



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



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

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2025 tarihli ilişikteki konsolide bilançosu ile aynı tarihte sona eren altı aylık döneme ait; konsolide kar veya zarar tablosu ve konsolide kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide özkaynaklar değişim tablosu ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 ("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 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

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

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.4 notunda belirttiği üzere, ilişikteki 30 Haziran 2025 tarihinde sona eren altı aylık döneme ilişkin konsolide kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2024 tarihinde sona eren altı aylık döneme ilişkin konsolide 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak

tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, 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.

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	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)		712.501.528	786.402.042	1.498.903.570	854.432.758	688.420.609	1.542.853.367
Cash and cash equivalents	V-I-1	355.389.447	527.990.214	883.379.661	566.838.671	402.731.154	969.569.825
Cash and Cash Balances at Central Bank	V-I-1	351.162.267	442.976.512	794.138.779	436.903.262	331.592.662	768.495.924
Banks	V-I-3	366.694	85.341.163	85.707.857	277.797	71.489.842	71.767.639
Receivables From Money Markets		3.866.945	0	3.866.945	129.664.820	0	129.664.820
Allowance for Expected Losses (-)	V-I-16	-6.459	-327.461	-333.920	-7.208	-351.350	-358.558
Financial assets at fair value through profit or loss	V-I-2	7.224.675	1.388.278	8.612.953	1.513.122	1.098.050	2.611.172
Public Debt Securities		228.389	0	228.389	6.047	0	6.047
Equity instruments		289.119	1.388.278	1.677.397	300.178	1.098.050	1.398.228
Other Financial Assets		6.707.167	0	6.707.167	1.206.897	0	1.206.897
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	324.445.409	252.429.882	576.875.291	262.962.483	281.262.406	544.224.889
Public Debt Securities		324.096.585	245.108.783	569.205.368	261.058.218	276.131.108	537.189.326
Equity instruments		348.824	58.805	407.629	253.044	48.675	301.719
Other Financial Assets		0	7.262.294	7.262.294	1.651.221	5.082.623	6.733.844
Derivative financial assets		25.441.997	4.593.668	30.035.665	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	4.593.668	30.035.665	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)		1.933.976.660	1.061.166.662	2.995.143.322	1.633.962.923	775.014.947	2.408.977.870
Loans	V-I-5	1.553.071.253	963.214.518	2.516.285.771	1.293.519.702	745.737.955	2.039.257.657
Receivables From Leasing Transactions	V-I-10	12.065.511	14.785.403	26.850.914	13.716.351	10.758.937	24.475.288
Factoring Receivables		28.921.174	3.015.854	31.937.028	27.560.321	4.961.620	32.521.941
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 (-)		-66.831.269	-18.476.878	-85.308.147	-53.079.698	-16.794.413	-69.874.111
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	2.777.103	0	2.777.103	1.076.195	0	1.076.195
Held for Sale		2.777.103	0	2.777.103	1.076.195	0	1.076.195
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		12.448.874	3	12.448.877	11.230.607	3	11.230.610
Investments in Associates (Net)	V-I-7	9.107.506	3	9.107.509	8.388.762	3	8.388.765

