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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İŞ BANKASI A.Ş.
Bank Financial Report
Consolidated
2025 - 2. 3 Monthly Notification

General Information About Financial Statements

Consolidated Financial Statements

MERKEZİ KAYIT İSTANBUL

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye İş Bankası A.Ş. Genel Kurulu'na

Giriş

Türkiye İş Bankası A.Ş.'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 döneme 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. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren " BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

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

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 5 Ağustos 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)		678.060.371	846.635.463	1.524.695.834	615.642.840	639.596.921	1.255.239.761
Cash and cash equivalents		334.011.038	581.948.516	915.959.554	311.967.779	421.360.397	733.328.176
Cash and Cash Balances at Central Bank	V-I-a	290.972.376	483.458.494	774.430.870	278.450.061	354.096.475	632.546.536
Banks	V-I-ç	32.183.456	98.851.202	131.034.658	22.914.928	67.508.683	90.423.611
Receivables From Money Markets		10.968.809	0	10.968.809	10.813.365	0	10.813.365
Allowance for Expected Losses (-)		-113.603	-361.180	-474.783	-210.575	-244.761	-455.336
Financial assets at fair value through profit or loss	V-I-b	47.052.107	35.763.022	82.815.129	46.089.229	29.685.102	75.774.331
Public Debt Securities		1.766.203	32.631.067	34.397.270	571.659	26.681.100	27.252.759
Equity instruments		5.954.499	594.368	6.548.867	6.407.420	467.439	6.874.859
Other Financial Assets		39.331.405	2.537.587	41.868.992	39.110.150	2.536.563	41.646.713
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	296.023.929	214.657.112	510.681.041	254.347.393	171.801.635	426.149.028
Public Debt Securities		292.151.695	193.195.790	485.347.485	251.170.013	160.779.443	411.949.456
Equity instruments		529.541	5.128.528	5.658.069	417.432	4.023.536	4.440.968
Other Financial Assets		3.342.693	16.332.794	19.675.487	2.759.948	6.998.656	9.758.604
Derivative financial assets	V-I-c-i	973.297	14.266.813	15.240.110	3.238.439	16.749.787	19.988.226
Derivative Financial Assets At Fair Value Through Profit Or Loss		973.297	14.266.813	15.240.110	3.238.439	16.749.787	19.988.226
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.516.237.335	1.083.669.287	2.599.906.622	1.328.499.830	841.806.291	2.170.306.121
Loans	V-I-e	1.296.472.328	1.020.900.517	2.317.372.845	1.096.594.825	790.696.012	1.887.290.837
Receivables From Leasing Transactions	V-I-ı	6.846.289	33.137.584	39.983.873	6.624.783	21.205.949	27.830.732
Factoring Receivables		32.415.943	8.852.327	41.268.270	26.216.589	9.294.028	35.510.617
Other Financial Assets Measured at Amortised Cost	V-I-f	233.623.007	43.982.509	277.605.516	240.288.834	41.068.345	281.357.179
Public Debt Securities		231.227.427	25.865.645	257.093.072	236.823.940	23.827.649	260.651.589
Other Financial Assets		2.395.580	18.116.864	20.512.444	3.464.894	17.240.696	20.705.590
Allowance for Expected Credit Losses (-)		-53.120.232	-23.203.650	-76.323.882	-41.225.201	-20.458.043	-61.683.244
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	31.751	21.877	53.628	34.000	18.344	52.344
Held for Sale		31.751	21.877	53.628	34.000	18.344	52.344
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		132.055.387	0	132.055.387	111.411.807	0	111.411.807
Investments in Associates (Net)	V-I-g	1.117.073	0	1.117.073	651.282	0	651.282

