



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İHRACAT KREDİ BANKASI A.Ş. Bank Financial Report Unconsolidated 2025 - 2. 3 Monthly Notification

General Information About Financial Statements



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

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

Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

Türkiye İhracat Kredi Bankası A.Ş. Yönetim Kurulu'na:

Giriş

Türkiye İhracat Kredi Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan finansal durum tablosu ile aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("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.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye İhracat Kredi Bankası Anonim Şirketi'nin 30 Haziran 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin, konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK'nın 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 yedinci 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 rastlanılmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Fatma Ebru Yücel, 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)		42.621.691	53.526.748	96.148.439	24.534.689	34.493.290	59.027.979
Cash and cash equivalents		22.363.632	35.262.819	57.626.451	14.045.072	15.559.521	29.604.593
Cash and Cash Balances at Central Bank	(1)	16.051	9.334.301	9.350.352	28.407	1	28.408
Banks	(4)	809.788	25.928.518	26.738.306	8.490.378	15.559.520	24.049.898
Receivables From Money Markets		21.537.920	0	21.537.920	5.526.353	0	5.526.353
Allowance for Expected Losses (-)		-127	0	-127	-66	0	-66
Financial assets at fair value through profit or loss	(2)	0	0	0	0	356.231	356.231
Public Debt Securities		0	0	0	0	356.231	356.231
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(6)	19.722.598	18.078.887	37.801.485	10.106.710	16.133.826	26.240.536
Public Debt Securities		18.782.330	13.698.456	32.480.786	9.310.241	12.258.427	21.568.668
Equity instruments		940.268	4.380.431	5.320.699	796.469	3.875.399	4.671.868
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(3)	535.461	185.042	720.503	382.907	2.443.712	2.826.619
Derivative Financial Assets At Fair Value Through Profit Or Loss		535.461	90.130	625.591	382.907	1.732.172	2.115.079
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	94.912	94.912	0	711.540	711.540
FINANCIAL ASSETS AT AMORTISED COST (Net)		330.685.603	631.767.461	962.453.064	277.619.188	494.451.534	772.070.722
Loans	(7)	328.362.770	625.433.530	953.796.300	274.240.846	488.704.689	762.945.535
Receivables From Leasing Transactions	(12)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(8)	3.490.075	6.333.931	9.824.006	4.398.769	5.746.845	10.145.614
Public Debt Securities		3.490.075	4.732.619	8.222.694	4.375.854	5.746.845	10.122.699
Other Financial Assets		0	1.601.312	1.601.312	22.915	0	22.915
Allowance for Expected Credit Losses (-)		-1.167.242	0	-1.167.242	-1.020.427	0	-1.020.427
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(9)	279.858	0	279.858	279.858	0	279.858
Investments in Associates (Net)		279.858	0	279.858	279.858	0	279.858

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		279.858	0	279.858	279.858	0	279.858
Investments in Subsidiaries (Net)	(10)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(11)	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)		447.673	0	447.673	336.235	0	336.235
INTANGIBLE ASSETS AND GOODWILL (Net)		158.285	0	158.285	108.201	0	108.201
Goodwill		0	0	0	0	0	0
Other		158.285	0	158.285	108.201	0	108.201
INVESTMENT PROPERTY (Net)	(15)	1.648	0	1.648	1.700	0	1.700
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET		0	0	0	0	0	0
OTHER ASSETS (Net)		39.870.707	2.248.698	42.119.405	36.882.559	1.863.564	38.746.123
TOTAL ASSETS		414.065.465	687.542.907	1.101.608.372	339.762.430	530.808.388	870.570.818
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	297.246.836	414.463.919	711.710.755	256.990.400	337.045.166	594.035.566
MONEY MARKET FUNDS		0	25.639.411	25.639.411	0	18.347.279	18.347.279
MARKETABLE SECURITIES (Net)		0	226.860.579	226.860.579	0	150.813.877	150.813.877
Bills		0	90.308.480	90.308.480	0	44.027.133	44.027.133
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	136.552.099	136.552.099	0	106.786.744	106.786.744
FUNDS		1.048.631	2.019.604	3.068.235	402.242	1.524.973	1.927.215
Borrower funds		1.048.618	2.019.604	3.068.222	402.229	1.524.973	1.927.202
Other		13	0	13	13	0	13
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	23.070	5.654.525	5.677.595	231	303.596	303.827
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		23.070	5.376.757	5.399.827	231	232.202	232.433
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	277.768	277.768	0	71.394	71.394
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(6)	239.599	0	239.599	137.560	0	137.560
PROVISIONS	(7)	2.492.493	0	2.492.493	2.274.252	0	2.274.252
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		721.117	0	721.117	827.772	0	827.772
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions	(7.2)	1.771.376	0	1.771.376	1.446.480	0	1.446.480
CURRENT TAX LIABILITIES	(8.1)	233.099	0	233.099	160.260	0	160.260
DEFERRED TAX LIABILITY		0	0	0	0	0	0
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	(9)	3.002.127	0	3.002.127	3.003.129	0	3.003.129
Loans		0	0	0	0	0	0