Associates Accounted for Using Equity Method		3.799.261	0	3.799.261	3.036.820	0	3.036.820
Unconsolidated Associates		5.308.245	3	5.308.248	5.351.942	3	5.351.945
Investments in Subsidiaries (Net)	V-I-8	3.341.368	0	3.341.368	2.841.845	0	2.841.845
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		3.341.368	0	3.341.368	2.841.845	0	2.841.845
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)		43.317.440	133.357	43.450.797	40.055.430	135.233	40.190.663
INTANGIBLE ASSETS AND GOODWILL (Net)		1.388.248	219.674	1.607.922	1.334.027	15.468	1.349.495
Goodwill		3.288	0	3.288	3.288	0	3.288
Other		1.384.960	219.674	1.604.634	1.330.739	15.468	1.346.207
INVESTMENT PROPERTY (Net)	V-I-12	21.660.020	0	21.660.020	18.803.793	0	18.803.793
CURRENT TAX ASSETS		2.194.898	0	2.194.898	884.331	0	884.331
DEFERRED TAX ASSET	V-I-13	13.698.133	127.905	13.826.038	4.776.043	122.618	4.898.661
OTHER ASSETS (Net)	V-I-15	60.542.712	10.377.810	70.920.522	55.629.009	7.681.487	63.310.496
TOTAL ASSETS		2.804.505.616	1.858.427.453	4.662.933.069	2.622.185.116	1.471.390.365	4.093.575.481
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	2.091.319.276	863.592.380	2.954.911.656	1.861.033.430	698.677.101	2.559.710.531
LOANS RECEIVED	V-II-3	67.936.078	359.664.246	427.600.324	54.499.820	241.653.371	296.153.191
MONEY MARKET FUNDS		147.852.952	287.994.144	435.847.096	278.255.815	230.302.498	508.558.313
MARKETABLE SECURITIES (Net)	V-II-3	1.482.575	244.350.374	245.832.949	5.784.837	207.916.445	213.701.282
Bills		1.482.575	978.479	2.461.054	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	9.496.258	10.064.567	1.901.202	4.908.968	6.810.170
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	V-II-2	568.309	9.496.258	10.064.567	1.901.202	4.908.968	6.810.170
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	V-II-6	0	0	0	0	0	0
FACTORING PAYABLES		0	10	10	368	8	376
LEASE PAYABLES (Net)	V-II-5	7.059.652	0	7.059.652	5.430.447	1.602	5.432.049
PROVISIONS	V-II-7	18.233.176	616.671	18.849.847	27.840.818	608.023	28.448.841
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		11.660.575	38.624	11.699.199	10.785.006	24.842	10.809.848
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.572.601	578.047	7.150.648	17.055.812	583.181	17.638.993
CURRENT TAX LIABILITIES	V-II-8	27.371.251	25.225	27.396.476	10.980.772	33.558	11.014.330
DEFERRED TAX LIABILITY	V-II-8	2.406.594	0	2.406.594	2.165.638	0	2.165.638
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	141.096.606	25.449.097	166.545.703	114.920.128	25.537.794	140.457.922
EQUITY	V-II-11	261.920.529	7.223.193	269.143.722	227.284.331	8.914.396	236.198.727
Issued capital	V-II-11	9.915.922	0	9.915.922	9.915.922	0	9.915.922
Capital Reserves		46.054.407	0	46.054.407	46.120.305	0	46.120.305
Equity Share Premiums		45.601.562	0	45.601.562	45.601.513	0	45.601.513
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		452.845	0	452.845	518.792	0	518.792
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		21.778.313	0	21.778.313	21.373.077	0	21.373.077
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-6.708.817	6.629.272	-79.545	-5.282.410	8.166.615	2.884.205
Profit Reserves		132.285.072	46.684	132.331.756	89.407.456	46.684	89.454.140
Legal Reserves		13.979.755	46.684	14.026.439	9.623.799	46.684	9.670.483
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		116.535.865	0	116.535.865	78.033.601	0	78.033.601
Other Profit Reserves		1.763.115	0	1.763.115	1.743.719	0	1.743.719
Profit or Loss		46.858.323	547.237	47.405.560	55.653.066	701.097	56.354.163
Prior Years' Profit or Loss		12.709.422	209.391	12.918.813	6.595.570	565.749	7.161.319
Current Period Net Profit Or Loss		34.148.901	337.846	34.486.747	49.057.496	135.348	49.192.844
Non-controlling Interests		11.737.309	0	11.737.309	10.096.915	0	10.096.915
Total equity and liabilities		2.780.011.121	1.882.921.948	4.662.933.069	2.602.312.561	1.491.262.920	4.093.575.481