Associates Accounted for Using Equity Method		942.752	0	942.752	554.844	0	554.844
Unconsolidated Associates		174.321	0	174.321	96.438	0	96.438
Investments in Subsidiaries (Net)	V-I-ğ	129.900.044	0	129.900.044	110.616.058	0	110.616.058
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		129.900.044	0	129.900.044	110.616.058	0	110.616.058
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	1.038.270	0	1.038.270	144.467	0	144.467
Jointly Controlled Partnerships Accounted for Using Equity Method		953.149	0	953.149	0	0	0
Unconsolidated Jointly Controlled Partnerships		85.121	0	85.121	144.467	0	144.467
TANGIBLE ASSETS (Net)		81.537.933	727.918	82.265.851	70.597.501	548.097	71.145.598
INTANGIBLE ASSETS AND GOODWILL (Net)		14.086.513	242.358	14.328.871	12.075.964	238.404	12.314.368
Goodwill		0	0	0	27.994	0	27.994
Other		14.086.513	242.358	14.328.871	12.047.970	238.404	12.286.374
INVESTMENT PROPERTY (Net)	V-I-j	24.705.689	0	24.705.689	25.407.317	0	25.407.317
CURRENT TAX ASSETS		198.117	112.589	310.706	96.312	13.761	110.073
DEFERRED TAX ASSET	V-I-k	35.503.971	0	35.503.971	30.811.538	0	30.811.538
OTHER ASSETS (Net)	V-I-m	160.178.933	71.142.859	231.321.792	138.971.673	44.927.721	183.899.394
TOTAL ASSETS		**2.642.596.000**	**2.002.552.351**	**4.645.148.351**	**2.333.548.782**	**1.527.149.539**	**3.860.698.321**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	1.453.260.738	1.253.212.052	2.706.472.790	1.203.500.844	975.916.686	2.179.417.530
LOANS RECEIVED	V-II-c	20.794.229	329.536.260	350.330.489	48.988.007	252.713.125	301.701.132
MONEY MARKET FUNDS		252.193.177	132.077.852	384.271.029	259.797.239	97.857.054	357.654.293
MARKETABLE SECURITIES (Net)	V-II-ç	22.599.056	196.031.193	218.630.249	14.609.149	157.927.691	172.536.840
Bills		18.555.867	10.094.570	28.650.437	6.964.236	0	6.964.236
Asset-backed Securities		0	0	0	2.052.309	0	2.052.309
Bonds		4.043.189	185.936.623	189.979.812	5.592.604	157.927.691	163.520.295
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	V-II-b-f	1.032.486	15.427.442	16.459.928	279.118	11.518.855	11.797.973
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.032.486	15.427.442	16.459.928	279.118	11.518.855	11.797.973
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)	V-II-e	5.129.028	576.610	5.705.638	3.413.844	458.566	3.872.410
PROVISIONS	V-II-g	122.155.837	58.828.344	180.984.181	109.178.239	49.411.690	158.589.929
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		8.378.760	20.875	8.399.635	7.092.554	11.868	7.104.422
Insurance Technical Reserves (Net)		83.108.336	56.891.227	139.999.563	70.674.366	46.847.513	117.521.879
Other provisions		30.668.741	1.916.242	32.584.983	31.411.319	2.552.309	33.963.628
CURRENT TAX LIABILITIES	V-II-ğ	22.029.536	450.014	22.479.550	14.942.949	472.319	15.415.268
DEFERRED TAX LIABILITY	V-II-ğ	3.179.624	18.346	3.197.970	2.907.265	28.449	2.935.714
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		2.344.266	52.524.219	54.868.485	2.340.183	55.446.014	57.786.197
Loans		0	0	0	0	0	0

