Date and time of publication on KAP: 07.08.2025 18:10:20
https://www.kap.org.tr/en/Bildirim/1474005

KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
2025 - 2. 3 Monthly Notification

General Information About Financial Statements

MERKEZİ KAYIT İSTANBUL

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan bilançosu ile aynı tarihte sona eren altı aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS'') 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 15,000,000 Bin TL'si geçmiş yıllarda ayrılan, 11,000,000 Bin TL'si cari yılda iptal edilen toplam 4,000,000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Ayrıca, Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.4 notunda belirtiği üzere, ilişikteki 30 Haziran 2025 tarihinde sona eren altı aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2024 tarihinde sona eren altı aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu; 2,500,000 Bin TL tutarında serbest karşılık iptalinden kaynaklanan geliri içermektedir.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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 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 olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Damla Harman, SMMM

Sorumlu Denetçi

7 Ağustos 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
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		710.199.893	762.263.254	1.472.463.147	853.260.452	674.291.022	1.527.551.474
Cash and cash equivalents	V-I-1	353.481.604	522.104.766	875.586.370	565.869.819	402.445.620	968.315.439
Cash and Cash Balances at Central Bank	V-I-1	351.161.931	442.900.096	794.062.027	436.902.824	331.552.944	768.455.768
Banks	V-I-3	91	79.480.926	79.481.017	85	71.239.075	71.239.160
Receivables From Money Markets		2.323.443	0	2.323.443	128.971.733	0	128.971.733
Allowance for Expected Losses (-)	V-I-16	-3.861	-276.256	-280.117	-4.823	-346.399	-351.222
Financial assets at fair value through profit or loss	V-I-2	6.845.617	1.388.278	8.233.895	1.324.402	1.098.050	2.422.452
Public Debt Securities		0	0	0	0	0	0
Equity instruments		230.352	1.388.278	1.618.630	242.830	1.098.050	1.340.880
Other Financial Assets		6.615.265	0	6.615.265	1.081.572	0	1.081.572
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	324.430.675	234.455.658	558.886.333	262.947.749	267.418.353	530.366.102
Public Debt Securities		324.096.585	234.376.865	558.473.450	261.058.218	267.351.934	528.410.152
Equity instruments		334.090	58.805	392.895	238.310	48.675	286.985
Other Financial Assets		0	19.988	19.988	1.651.221	17.744	1.668.965
Derivative financial assets		25.441.997	4.314.552	29.756.549	23.118.482	3.328.999	26.447.481
Derivative Financial Assets At Fair Value Through Profit Or Loss	V-I-2	25.441.997	4.314.552	29.756.549	23.118.482	3.328.999	26.447.481
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	V-I-11	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.905.541.005	1.019.523.586	2.925.064.591	1.615.683.954	744.981.268	2.360.665.222
Loans	V-I-5	1.564.507.949	938.528.215	2.503.036.164	1.315.678.783	730.390.412	2.046.069.195
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	406.749.991	98.627.765	505.377.756	352.246.247	30.350.848	382.597.095
Public Debt Securities		406.749.991	98.186.984	504.936.975	352.246.247	29.640.950	381.887.197
Other Financial Assets		0	440.781	440.781	0	709.898	709.898
Allowance for Expected Credit Losses (-)		-65.716.935	-17.632.394	-83.349.329	-52.241.076	-15.759.992	-68.001.068
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	2.776.883	0	2.776.883	1.075.975	0	1.075.975
Held for Sale		2.776.883	0	2.776.883	1.075.975	0	1.075.975
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		28.364.281	3.724.589	32.088.870	27.145.854	2.927.024	30.072.878
Investments in Associates (Net)	V-I-7	8.302.519	0	8.302.519	8.357.945	0	8.357.945