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		1.884.795.481	2.198.684.905	4.083.480.386	1.394.597.011	1.775.084.875	3.169.681.886
GUARANTIES AND WARRANTIES	V-III-2	388.714.243	369.315.090	758.029.333	353.636.576	333.012.897	686.649.473
Letters of Guarantee	V-III-1	384.416.874	251.677.407	636.094.281	349.306.327	210.557.012	559.863.339
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		352.410.211	120.740.443	473.150.654	320.697.767	96.704.329	417.402.096
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		3.941.725	5.782.117	9.723.842	3.234.386	4.838.895	8.073.281
Other Guarantees		202.529	715.166	917.695	204.121	556.188	760.309
Other Collaterals		0	3.031.657	3.031.657	700.000	2.570.292	3.270.292
COMMITMENTS		1.391.032.881	656.501.618	2.047.534.499	899.051.857	429.351.840	1.328.403.697
Irrevocable Commitments	V-III-1	1.350.079.062	323.020.783	1.673.099.845	858.003.176	180.938.951	1.038.942.127
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	1.173.681	373.202.235	296.760.473	279.906	297.040.379
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		38.387.110	6.283.467	44.670.577	30.823.552	5.526.314	36.349.866
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	1.172.868.197	1.277.916.554	141.908.578	1.012.720.138	1.154.628.716
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	1.172.868.197	1.277.916.554	141.908.578	1.012.720.138	1.154.628.716
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	767.753.550	839.267.744	81.503.023	662.116.720	743.619.743
Currency Swap Buy Transactions		20.276.507	208.522.293	228.798.800	41.682.349	190.068.463	231.750.812
Currency Swap Sell Transactions		49.847.687	310.647.869	360.495.556	38.390.674	233.274.669	271.665.343
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		46.788.992.020	39.306.956.945	86.095.948.965	39.712.831.240	29.360.361.286	69.073.192.526
ITEMS HELD IN CUSTODY		491.679.355	410.907.384	902.586.739	455.709.983	291.075.144	746.785.127
Customer Fund and Portfolio Balances		18.680.672	0	18.680.672	17.397.844	0	17.397.844
Securities Held in Custody		117.165.706	206.064.424	323.230.130	148.688.118	144.902.368	293.590.486
Cheques Received for Collection		125.833.475	15.593.040	141.426.515	121.410.786	4.650.966	126.061.752
Commercial Notes Received for Collection		94.651.048	19.493.043	114.144.091	73.092.148	17.325.045	90.417.193
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		877.728	148.781.235	149.658.963	901.574	106.209.613	107.111.187
Custodians		134.468.574	20.974.050	155.442.624	94.217.361	17.985.738	112.203.099
PLEDGED ITEMS		6.724.650.872	1.899.005.445	8.623.656.317	5.305.516.594	1.536.545.807	6.842.062.401
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	32.367.671	14.727.029	47.094.700
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		48.673.787.501	41.505.641.850	90.179.429.351	41.107.428.251	31.135.446.161	72.242.874.412