Other Debt Instruments		2.344.266	52.524.219	54.868.485	2.340.183	55.446.014	57.786.197
OTHER LIABILITIES	V-II-d	213.585.172	65.021.552	278.606.724	179.493.801	46.101.221	225.595.022
EQUITY	V-II-h	414.495.278	7.883.407	422.378.685	367.632.994	5.079.120	372.712.114
Issued capital		25.000.000	0	25.000.000	25.000.000	0	25.000.000
Capital Reserves		4.029.921	0	4.029.921	4.597.476	0	4.597.476
Equity Share Premiums		566.090	0	566.090	121.391	0	121.391
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		3.463.831	0	3.463.831	4.476.085	0	4.476.085
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		75.457.394	910	75.458.304	69.464.585	910	69.465.495
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		20.363.231	31.482	20.394.713	12.207.203	-925.800	11.281.403
Profit Reserves		194.811.732	3.498.109	198.309.841	154.643.193	2.060.375	156.703.568
Legal Reserves		20.118.508	261.152	20.379.660	16.351.074	136.513	16.487.587
Statutory Reserves		1.502.505	0	1.502.505	863.802	0	863.802
Extraordinary Reserves		173.190.719	3.236.957	176.427.676	137.428.317	1.923.862	139.352.179
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		33.297.472	3.916.540	37.214.012	47.486.855	3.634.089	51.120.944
Prior Years' Profit or Loss		4.979.173	2.196.356	7.175.529	4.815.021	769.044	5.584.065
Current Period Net Profit Or Loss		28.318.299	1.720.184	30.038.483	42.671.834	2.865.045	45.536.879
Non-controlling Interests	V-II-ı	61.535.528	436.366	61.971.894	54.233.682	309.546	54.543.228
Total equity and liabilities		**2.532.828.242**	**2.112.320.109**	**4.645.148.351**	**2.207.114.577**	**1.653.583.744**	**3.860.698.321**