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		8.302.519	0	8.302.519	8.357.945	0	8.357.945
Investments in Subsidiaries (Net)	V-I-8	20.061.762	3.724.589	23.786.351	18.787.909	2.927.024	21.714.933
Unconsolidated Financial Subsidiaries		16.807.488	3.724.589	20.532.077	16.026.072	2.927.024	18.953.096
Unconsolidated Non-Financial Subsidiaries		3.254.274	0	3.254.274	2.761.837	0	2.761.837
Jointly Controlled Partnerships (JointVentures) (Net)	V-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)		42.066.618	128.744	42.195.362	38.800.286	131.191	38.931.477
INTANGIBLE ASSETS AND GOODWILL (Net)		1.341.762	1.500	1.343.262	1.289.434	1.333	1.290.767
Goodwill		0	0	0	0	0	0
Other		1.341.762	1.500	1.343.262	1.289.434	1.333	1.290.767
INVESTMENT PROPERTY (Net)	V-I-12	3.845.463	0	3.845.463	3.845.463	0	3.845.463
CURRENT TAX ASSETS		2.184.763	0	2.184.763	876.325	0	876.325
DEFERRED TAX ASSET	V-I-13	13.661.620	0	13.661.620	4.740.299	0	4.740.299
OTHER ASSETS (Net)	V-I-15	52.068.565	7.531.476	59.600.041	47.279.868	5.155.949	52.435.817
TOTAL ASSETS		**2.762.050.853**	**1.793.173.149**	**4.555.224.002**	**2.593.997.910**	**1.427.487.787**	**4.021.485.697**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	2.093.979.312	830.579.189	2.924.558.501	1.864.267.378	673.520.604	2.537.787.982
LOANS RECEIVED	V-II-3	53.951.721	332.777.875	386.729.596	47.255.568	226.824.867	274.080.435
MONEY MARKET FUNDS		147.852.952	285.410.109	433.263.061	278.255.815	229.293.399	507.549.214
MARKETABLE SECURITIES (Net)	V-II-3	842.160	244.350.374	245.192.534	5.784.837	207.916.445	213.701.282
Bills		842.160	978.479	1.820.639	5.784.837	6.085.568	11.870.405
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	243.371.895	243.371.895	0	201.830.877	201.830.877
FUNDS		3.005	0	3.005	3.005	0	3.005
Borrower funds		0	0	0	0	0	0
Other		3.005	0	3.005	3.005	0	3.005
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		568.309	9.496.196	10.064.505	1.901.202	4.888.366	6.789.568
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	V-II-2	568.309	9.496.196	10.064.505	1.901.202	4.888.366	6.789.568
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	V-II-6	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-5	7.041.518	0	7.041.518	5.411.784	1.602	5.413.386
PROVISIONS	V-II-7	18.056.798	283.204	18.340.002	27.682.400	353.337	28.035.737
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		11.558.114	0	11.558.114	10.701.716	0	10.701.716
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.498.684	283.204	6.781.888	16.980.684	353.337	17.334.021
CURRENT TAX LIABILITIES	V-II-8	26.620.492	25.225	26.645.717	10.169.597	33.558	10.203.155
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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	V-II-10	12.761.118	84.510.350	97.271.468	12.211.950	72.709.156	84.921.106
Loans		0	0	0	0	0	0