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-1	473.550.707	311.187.989	247.335.751	170.085.769
Interest Income on Loans	V-IV-1	307.677.105	213.904.702	160.214.965	115.110.754
Interest Income on Reserve Deposits		43.756.009	12.746.897	23.696.920	9.054.950
Interest Income on Banks	V-IV-1	794.423	881.056	366.414	466.396
Interest Income on Money Market Placements		9.390.831	8.463.518	1.422.384	4.912.013
Interest Income on Marketable Securities Portfolio	V-IV-1	107.321.394	71.250.013	59.211.739	38.517.655
Financial Assets At Fair Value Through Profit Loss		32.498	210.969	29.169	61.475
Financial Assets At Fair Value Through Other Comprehensive Income		63.226.983	31.678.255	34.020.946	18.032.602
Financial Assets Measured at Amortised Cost		44.061.913	39.360.789	25.161.624	20.423.578
Finance Leasing Interest Income		2.856.009	3.365.682	1.406.713	1.777.215
Other Interest Income		1.754.936	576.121	1.016.616	246.786
INTEREST EXPENSES (-)	V-IV-2	-420.020.536	-270.968.337	-217.014.079	-149.262.242
Interest Expenses on Deposits	V-IV-2	-349.552.832	-240.338.048	-178.095.816	-132.283.057
Interest Expenses on Funds Borrowed	V-IV-2	-13.104.790	-11.734.024	-6.803.657	-6.210.257
Interest Expenses on Money Market Funds		-44.155.439	-9.871.937	-25.382.830	-6.112.023
Interest Expenses on Securities Issued	V-IV-2	-12.460.382	-7.361.880	-6.372.132	-3.862.211
Lease Interest Expenses		-542.380	-321.656	-295.937	-181.025
Other Interest Expense		-204.713	-1.340.792	-63.707	-613.669
NET INTEREST INCOME OR EXPENSE		53.530.171	40.219.652	30.321.672	20.823.527
NET FEE AND COMMISSION INCOME OR EXPENSES		32.351.719	20.334.410	17.157.816	10.166.598
Fees and Commissions Received		45.196.169	28.668.480	24.293.646	15.006.890
From Noncash Loans		3.211.105	2.519.191	1.712.060	1.325.281
Other		41.985.064	26.149.289	22.581.586	13.681.609
Fees and Commissions Paid (-)		-12.844.450	-8.334.070	-7.135.830	-4.840.292
Paid for Noncash Loans		-23.242	-63.052	-13.333	-29.887
Other		-12.821.208	-8.271.018	-7.122.497	-4.810.405
DIVIDEND INCOME		252.020	121.821	250.108	120.331
TRADING INCOME OR LOSS (Net)	V-IV-3	10.652.600	-10.487.267	4.421.372	-7.053.284
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	4.936.974	2.194.089	4.471.355	878.819
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-1.053.476	-20.992.850	-3.227.154	-10.570.318
Foreign Exchange Gains or Losses	V-IV-3	6.769.102	8.311.494	3.177.171	2.638.215
OTHER OPERATING INCOME	V-IV-4	49.491.303	42.365.332	15.286.629	17.764.841
GROSS PROFIT FROM OPERATING ACTIVITIES		146.277.813	92.553.948	67.437.597	41.822.013
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-47.959.686	-24.696.114	-19.273.002	-7.026.402
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-346.885	-1.534.585	-198.697	-1.376.761
PERSONNEL EXPENSES (-)		-21.411.223	-13.179.364	-11.877.172	-7.268.939
OTHER OPERATING EXPENSES (-)	V-IV-6	-32.446.259	-21.675.525	-16.995.526	-11.830.776
NET OPERATING INCOME (LOSS)		44.113.760	31.468.360	19.093.200	14.319.135
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		599.691	394.372	316.162	218.004
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	44.713.451	31.862.732	19.409.362	14.537.139
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-8.577.407	-5.033.791	-5.253.098	-1.025.285
Current Tax Provision	V-IV-10	-15.228.926	-9.743.477	-11.886.082	-7.388.324
Expense Effect of Deferred Tax	V-IV-10	-13.930.145	-3.999.575	-5.182.204	-2.099.768
Income Effect of Deferred Tax	V-IV-10	20.581.664	8.709.261	11.815.188	8.462.807
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	36.136.044	26.828.941	14.156.264	13.511.854
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	36.136.044	26.828.941	14.156.264	13.511.854
Profit (Loss) Attributable to Group		34.486.747	24.266.438	12.741.706	11.094.210
Profit (loss), attributable to non-controlling interests		1.649.297	2.562.503	1.414.558	2.417.644
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	3,64420000	2,70560000	1,42000000	1,36260000



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		36.136.044	26.828.941		
OTHER COMPREHENSIVE INCOME		-2.548.758	-982.501		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		414.992	368.906		
Gains (Losses) on Revaluation of Property, Plant and Equipment		34.310	15.405		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		6.691	-7.661		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-6.502	-7.184		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		380.493	368.346		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.963.750	-1.351.407		
Exchange Differences on Translation		1.177.478	105.349		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-5.470.197	-2.922.351		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-544.948	494.426		
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		1.873.917	971.169		
TOTAL COMPREHENSIVE INCOME (LOSS)		33.587.286	25.846.440		