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		2.274.193.761	2.341.097.987	4.615.291.748	1.515.029.648	1.858.850.923	3.373.880.571
GUARANTIES AND WARRANTIES	V-III	345.991.697	403.952.198	749.943.895	285.407.206	307.809.745	593.216.951
Letters of Guarantee		322.412.827	251.006.081	573.418.908	262.874.566	191.978.642	454.853.208
Guarantees Subject to State Tender Law		1.927.353	2.497.547	4.424.900	2.241.617	2.241.930	4.483.547
Guarantees Given for Foreign Trade Operations		57.145.620	114.854.584	172.000.204	26.321.882	76.460.281	102.782.163
Other Letters of Guarantee		263.339.854	133.653.950	396.993.804	234.311.067	113.276.431	347.587.498
Bank Acceptances		21.193.458	8.938.846	30.132.304	20.465.688	5.747.638	26.213.326
Import Letter of Acceptance		0	3.736.220	3.736.220	0	2.450.307	2.450.307
Other Bank Acceptances		21.193.458	5.202.626	26.396.084	20.465.688	3.297.331	23.763.019
Letters of Credit		2.381.924	137.571.679	139.953.603	2.063.314	104.381.611	106.444.925
Documentary Letters of Credit		2.279.080	100.508.168	102.787.248	1.714.172	76.593.552	78.307.724
Other Letters of Credit		102.844	37.063.511	37.166.355	349.142	27.788.059	28.137.201
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		3.488	6.435.592	6.439.080	3.638	5.701.854	5.705.492
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		1.694.935.706	185.638.687	1.880.574.393	1.025.159.850	84.084.334	1.109.244.184
Irrevocable Commitments		1.686.789.346	156.895.635	1.843.684.981	1.019.978.192	61.262.813	1.081.241.005
Forward Asset Purchase Commitments		28.838.775	105.815.202	134.653.977	7.945.928	27.609.536	35.555.464
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	163.699	163.699	0	142.284	142.284
Loan Granting Commitments		351.560.217	4.843.903	356.404.120	232.701.080	3.907.881	236.608.961
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		21.240.600	0	21.240.600	15.115.800	0	15.115.800
Tax and Fund Liabilities Arised from Export Commitments		1.544.555	0	1.544.555	1.096.921	0	1.096.921
Commitments for Credit Card Limits		1.249.599.559	0	1.249.599.559	737.663.382	0	737.663.382
Commitments for Credit Cards and Banking Services Promotions		2.573.955	0	2.573.955	2.267.499	0	2.267.499
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		31.431.685	46.072.831	77.504.516	23.187.582	29.603.112	52.790.694
Revocable Commitments		8.146.360	28.743.052	36.889.412	5.181.658	22.821.521	28.003.179
Revocable Loan Granting Commitments		8.146.360	28.743.052	36.889.412	5.181.658	22.821.521	28.003.179
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		233.266.358	1.751.507.102	1.984.773.460	204.462.592	1.466.956.844	1.671.419.436
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		233.266.358	1.695.779.730	1.929.046.088	204.462.592	1.397.658.143	1.602.120.735
Forward Foreign Currency Buy or Sell Transactions		55.908.383	163.374.939	219.283.322	27.479.935	99.633.598	127.113.533
Forward Foreign Currency Buying Transactions		19.864.220	92.421.133	112.285.353	14.835.593	48.888.485	63.724.078
Forward Foreign Currency Sale Transactions		36.044.163	70.953.806	106.997.969	12.644.342	50.745.113	63.389.455
Currency and Interest Rate Swaps		142.368.226	1.291.379.665	1.433.747.891	162.009.487	1.165.689.686	1.327.699.173
Currency Swap Buy Transactions		10.514.076	282.219.142	292.733.218	11.029.664	312.159.655	323.189.319
Currency Swap Sell Transactions		97.703.320	339.478.821	437.182.141	121.060.177	274.545.733	395.605.910
Interest Rate Swap Buy Transactions		17.075.415	334.840.851	351.916.266	15.409.823	289.492.149	304.901.972
Interest Rate Swap Sell Transactions		17.075.415	334.840.851	351.916.266	14.509.823	289.492.149	304.001.972
Currency, Interest Rate and Securities Options		25.557.786	54.568.679	80.126.465	11.229.965	43.904.183	55.134.148
Currency Options Buy Transactions		17.436.307	16.297.914	33.734.221	5.968.328	15.823.362	21.791.690
Currency Options Sell Transactions		7.888.917	24.855.112	32.744.029	4.119.355	16.421.795	20.541.150
Interest Rate Options Buy Transactions		0	6.624.546	6.624.546	0	5.829.513	5.829.513
Interest Rate Options Sell Transactions		0	6.624.546	6.624.546	0	5.829.513	5.829.513
Securities Options Buy Transactions		76.476	84.838	161.314	263.607	0	263.607
Securities Options Sell Transactions		156.086	81.723	237.809	878.675	0	878.675
Currency Futures		8.420.676	10.170.557	18.591.233	1.356.040	1.711.894	3.067.934
Currency Futures Buy Transactions		104.073	9.653.720	9.757.793	515.915	1.287.679	1.803.594
Currency Futures Sell Transactions		8.316.603	516.837	8.833.440	840.125	424.215	1.264.340
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		1.011.287	176.285.890	177.297.177	2.387.165	86.718.782	89.105.947
CUSTODY AND PLEDGES RECEIVED		3.339.678.122	6.237.858.920	9.577.537.042	2.821.321.627	5.100.248.268	7.921.569.895
ITEMS HELD IN CUSTODY		388.794.312	382.421.523	771.215.835	256.203.469	314.199.435	570.402.904
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		255.831.029	14.954.921	270.785.950	145.968.039	9.938.561	155.906.600
Cheques Received for Collection		119.932.571	171.418.666	291.351.237	98.646.479	145.603.209	244.249.688
Commercial Notes Received for Collection		8.442.982	97.564.408	106.007.390	7.285.957	75.099.924	82.385.881
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		4.587.730	98.483.528	103.071.258	4.302.994	83.557.741	87.860.735
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		2.950.883.810	5.855.437.397	8.806.321.207	2.565.118.158	4.786.048.833	7.351.166.991
Securities		103.245.815	602.168.555	705.414.370	100.345.097	472.290.340	572.635.437
Guarantee Notes		41.781.706	132.516.378	174.298.084	36.931.932	115.217.517	152.149.449
Commodity		543.938.476	820.103.091	1.364.041.567	474.402.725	683.951.078	1.158.353.803
Warrant		0	0	0	0	0	0
Real Estate		1.575.851.628	2.586.642.371	4.162.493.999	1.318.538.444	2.134.925.561	3.453.464.005
Other Pledged Items		686.066.185	1.714.007.002	2.400.073.187	634.899.960	1.379.664.337	2.014.564.297