Other Debt Instruments		3.002.127	0	3.002.127	3.003.129	0	3.003.129
OTHER LIABILITIES	(5)	1.006.493	5.330.429	6.336.922	747.444	5.813.765	6.561.209
EQUITY	(10)	116.376.596	-29.039	116.347.557	93.002.171	4.473	93.006.644
Issued capital		55.270.000	0	55.270.000	55.270.000	0	55.270.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.022.909	0	2.022.909	1.374.078	0	1.374.078
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.006.051	-29.039	-1.035.090	-83.876	4.473	-79.403
Profit Reserves		36.441.969	0	36.441.969	1.601.004	0	1.601.004
Legal Reserves		3.341.679	0	3.341.679	1.599.630	0	1.599.630
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		33.100.290	0	33.100.290	1.374	0	1.374
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		23.647.769	0	23.647.769	34.840.965	0	34.840.965
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		23.647.769	0	23.647.769	34.840.965	0	34.840.965
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		421.668.944	679.939.428	1.101.608.372	356.717.689	513.853.129	870.570.818

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		117.349.169	594.078.542	711.427.711	51.627.111	391.293.370	442.920.481
GUARANTIES AND WARRANTIES	(1.2)	3.191.613	95.957.229	99.148.842	2.499.363	81.387.236	83.886.599
Letters of Guarantee		0	1.620.047	1.620.047	0	481.778	481.778
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		0	1.620.047	1.620.047	0	481.778	481.778
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		3.191.613	94.337.182	97.528.795	2.499.363	80.905.458	83.404.821
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		97.417.714	124.345.431	221.763.145	30.041.824	96.653.224	126.695.048
Irrevocable Commitments		2.016.999	3.775.907	5.792.906	12.868	32.022	44.890
Forward Asset Purchase Commitments		1.989.030	3.775.907	5.764.937	0	32.022	32.022
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		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		27.969	0	27.969	12.868	0	12.868
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	0	0	0	0	0
Revocable Commitments		95.400.715	120.569.524	215.970.239	30.028.956	96.621.202	126.650.158
Revocable Loan Granting Commitments		95.400.715	120.569.524	215.970.239	30.028.956	96.621.202	126.650.158
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		16.739.842	373.775.882	390.515.724	19.085.924	213.252.910	232.338.834
Derivative Financial Instruments Held For Hedging		0	189.356.007	189.356.007	0	131.018.599	131.018.599
Fair Value Hedges		0	176.855.354	176.855.354	0	116.652.125	116.652.125
Cash Flow Hedges		0	12.500.653	12.500.653	0	14.366.474	14.366.474
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		16.739.842	184.419.875	201.159.717	19.085.924	82.234.311	101.320.235
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		16.646.517	184.340.231	200.986.748	19.085.924	82.234.311	101.320.235
Currency Swap Buy Transactions		12.793.547	87.460.015	100.253.562	19.085.924	32.559.797	51.645.721
Currency Swap Sell Transactions		3.852.970	96.880.216	100.733.186	0	49.674.514	49.674.514
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
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		93.325	79.644	172.969	0	0	0
Currency Futures Buy Transactions		93.325	0	93.325	0	0	0
Currency Futures Sell Transactions		0	79.644	79.644	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		896.311.653	4.944.143.555	5.840.455.208	718.990.213	2.235.067.363	2.954.057.576
ITEMS HELD IN CUSTODY		0	0	0	0	0	0
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		330.180	2.352.804	2.682.984	209.720	1.998.687	2.208.407
Securities		0	0	0	0	0	0
Guarantee Notes		0	0	0	0	0	0
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		325.430	1.702.000	2.027.430	204.970	1.422.916	1.627.886
Other Pledged Items		4.750	650.804	655.554	4.750	575.771	580.521