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		104.338.959	16.875.972
Interest Received		441.444.533	279.841.201
Interest Paid		-418.730.154	-269.369.896
Dividends received		252.020	121.821
Fees and Commissions Received		31.275.060	19.495.655
Other Gains		49.425.921	12.643.753
Collections from Previously Written Off Loans and Other Receivables		9.181.827	3.134.870
Cash Payments to Personnel and Service Suppliers		-23.652.243	-14.534.877
Taxes Paid		-7.650.857	-3.845.689
Other		22.792.852	-10.610.866
Changes in Operating Assets and Liabilities Subject to Banking Operations		-262.248.182	55.422.793
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-5.722.439	29.145.823
Net (Increase) Decrease in Due From Banks		-91.855.663	-56.321.286
Net (Increase) Decrease in Loans		-484.250.730	-145.689.714
Net (Increase) Decrease in Other Assets		-132.104.478	-71.461.310
Net Increase (Decrease) in Bank Deposits		67.815.787	-7.154.930
Net Increase (Decrease) in Other Deposits		330.565.444	163.321.230
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		116.496.204	34.181.764
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-63.192.307	109.401.216
Net Cash Provided From Banking Operations		-157.909.223	72.298.765
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-74.096.023	-24.883.151
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-493.545	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		25.395	0
Cash Paid For Tangible And Intangible Asset Purchases		-8.387.911	-4.622.028
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		-55.764.217	-67.990.230
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		79.521.491	18.102.340
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		-360.278	-246.873
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		43.785.407	40.672.285
Cash Obtained from Loans and Securities Issued		53.352.807	47.644.459
Cash Outflow Arised From Loans and Securities Issued		-8.231.492	-6.208.624
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.335.908	-763.550
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.285.751	-535.262
Net Increase (Decrease) in Cash and Cash Equivalents		-185.934.088	87.552.637
Cash and Cash Equivalents at Beginning of the Period		705.025.225	336.682.989
Cash and Cash Equivalents at End of the Period		519.091.137	424.235.626



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 Other Accumulated 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	45.589.989	0	-427.009	11.966.716	-1.955.463	5.220.355	2.644.546	5.671.208	-675.052	62.087.804	35.229.085	0	175.268.101	5.607.597	180.875.698
	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	45.589.989	0	-427.009	11.966.716	-1.955.463	5.220.355	2.644.546	5.671.208	-675.052	62.087.804	35.229.085	0	175.268.101	5.607.597	180.875.698
	Total Comprehensive Income (Loss)		0	0	0	0	369.632	-5.885	-4.878	105.349	-2.005.370	548.614	0	0	24.266.438	23.273.900	2.572.540	25.846.440
	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	11.524	0	42.784	0	0	0	0	0	0	-425.918	-384.222	0	-755.832	275.805	-480.027
	Profit Distributions		0	0	0	8.359	0	0	0	0	0	0	27.894.065	-27.862.127	0	40.297	-4.017	36.280
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-71	-71
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	27.810.542	-27.791.974	0	18.568	-3.946	14.622
	Other		0	0	0	8.359	0	0	0	0	0	0	83.523	-70.153	0	21.729	0	21.729
	Equity at end of period		9.915.922	45.601.513	0	-375.866	12.336.348	-1.961.348	5.215.477	2.749.895	3.665.838	-126.438	89.555.951	6.982.736	24.266.438	197.826.466	8.451.925	206.278.391
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	45.601.513	0	518.792	17.464.708	-2.616.757	6.525.126	2.915.620	181.260	-212.675	89.454.140	56.354.163	0	226.101.812	10.096.915	236.198.727
	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	45.601.513	0	518.792	17.464.708	-2.616.757	6.525.126	2.915.620	181.260	-212.675	89.454.140	56.354.163	0	226.101.812	10.096.915	236.198.727
	Total Comprehensive Income (Loss)		0	0	0	0	407.721	4.412	-6.897	1.177.478	-3.823.567	-317.661	0	0	34.486.747	31.928.233	1.659.053	33.587.286
	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	49	0	-66.777	0	0	0	0	0	0	-392.129	-164.775	0	-623.632	-18.571	-642.203
	Profit Distributions		0	0	0	830	0	0	0	0	0	0	43.269.745	-43.270.575	0	0	-88	-88
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-88	-88
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	43.160.035	-43.160.035	0	0	0	0
	Other		0	0	0	830	0	0	0	0	0	0	109.710	-110.540	0	0	0	0
	Equity at end of period		9.915.922	45.601.562	0	452.845	17.872.429	-2.612.345	6.518.229	4.093.098	-3.642.307	-530.336	132.331.756	12.918.813	34.486.747	257.406.413	11.737.309	269.143.722