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**5.613.871.883**	**8.578.956.907**	**14.192.828.790**	**4.336.351.275**	**6.959.099.191**	**11.295.450.466**

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	V-IV-a	395.814.889	260.625.953	208.475.353	142.653.945
Interest Income on Loans		247.784.078	167.439.113	131.687.801	90.079.383
Interest Income on Reserve Deposits		35.951.337	11.365.847	19.268.574	7.779.803
Interest Income on Banks		8.413.670	6.143.576	4.607.174	3.554.963
Interest Income on Money Market Placements		4.149.733	2.583.739	841.874	1.332.860
Interest Income on Marketable Securities Portfolio		90.703.173	66.838.805	47.424.459	36.723.418
Financial Assets At Fair Value Through Profit Loss		805.952	523.353	435.222	313.619
Financial Assets At Fair Value Through Other Comprehensive Income		51.825.437	34.051.816	27.720.690	18.094.703
Financial Assets Measured at Amortised Cost		38.071.784	32.263.636	19.268.547	18.315.096
Finance Leasing Interest Income		2.543.393	2.047.969	1.304.657	1.077.913
Other Interest Income		6.269.505	4.206.904	3.340.814	2.105.605
INTEREST EXPENSES (-)	V-IV-b	-336.696.091	-215.119.107	-180.368.657	-122.819.872
Interest Expenses on Deposits		-238.834.459	-153.808.473	-128.114.073	-86.388.327
Interest Expenses on Funds Borrowed		-19.416.954	-10.407.254	-7.820.029	-4.966.894
Interest Expenses on Money Market Funds		-63.294.133	-35.577.328	-36.800.513	-23.446.324
Interest Expenses on Securities Issued		-13.852.492	-10.389.067	-7.048.639	-5.960.192
Lease Interest Expenses		-559.466	-238.161	-309.516	-98.557
Other Interest Expense		-738.587	-4.698.824	-275.887	-1.959.578
NET INTEREST INCOME OR EXPENSE		59.118.798	45.506.846	28.106.696	19.834.073
NET FEE AND COMMISSION INCOME OR EXPENSES		55.027.615	38.659.298	29.981.194	20.314.639
Fees and Commissions Received		72.412.366	53.755.098	39.311.342	28.461.202
From Noncash Loans		3.629.582	2.648.550	1.948.167	1.341.413
Other		68.782.784	51.106.548	37.363.175	27.119.789
Fees and Commissions Paid (-)		-17.384.751	-15.095.800	-9.330.148	-8.146.563
Paid for Noncash Loans		-91.816	-92.580	-49.104	-51.434
Other		-17.292.935	-15.003.220	-9.281.044	-8.095.129
DIVIDEND INCOME		413.911	225.585	379.756	180.800
TRADING INCOME OR LOSS (Net)	V-IV-c	2.299.318	-4.418.223	2.009.694	-3.198.058
Gains (Losses) Arising from Capital Markets Transactions		6.982.530	18.530.066	5.252.625	12.678.499
Gains (Losses) Arising From Derivative Financial Transactions		-26.006.273	-40.493.868	-21.626.018	-33.164.748
Foreign Exchange Gains or Losses		21.323.061	17.545.579	18.383.087	17.288.191
OTHER OPERATING INCOME	V-IV-ç	66.693.788	52.783.172	36.461.180	29.146.739
GROSS PROFIT FROM OPERATING ACTIVITIES		183.553.430	132.756.678	96.938.520	66.278.193
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-25.700.861	-10.244.729	-12.248.279	-5.382.742
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-573.397	-488.960	-267.050	-356.950
PERSONNEL EXPENSES (-)		-34.254.551	-25.148.172	-18.909.053	-12.740.821
OTHER OPERATING EXPENSES (-)	V-IV-e	-84.149.724	-59.335.869	-44.297.335	-28.626.580
NET OPERATING INCOME (LOSS)		38.874.897	37.538.948	21.216.803	19.171.100
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		9.082.095	5.400.496	6.656.580	3.062.547
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		47.956.992	42.939.444	27.873.383	22.233.647
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-6.950.605	-3.979.553	-4.273.929	-777.338
Current Tax Provision		-10.275.878	-7.115.049	-5.846.756	-3.872.347
Expense Effect of Deferred Tax		-5.875.383	-5.719.413	2.184.093	2.136.311
Income Effect of Deferred Tax		9.200.656	8.854.909	-611.266	958.698
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		41.006.387	38.959.891	23.599.454	21.456.309
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 (+/-)	V-IV-f	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	V-IV-g	41.006.387	38.959.891	23.599.454	21.456.309
Profit (Loss) Attributable to Group		30.038.483	29.330.577	17.868.291	15.296.649
Profit (loss), attributable to non-controlling interests		10.967.904	9.629.314	5.731.163	6.159.660
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
(*) 1 TL nominal değerli beher paya denk gelen hisse başına kar/zararı ifade etmektedir.		1,20150000	1,17320000	0,71470000	0,61190000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)	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
PROFIT (LOSS)		41.006.387	38.959.891		
OTHER COMPREHENSIVE INCOME		16.935.266	-5.449.502		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		8.843.112	3.603.588		
Gains (Losses) on Revaluation of Property, Plant and Equipment		8.507.033	3.231.474		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-56.276	-1.671.014		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		1.356.353	554.232		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-963.998	1.488.896		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		8.092.154	-9.053.090		
Exchange Differences on Translation		6.247.143	1.802.536		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.622.046	-19.815.439		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-4.690.320	-967.254		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		6.051.177	3.695.036		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.106.200	6.232.031		
TOTAL COMPREHENSIVE INCOME (LOSS)		57.941.653	33.510.389		