Other Debt Instruments		12.761.118	84.510.350	97.271.468	12.211.950	72.709.156	84.921.106
OTHER LIABILITIES	V-II-4	135.350.772	24.306.852	159.657.624	109.109.158	24.697.220	133.806.378
EQUITY	V-II-11	243.060.946	3.395.525	246.456.471	213.379.826	5.814.623	219.194.449
Issued capital	V-II-11	9.915.922	0	9.915.922	9.915.922	0	9.915.922
Capital Reserves		51.034.107	1.262.097	52.296.204	50.123.391	991.838	51.115.229
Equity Share Premiums		45.589.048	0	45.589.048	45.589.048	0	45.589.048
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		5.445.059	1.262.097	6.707.156	4.534.343	991.838	5.526.181
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		32.625.666	-1.075.563	31.550.103	32.495.181	-845.247	31.649.934
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-6.657.330	3.208.991	-3.448.339	-5.234.121	5.668.032	433.911
Profit Reserves		126.079.453	0	126.079.453	85.704.152	0	85.704.152
Legal Reserves		13.411.743	0	13.411.743	9.197.197	0	9.197.197
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		110.911.524	0	110.911.524	74.771.302	0	74.771.302
Other Profit Reserves		1.756.186	0	1.756.186	1.735.653	0	1.735.653
Profit or Loss		30.063.128	0	30.063.128	40.375.301	0	40.375.301
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		30.063.128	0	30.063.128	40.375.301	0	40.375.301
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**2.740.089.103**	**1.815.134.899**	**4.555.224.002**	**2.575.432.520**	**1.446.053.177**	**4.021.485.697**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.866.240.570	2.172.322.352	4.038.562.922	1.375.804.554	1.762.773.414	3.138.577.968
GUARANTIES AND WARRANTIES	V-III-2	384.432.814	363.620.907	748.053.721	348.898.069	328.170.155	677.068.224
Letters of Guarantee	V-III-1	384.279.699	251.765.341	636.045.040	348.706.327	210.553.165	559.259.492
Guarantees Subject to State Tender Law		8.252.866	0	8.252.866	7.534.694	0	7.534.694
Guarantees Given for Foreign Trade Operations		23.753.797	130.936.964	154.690.761	21.073.866	113.852.683	134.926.549
Other Letters of Guarantee		352.273.036	120.828.377	473.101.413	320.097.767	96.700.482	416.798.249
Bank Acceptances		4.258	9.186.611	9.190.869	4.258	6.963.856	6.968.114
Import Letter of Acceptance		0	2.033.505	2.033.505	0	1.730.604	1.730.604
Other Bank Acceptances	V-III-4	4.258	7.153.106	7.157.364	4.258	5.233.252	5.237.510
Letters of Credit	V-III-4	148.857	98.890.483	99.039.340	187.484	107.498.532	107.686.016
Documentary Letters of Credit		148.857	98.890.483	99.039.340	187.484	107.498.532	107.686.016
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	31.649	31.649	0	28.122	28.122
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	715.166	715.166	0	556.188	556.188
Other Collaterals		0	3.031.657	3.031.657	0	2.570.292	2.570.292
COMMITMENTS		1.376.759.399	649.044.470	2.025.803.869	884.997.907	423.545.620	1.308.543.527
Irrevocable Commitments	V-III-1	1.335.805.580	315.563.635	1.651.369.215	843.949.226	175.132.731	1.019.081.957
Forward Asset Purchase Commitments	V-III-1	143.753.693	315.563.635	459.317.328	53.876.600	175.132.731	229.009.331
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments	V-III-1	372.028.554	0	372.028.554	296.760.473	0	296.760.473
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	19.839.451	0	19.839.451	14.787.396	0	14.787.396
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	775.307.722	0	775.307.722	458.300.096	0	458.300.096