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		895.981.473	4.941.790.751	5.837.772.224	718.780.493	2.233.068.676	2.951.849.169
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.013.660.822	5.538.222.097	6.551.882.919	770.617.324	2.626.360.733	3.396.978.057

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	(1)	72.608.023	55.654.035	37.964.717	30.541.215
Interest Income on Loans		64.805.719	49.418.566	33.650.550	27.004.947
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		994.598	2.070.395	597.074	1.258.036
Interest Income on Money Market Placements		2.461.262	2.830.267	1.540.547	1.665.681
Interest Income on Marketable Securities Portfolio		3.990.693	1.287.583	2.038.749	573.635
Financial Assets At Fair Value Through Profit Loss		3.962	12.625	0	4.674
Financial Assets At Fair Value Through Other Comprehensive Income		3.495.508	370.740	1.815.801	202.904
Financial Assets Measured at Amortised Cost		491.223	904.218	222.948	366.057
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		355.751	47.224	137.797	38.916
INTEREST EXPENSES (-)	(2)	-49.908.492	-40.545.101	-25.784.574	-21.747.607
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-42.953.064	-35.229.960	-22.019.380	-19.128.545
Interest Expenses on Money Market Funds		0	0	0	0
Interest Expenses on Securities Issued		-6.154.218	-4.772.240	-3.385.516	-2.380.313
Lease Interest Expenses		-39.131	-23.822	-20.717	-11.805
Other Interest Expense		-762.079	-519.079	-358.961	-226.944
NET INTEREST INCOME OR EXPENSE		22.699.531	15.108.934	12.180.143	8.793.608
NET FEE AND COMMISSION INCOME OR EXPENSES		1.545.461	1.025.249	816.787	531.535
Fees and Commissions Received		2.439.421	1.731.861	1.325.340	902.902
From Noncash Loans		2.783	5	1.533	0
Other		2.436.638	1.731.856	1.323.807	902.902
Fees and Commissions Paid (-)		-893.960	-706.612	-508.553	-371.367
Paid for Noncash Loans		0	0	0	0
Other		-893.960	-706.612	-508.553	-371.367
DIVIDEND INCOME		125.383	86.941	125.383	86.941
TRADING INCOME OR LOSS (Net)	(3)	2.358.471	48.218	1.296.328	-219.660
Gains (Losses) Arising from Capital Markets Transactions		10	-15.370	10	-1.944
Gains (Losses) Arising From Derivative Financial Transactions		-12.459.905	2.168.174	-10.096.985	610.885
Foreign Exchange Gains or Losses		14.818.366	-2.104.586	11.393.303	-828.601
OTHER OPERATING INCOME	(4)	63.473	165.397	52.813	13.813
GROSS PROFIT FROM OPERATING ACTIVITIES		26.792.319	16.434.739	14.471.454	9.206.237
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-279.232	-190.895	-208.322	-149.001
OTHER ALLOWANCE EXPENSES (-)	(6)	-100.525	-63.142	-39.368	-3.996
PERSONNEL EXPENSES (-)		-1.913.285	-1.205.108	-938.310	-596.170
OTHER OPERATING EXPENSES (-)	(6)	-851.508	-587.518	-483.286	-322.701
NET OPERATING INCOME (LOSS)		23.647.769	14.388.076	12.802.168	8.134.369
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		23.647.769	14.388.076	12.802.168	8.134.369
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(7)	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 CONTINUING OPERATIONS		23.647.769	14.388.076	12.802.168	8.134.369
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		23.647.769	14.388.076	12.802.168	8.134.369
Profit (Loss) Attributable to Group		23.647.769	14.388.076	12.802.168	8.134.369
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kâr / Zarar		0,42786000	0,46045000	0,23163000	0,22785000