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		44.094.259	48.138.442
Interest Received		375.870.358	232.981.307
Interest Paid		-341.820.371	-197.366.023
Dividends received		413.911	225.585
Fees and Commissions Received		72.412.366	53.884.191
Other Gains		58.298.660	47.340.104
Collections from Previously Written Off Loans and Other Receivables		6.990.061	4.161.841
Cash Payments to Personnel and Service Suppliers		-66.375.240	-50.468.190
Taxes Paid		-12.475.251	-14.484.424
Other		-49.220.235	-28.135.949
Changes in Operating Assets and Liabilities Subject to Banking Operations		20.293.739	-35.148.086
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-511.417	-14.612.401
Net (Increase) Decrease in Due From Banks		-111.352.883	-76.554.790
Net (Increase) Decrease in Loans		-272.351.297	-257.255.988
Net (Increase) Decrease in Other Assets		-46.318.132	-13.537.973
Net Increase (Decrease) in Bank Deposits		-1.060.270	-30.248.331
Net Increase (Decrease) in Other Deposits		386.196.198	146.934.812
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-2.816.383	33.386.387
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		68.507.923	176.740.198
Net Cash Provided From Banking Operations		64.387.998	12.990.356
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-42.305.389	-103.158.156
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-5.917.070	-2.933.143
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		704.705	311.107
Cash Paid For Tangible And Intangible Asset Purchases		-6.065.719	-2.030.340
Cash Obtained from Tangible and Intangible Asset Sales		6.063.104	93.088
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-180.153.753	-119.009.095
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		126.517.769	55.710.815
Cash Paid for Purchase of Financial Assets At Amortised Cost		-30.415.149	-79.887.345
Cash Obtained from Sale of Financial Assets At Amortised Cost		49.415.244	45.793.790
Other		-2.454.520	-1.207.033
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		12.886.765	-3.155.354
Cash Obtained from Loans and Securities Issued		88.333.565	68.575.399
Cash Outflow Arised From Loans and Securities Issued		-65.679.772	-63.207.432
Equity Instruments Issued		0	0
Dividends paid		-8.346.758	-7.648.806
Payments of lease liabilities		-1.420.270	-874.515
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		4.221.522	1.206.623
Net Increase (Decrease) in Cash and Cash Equivalents		39.190.896	-92.116.531
Cash and Cash Equivalents at Beginning of the Period		395.130.686	397.294.605
Cash and Cash Equivalents at End of the Period		434.321.582	305.178.074