Commitments for Credit Cards and Banking Services Promotions		762.532	0	762.532	3.455.059	0	3.455.059
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		24.113.628	0	24.113.628	16.769.602	0	16.769.602
Revocable Commitments		40.953.819	333.480.835	374.434.654	41.048.681	248.412.889	289.461.570
Revocable Loan Granting Commitments		40.953.819	333.480.835	374.434.654	41.048.681	248.412.889	289.461.570
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		105.048.357	1.159.656.975	1.264.705.332	141.908.578	1.011.057.639	1.152.966.217
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		105.048.357	1.159.656.975	1.264.705.332	141.908.578	1.011.057.639	1.152.966.217
Forward Foreign Currency Buy or Sell Transactions		18.415.524	36.976.508	55.392.032	54.500.915	56.200.803	110.701.718
Forward Foreign Currency Buying Transactions		9.233.864	18.493.702	27.727.566	27.309.819	28.108.306	55.418.125
Forward Foreign Currency Sale Transactions		9.181.660	18.482.806	27.664.466	27.191.096	28.092.497	55.283.593
Currency and Interest Rate Swaps		71.514.194	754.542.328	826.056.522	81.503.023	660.454.221	741.957.244
Currency Swap Buy Transactions		20.276.507	201.777.155	222.053.662	41.682.349	189.247.514	230.929.863
Currency Swap Sell Transactions		49.847.687	304.181.785	354.029.472	38.390.674	232.433.119	270.823.793
Interest Rate Swap Buy Transactions		695.000	124.291.694	124.986.694	715.000	119.386.794	120.101.794
Interest Rate Swap Sell Transactions		695.000	124.291.694	124.986.694	715.000	119.386.794	120.101.794
Currency, Interest Rate and Securities Options		14.090.185	14.530.118	28.620.303	4.876.186	6.355.836	11.232.022
Currency Options Buy Transactions		4.168.178	9.969.064	14.137.242	4.162.656	1.566.034	5.728.690
Currency Options Sell Transactions		9.922.007	4.561.054	14.483.061	713.530	4.789.802	5.503.332
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		1.028.454	353.608.021	354.636.475	1.028.454	288.046.779	289.075.233
CUSTODY AND PLEDGES RECEIVED		46.659.037.290	39.215.300.941	85.874.338.231	39.572.332.570	29.289.352.635	68.861.685.205
ITEMS HELD IN CUSTODY		361.724.625	319.251.380	680.976.005	315.219.713	220.066.493	535.286.206
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		92.867.281	206.064.424	298.931.705	96.652.693	144.902.368	241.555.061
Cheques Received for Collection		118.195.202	15.197.834	133.393.036	112.612.950	4.293.997	116.906.947
Commercial Notes Received for Collection		16.197.946	16.341.871	32.539.817	11.747.134	14.577.374	26.324.508
Other Assets Received for Collection		2.152	1.592	3.744	2.152	1.414	3.566
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	60.671.609	60.671.918	309	38.305.602	38.305.911
Custodians		134.461.735	20.974.050	155.435.785	94.204.475	17.985.738	112.190.213
PLEDGED ITEMS		6.724.650.872	1.899.005.445	8.623.656.317	5.305.508.194	1.536.545.807	6.842.054.001
Securities		3.027.531	2.619.710	5.647.241	505.505	2.881.224	3.386.729
Guarantee Notes		36.042.229	17.161.286	53.203.515	32.359.271	14.727.029	47.086.300
Commodity		529.441.779	50.988.257	580.430.036	454.804.823	37.092.119	491.896.942
Warrant		0	0	0	0	0	0
Real Estate		5.491.606.223	1.564.569.658	7.056.175.881	4.260.887.706	1.256.874.005	5.517.761.711
Other Pledged Items		664.167.245	263.554.251	927.721.496	556.585.004	224.858.827	781.443.831