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)		23.647.769	14.388.076		
OTHER COMPREHENSIVE INCOME		-306.856	657.962		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		648.831	371.753		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		648.831	371.753		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-955.687	286.209		
Exchange Differences on Translation		0	379.291		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-928.834	-88.152		
Income (Loss) Related with Cash Flow Hedges		-26.853	-4.930		
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		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		23.340.913	15.046.038		



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		22.986.509	13.694.403
Interest Received		69.303.555	54.930.342
Interest Paid		-43.838.163	-35.912.868
Dividends received		125.383	86.941
Fees and Commissions Received		1.867.305	1.510.358
Other Gains		63.483	141.022
Collections from Previously Written Off Loans and Other Receivables	(7.9.2)	108.641	24.685
Cash Payments to Personnel and Service Suppliers		-2.113.084	-1.321.598
Taxes Paid		-1.438.258	-928.492
Other		-1.092.353	-4.835.987
Changes in Operating Assets and Liabilities Subject to Banking Operations		-35.645.344	13.403.529
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		365.449	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-187.816.908	-113.958.887
Net (Increase) Decrease in Other Assets		-156.049	-5.497.608
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		117.099.928	122.651.861
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		34.862.236	10.208.163
Net Cash Provided From Banking Operations		-12.658.835	27.097.932
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-7.625.901	5.272.847
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-42.477	-101.387
Cash Obtained from Tangible and Intangible Asset Sales		0	9.005
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.571.998	-1.845.539
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.939.305	720.364
Cash Paid for Purchase of Financial Assets At Amortised Cost	(8.4)	-1.592.884	-940.805
Cash Obtained from Sale of Financial Assets At Amortised Cost	(8.4)	2.710.528	7.465.721
Other		-68.375	-34.512
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		43.626.209	18.872.991
Cash Obtained from Loans and Securities Issued		118.642.269	57.924.406
Cash Outflow Arised From Loans and Securities Issued		-74.970.293	-54.138.031
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-45.767	-13.384
Other		0	15.100.000
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		4.679.874	2.787.518
Net Increase (Decrease) in Cash and Cash Equivalents		28.021.347	54.031.288
Cash and Cash Equivalents at Beginning of the Period		29.401.134	28.691.592
Cash and Cash Equivalents at End of the Period		57.422.481	82.722.880



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		20.600.000	0	0	0	0	-61.215	585.805	0	55.977	80.698	9.912.745	11.258.259	0	42.432.269	0	42.432.269
	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		20.600.000	0	0	0	0	-61.215	585.805	0	55.977	80.698	9.912.745	11.258.259	0	42.432.269	0	42.432.269
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	371.753	379.291	-88.152	-4.930	0	0	14.388.076	15.046.038	0	15.046.038
	Capital Increase in Cash	10.2.1	15.100.000	0	0	0	0	0	0	0	0	0	0	0	0	15.100.000	0	15.100.000
	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	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	11.258.259	-	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	11.258.259	-	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		35.700.000	0	0	0	0	-61.215	957.558	379.291	-32.175	75.768	21.171.004	0	14.388.076	72.578.307	0	72.578.307
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		55.270.000	0	0	0	27.656	-89.202	1.435.624	0	-145.146	65.743	1.601.004	34.840.965	0	93.006.644	0	93.006.644
	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		55.270.000	0	0	0	27.656	-89.202	1.435.624	0	-145.146	65.743	1.601.004	34.840.965	0	93.006.644	0	93.006.644
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	648.831	0	-928.834	-26.853	0	0	23.647.769	23.340.913	0	23.340.913
	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	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	34.840.965	-	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	34.840.965	-	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		55.270.000	0	0	0	27.656	-89.202	2.084.455	0	-1.073.980	38.890	36.441.969	0	23.647.769	116.347.557	0	116.347.557