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		**10.000.000**	**138.553**		**1.131.401**	**31.172.456**	**-2.620.265**	**16.976.367**	**12.499.003**	**2.959.293**	**12.454.863**	**110.860.179**	**72.625.319**		**268.197.169**	**35.159.671**	**303.356.840**
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		10.000.000	138.553		1.131.401	31.172.456	-2.620.265	16.976.367	12.499.003	2.959.293	12.454.863	110.860.179	72.625.319		268.197.169	35.159.671	303.356.840
	Total Comprehensive Income (Loss)						2.785.187	-1.117.458	554.232	1.787.621	-13.736.868	3.017.958			29.330.577	22.621.249	10.889.140	33.510.389
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves		15.000.000										-15.000.000					0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			-18.799		-51.702							1.664.603	133.921		1.728.023	269.363	1.997.386
	Profit Distributions												60.691.794	-67.682.023		-6.990.229	-621.827	-7.612.056
	Dividends Paid													-7.017.722		-7.017.722	-631.084	-7.648.806
	Transfers To Reserves												60.664.301	-60.664.301				0
	Other												27.493			27.493	9.257	36.750
	Equity at end of period		**25.000.000**	**119.754**	**0**	**1.079.699**	**33.957.643**	**-3.737.723**	**17.530.599**	**14.286.624**	**-10.777.575**	**15.472.821**	**158.216.576**	**5.077.217**	**29.330.577**	**285.556.212**	**45.696.347**	**331.252.559**
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		**25.000.000**	**121.391**		**4.476.085**	**45.092.948**	**-3.536.701**	**27.909.248**	**14.858.197**	**-19.959.127**	**16.382.333**	**156.703.568**	**51.120.944**		**318.168.886**	**54.543.228**	**372.712.114**
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		25.000.000	121.391		4.476.085	45.092.948	-3.536.701	27.909.248	14.858.197	-19.959.127	16.382.333	156.703.568	51.120.944		318.168.886	54.543.228	372.712.114
	Total Comprehensive Income (Loss)						6.105.870	-20.231	1.358.777	6.212.663	-1.076.984	3.977.653			30.038.483	46.596.231	11.345.422	57.941.653
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves																	0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity			444.699		-1.012.254	-329.933	-467	-1.121.207	-48	26		1.907.398	143.584		31.798	-69.720	-37.922
	Profit Distributions												39.698.875	-44.088.999		-4.390.124	-3.847.036	-8.237.160
	Dividends Paid													-4.475.968		-4.475.968	-3.870.790	-8.346.758
	Transfers To Reserves												39.613.031	-39.613.031				0
	Other												85.844			85.844	23.754	109.598
	Equity at end of period		**25.000.000**	**566.090**	**0**	**3.463.831**	**50.868.885**	**-3.557.399**	**28.146.818**	**21.070.812**	**-21.036.085**	**20.359.986**	**198.309.841**	**7.175.529**	**30.038.483**	**360.406.791**	**61.971.894**	**422.378.685**