Depositories Receiving Pledged Items		365.865	112.283	478.148	365.885	112.603	478.488
ACCEPTED BILL, GUARANTIES AND WARRANTEES		39.572.661.793	36.997.044.116	76.569.705.909	33.951.604.663	27.532.740.335	61.484.344.998
TOTAL OFF-BALANCE SHEET ACCOUNTS		**48.525.277.860**	**41.387.623.293**	**89.912.901.153**	**40.948.137.124**	**31.052.126.049**	**72.000.263.173**

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	V-IV-1	467.940.806	305.210.711	244.552.948	166.893.965
Interest Income on Loans	V-IV-1	305.659.993	211.798.023	159.222.117	113.947.098
Interest Income on Reserve Deposits		43.756.009	12.746.897	23.696.920	9.054.950
Interest Income on Banks	V-IV-1	657.571	605.376	350.882	331.246
Interest Income on Money Market Placements		9.121.391	8.459.559	1.245.890	4.911.495
Interest Income on Marketable Securities Portfolio	V-IV-1	107.051.540	71.086.663	59.050.444	38.434.260
Financial Assets At Fair Value Through Profit Loss		0	199.041	0	56.757
Financial Assets At Fair Value Through Other Comprehensive Income		62.989.627	31.526.833	33.888.820	17.953.925
Financial Assets Measured at Amortised Cost		44.061.913	39.360.789	25.161.624	20.423.578
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.694.302	514.193	986.695	214.916
INTEREST EXPENSES (-)	V-IV-2	-418.962.225	-268.883.081	-216.591.528	-148.268.228
Interest Expenses on Deposits	V-IV-2	-349.892.386	-240.425.977	-178.284.361	-132.321.492
Interest Expenses on Funds Borrowed	V-IV-2	-11.631.955	-9.737.894	-6.177.260	-5.157.242
Interest Expenses on Money Market Funds		-44.075.087	-9.732.355	-25.343.017	-6.076.795
Interest Expenses on Securities Issued	V-IV-2	-12.407.665	-7.195.717	-6.334.318	-3.853.814
Lease Interest Expenses		-786.949	-452.174	-418.184	-246.190
Other Interest Expense		-168.183	-1.338.964	-34.388	-612.695
NET INTEREST INCOME OR EXPENSE		48.978.581	36.327.630	27.961.420	18.625.737
NET FEE AND COMMISSION INCOME OR EXPENSES		32.716.148	21.134.778	17.345.666	10.505.748
Fees and Commissions Received		45.503.524	29.388.435	24.445.509	15.308.774
From Noncash Loans		3.216.091	2.523.043	1.715.440	1.327.360
Other		42.287.433	26.865.392	22.730.069	13.981.414
Fees and Commissions Paid (-)		-12.787.376	-8.253.657	-7.099.843	-4.803.026
Paid for Noncash Loans		-142	-161	-71	-70
Other		-12.787.234	-8.253.496	-7.099.772	-4.802.956
DIVIDEND INCOME		516.116	114.202	514.439	112.929
TRADING INCOME OR LOSS (Net)	V-IV-3	10.189.834	-10.597.975	4.213.579	-7.061.956
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	4.897.517	2.148.245	4.463.650	849.024
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-1.122.566	-20.992.850	-3.283.870	-10.570.318
Foreign Exchange Gains or Losses	V-IV-3	6.414.883	8.246.630	3.033.799	2.659.338
OTHER OPERATING INCOME	V-IV-4	44.823.482	34.739.371	11.496.557	11.394.892
GROSS PROFIT FROM OPERATING ACTIVITIES		137.224.161	81.718.006	61.531.661	33.577.350
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-46.894.710	-24.465.695	-18.673.189	-6.899.390
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-327.999	-1.529.401	-179.964	-1.371.803
PERSONNEL EXPENSES (-)		-20.779.151	-12.724.636	-11.505.035	-7.008.873
OTHER OPERATING EXPENSES (-)	V-IV-6	-31.817.352	-19.747.792	-16.711.325	-10.634.303
NET OPERATING INCOME (LOSS)		37.404.949	23.250.482	14.462.148	7.662.981
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	V-IV-7	37.404.949	23.250.482	14.462.148	7.662.981
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-7.341.821	-4.058.773	-4.432.674	-494.241
Current Tax Provision	V-IV-10	-14.262.398	-8.769.778	-11.408.981	-6.850.399
Expense Effect of Deferred Tax	V-IV-10	-13.628.529	-3.950.087	-4.827.836	-2.098.241
Income Effect of Deferred Tax	V-IV-10	20.549.106	8.661.092	11.804.143	8.454.399
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	30.063.128	19.191.709	10.029.474	7.168.740
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	V-IV-11	30.063.128	19.191.709	10.029.474	7.168.740
Profit (Loss) Attributable to Group		30.063.128	19.191.709	10.029.474	7.168.740
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	3,03180000	1,93540000	1,01140000	0,72300000

