4.029.411
Cheques Received for Collection		23.640	1.327.375	1.351.015	21.158	1.367.438	1.388.596
Commercial Notes Received for Collection		1.666	0	1.666	3.547	0	3.547
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		0	0	0	0	0	0
PLEDGED ITEMS		73.842.439	250.087.205	323.929.644	74.024.950	228.268.925	302.293.875
Securities		2.151.358	15.023.211	17.174.569	1.697.491	8.725.033	10.422.524
Guarantee Notes		32.323.948	35.812.753	68.136.701	32.692.572	31.274.868	63.967.440
Commodity		2.825.874	3.514.487	6.340.361	3.036.193	4.118.956	7.155.149
Warrant		0	0	0	0	0	0
Real Estate		26.142.707	131.902.813	158.045.520	26.339.319	125.337.299	151.676.618
Other Pledged Items		10.398.552	63.833.941	74.232.493	10.259.375	58.812.769	69.072.144



Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.961	198.779	213.740	14.961	176.432	191.393
TOTAL OFF-BALANCE SHEET ACCOUNTS		146.515.443	450.719.408	597.234.851	136.466.788	392.461.948	528.928.736



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	(5.IV.1)	7.301.217	8.176.626	3.728.762	4.314.395
Interest Income on Loans		3.224.954	4.559.470	1.755.934	2.321.802
Interest Income on Reserve Deposits		673.032	146.878	377.600	110.587
Interest Income on Banks		139.821	76.049	41.769	37.304
Interest Income on Money Market Placements		593.373	283.304	321.415	180.674
Interest Income on Marketable Securities Portfolio		2.606.389	3.061.481	1.216.241	1.620.025
Financial Assets At Fair Value Through Profit Loss		6.567	5.164	3.404	4.315
Financial Assets At Fair Value Through Other Comprehensive Income		642.356	751.067	335.149	374.665
Financial Assets Measured at Amortised Cost		1.957.466	2.305.250	877.688	1.241.045
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		63.648	49.444	15.803	44.003
INTEREST EXPENSES (-)	(5.IV.2)	-7.701.860	-7.741.263	-4.060.704	-3.973.323
Interest Expenses on Deposits		-5.102.465	-5.498.989	-2.789.972	-2.922.052
Interest Expenses on Funds Borrowed		-591.080	-748.193	-185.320	-352.423
Interest Expenses on Money Market Funds		-1.505.984	-958.274	-820.578	-486.396
Interest Expenses on Securities Issued		-465.996	-391.277	-242.733	-195.561
Lease Interest Expenses		-35.201	-24.187	-21.915	-15.383
Other Interest Expense		-1.134	-120.343	-186	-1.508
NET INTEREST INCOME OR EXPENSE		-400.643	435.363	-331.942	341.072
NET FEE AND COMMISSION INCOME OR EXPENSES		385.478	369.070	188.341	185.136
Fees and Commissions Received		450.918	404.790	233.096	204.898
From Noncash Loans		135.130	125.947	68.445	67.367
Other		315.788	278.843	164.651	137.531
Fees and Commissions Paid (-)		-65.440	-35.720	-44.755	-19.762
Paid for Noncash Loans		0	0	0	0
Other		-65.440	-35.720	-44.755	-19.762
DIVIDEND INCOME	(5.IV.3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	589.546	131.579	426.798	-110.274
Gains (Losses) Arising from Capital Markets Transactions		584.823	504.419	322.692	272.584
Gains (Losses) Arising From Derivative Financial Transactions		452.934	932.478	-532.618	263.376
Foreign Exchange Gains or Losses		-448.211	-1.305.318	636.724	-646.234
OTHER OPERATING INCOME	(5.IV.5)	1.087.811	1.601.834	250.131	805.343
GROSS PROFIT FROM OPERATING ACTIVITIES		1.662.192	2.537.846	533.328	1.221.277
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(5.IV.6)	-501.346	-973.936	-211.402	-575.498
OTHER ALLOWANCE EXPENSES ( - )	(5.IV.6)	-2.556	0	-2.556	1.334
PERSONNEL EXPENSES (-)		-1.289.852	-1.023.020	-633.755	-491.397
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-1.442.147	-934.688	-739.934	-506.957
NET OPERATING INCOME (LOSS)		-1.573.709	-393.798	-1.054.319	-351.241
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.9)	-1.573.709	-393.798	-1.054.319	-351.241
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.10)	801.227	485.298	496.369	321.492
Current Tax Provision		0	-112.979	0	-84.794
Expense Effect of Deferred Tax		-170.712	-314.810	170.511	15.085
Income Effect of Deferred Tax		971.939	913.087	325.858	391.201
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.11)	-772.482	91.500	-557.950	-29.749
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	(5.IV.12)	-772.482	91.500	-557.950	-29.749
Profit (Loss) Attributable to Group		-772.482	91.500	-557.950	-29.749
Profit (loss), attributable to non-controlling interests		0	0		
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar/Zarar		-0,14700000	0,02800000	-0,10600000	-0,00900000



# 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)		-772.482	91.500		
OTHER COMPREHENSIVE INCOME		23.452	-242.541		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		7.285	3.029		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		7.285	3.029		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		16.167	-245.570		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		23.095	-361.220		
Income (Loss) Related with Cash Flow Hedges		0	10.622		
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		-6.928	105.028		
TOTAL COMPREHENSIVE INCOME (LOSS)		-749.030	-151.041		

# 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
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		-2.316.874	-1.466.691
Interest Received		7.650.684	6.188.962
Interest Paid		-7.814.341	-7.385.106
Dividends received		0	0
Fees and Commissions Received		450.918	404.790
Other Gains		1.001.345	557.989
Collections from Previously Written Off Loans and Other Receivables		64.571	155.795
Cash Payments to Personnel and Service Suppliers		-2.172.157	-1.552.025
Taxes Paid		-198.000	-586.344
Other		-1.299.894	749.248
Changes in Operating Assets and Liabilities Subject to Banking Operations		633.060	-1.653.619
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.094.389	-602.941
Net (Increase) Decrease in Due From Banks		-2.890.162	-2.426.610
Net (Increase) Decrease in Loans		-2.890.276	2.470.485
Net (Increase) Decrease in Other Assets		58.405	309.283
Net Increase (Decrease) in Bank Deposits		41.380	309
Net Increase (Decrease) in Other Deposits		3.165.081	-3.727.027
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-626.060	-1.183.747
Net Increase (Decrease) in Funds Borrowed		-1.923.650	3.769.098
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		6.792.731	-262.469
Net Cash Provided From Banking Operations		-1.683.814	-3.120.310
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		4.695.126	278.518
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-10.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-812.032	-467.615
Cash Obtained from Tangible and Intangible Asset Sales		276.800	65.633
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.916.650	-6.660.045
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.288.979	6.870.365
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.206.022	-1.594.234
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.064.051	2.074.414
Other		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-125.758	-91.073
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-125.758	-91.073
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.824.482	869.558
Net Increase (Decrease) in Cash and Cash Equivalents		4.710.036	-2.063.307
Cash and Cash Equivalents at Beginning of the Period		11.569.543	14.235.189
Cash and Cash Equivalents at End of the Period		16.279.579	12.171.882



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit ( Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2024 - 30.06.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		3.288.842	0	0	-2.198	0	-59.696	40.501 0	0	-28.626	-11.792 0	1.173.348	0	1.710.173	6.110.552	0	6.110.552
	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		3.288.842	0	0	-2.198	0	-59.696	40.501 0	0	-28.626	-11.792 0	1.173.348	0	1.710.173	6.110.552	0	6.110.552
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	3.029 0	0	-253.439	7.869 0	0	0	91.500	-151.041	0	-151.041
	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	1.710.173	0	- 1.710.173	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	1.710.173	0	- 1.710.173	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		3.288.842	0	0	-2.198	0	-59.696	43.530 0	0	-282.065	-3.923 0	2.883.521	0	91.500	5.959.511	0	5.959.511
Current Period 01.01.2025 - 30.06.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		3.288.842	0	0	-2.198	93.130	-85.646	43.582 0	0	-308.135	0 0	2.883.521	0	-329.534	5.583.562	0	5.583.562
	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		3.288.842	0	0	-2.198	93.130	-85.646	43.582 0	0	-308.135	0 0	2.883.521	0	-329.534	5.583.562	0	5.583.562
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	7.285 0	0	16.167	0 0	0	0	-772.482	-749.030	0	-749.030
	Capital Increase in Cash		1.972.969	0	0	-795	0	0	0 0	0	0	0 0	0	0	0	1.972.174	0	1.972.174
	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	-329.534	0	329.534	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	-329.534	0	329.534	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		5.261.811	0	0	-2.993	93.130	-85.646	50.867 0	0	-291.968	0 0	2.553.987	0	-772.482	6.806.706	0	6.806.706