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)		30.063.128	19.191.709		
OTHER COMPREHENSIVE INCOME		-3.982.081	532.540		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-99.831	2.824.202		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-7.186	-39.421		
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		-475.039	2.499.390		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		382.394	364.233		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3.882.250	-2.291.662		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-5.546.403	-3.284.643		
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		1.664.153	992.981		
TOTAL COMPREHENSIVE INCOME (LOSS)		26.081.047	19.724.249		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		97.852.776	12.746.586
Interest Received		436.078.770	273.997.566
Interest Paid		-417.667.095	-267.732.281
Dividends received		516.116	114.202
Fees and Commissions Received		31.582.415	20.215.610
Other Gains		45.132.044	9.424.068
Collections from Previously Written Off Loans and Other Receivables		8.664.855	3.124.335
Cash Payments to Personnel and Service Suppliers		-23.005.081	-14.069.723
Taxes Paid		-7.413.815	-3.806.619
Other		23.964.567	-8.520.572
Changes in Operating Assets and Liabilities Subject to Banking Operations		-255.249.363	57.330.433
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-5.533.693	28.676.135
Net (Increase) Decrease in Due From Banks		-91.855.663	-56.321.286
Net (Increase) Decrease in Loans		-456.318.746	-146.506.315
Net (Increase) Decrease in Other Assets		-131.593.562	-71.013.545
Net Increase (Decrease) in Bank Deposits		67.593.894	-7.125.510
Net Increase (Decrease) in Other Deposits		327.341.451	162.319.440
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		103.394.453	34.192.935
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-68.277.497	113.108.579
Net Cash Provided From Banking Operations		-157.396.587	70.077.019
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-70.707.324	-25.180.441
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-493.545	-624.941
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		25.395	0
Cash Paid For Tangible And Intangible Asset Purchases		-5.490.814	-4.568.404
Cash Obtained from Tangible and Intangible Asset Sales		1.132.547	703.758
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-53.718.863	-67.330.638
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		77.748.655	17.714.366
Cash Paid for Purchase of Financial Assets At Amortised Cost		-96.756.654	-1.298.353
Cash Obtained from Sale of Financial Assets At Amortised Cost		6.987.149	30.468.235
Other		-141.194	-244.464
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		43.059.678	43.553.383
Cash Obtained from Loans and Securities Issued		52.549.242	47.644.459
Cash Outflow Arised From Loans and Securities Issued		-8.231.492	-3.357.143
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.258.072	-733.933
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		746.201	-601.790
Net Increase (Decrease) in Cash and Cash Equivalents		-184.298.032	87.848.171
Cash and Cash Equivalents at Beginning of the Period		703.848.195	334.068.851
Cash and Cash Equivalents at End of the Period		519.550.163	421.917.022

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		**9.915.922**	**45.589.048**	**0**	**2.732.327**	**11.461.320**	**-1.942.825**	**11.649.930**	**80.727**	**6.237.015**	**0**	**59.858.743**	**25.845.407**	**0**	**171.427.614**	**0**	**171.427.614**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		9.915.922	45.589.048	0	2.732.327	11.461.320	-1.942.825	11.649.930	80.727	6.237.015	0	59.858.743	25.845.407	0	171.427.614	0	171.427.614
	Total Comprehensive Income (Loss)		0	0	0	0	324.811	0	2.499.391	0	-2.291.662	0	0	0	19.191.709	19.724.249	0	19.724.249
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	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
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	107.339	0	0	0	0	0	0	98.685	-98.683	0	107.341	0	107.341
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	25.746.724	-25.746.724	0	0	0	0
	Dividends Paid		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	25.746.724	-25.746.724	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**9.915.922**	**45.589.048**	**0**	**2.839.666**	**11.786.131**	**-1.942.825**	**14.149.321**	**80.727**	**3.945.353**	**0**	**85.704.152**	**0**	**19.191.709**	**191.259.204**	**0**	**191.259.204**
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		**9.915.922**	**45.589.048**	**0**	**5.526.181**	**16.770.112**	**-2.598.344**	**17.478.166**	**80.727**	**353.184**	**0**	**85.704.152**	**40.375.301**	**0**	**219.194.449**	**0**	**219.194.449**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		9.915.922	45.589.048	0	5.526.181	16.770.112	-2.598.344	17.478.166	80.727	353.184	0	85.704.152	40.375.301	0	219.194.449	0	219.194.449
	Total Comprehensive Income (Loss)		0	0	0	0	375.208	0	-475.039	0	-3.882.250	0	0	0	30.063.128	26.081.047	0	26.081.047
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	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
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	1.180.975	0	0	0	0	0	0	15.323	-15.323	0	1.180.975	0	1.180.975
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	40.359.978	-40.359.978	0	0	0	0
	Dividends Paid		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	40.359.978	-40.359.978	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**9.915.922**	**45.589.048**	**0**	**6.707.156**	**17.145.320**	**-2.598.344**	**17.003.127**	**80.727**	**-3.529.066**	**0**	**126.079.453**	**0**	**30.063.128**	**246.456.471**	**0**	**246.456.471**