



KAMUYU AYDINLATMA PLATFORMU

ZİRAAT KATILIM BANKASI A.Ş. Participation 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	PwC BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Ziraat Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Ziraat Katılım Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 ("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 Standartları'na uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf

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

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Ziraat Katılım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2025 tarihi itibarıyla ara dönem 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 yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

İstanbul, 7 Ağustos 2025

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		82.214.063	98.842.376	181.056.439	93.356.993	66.557.406	159.914.399
Cash and cash equivalents		48.588.244	82.203.663	130.791.907	69.907.502	54.196.322	124.103.824
Cash and Cash Balances at Central Bank	(1)	48.480.995	58.169.444	106.650.439	65.803.017	37.626.323	103.429.340
Banks	(2)	107.381	24.035.070	24.142.451	4.104.858	16.570.441	20.675.299
Receivables From Money Markets		0	0	0			
Allowance for Expected Losses (-)		-132	-851	-983	-373	-442	-815
Financial assets at fair value through profit or loss	(3)	0	13.415.689	13.415.689	0	9.483.947	9.483.947
Public Debt Securities		0	12.978.595	12.978.595	0	9.128.399	9.128.399
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	437.094	437.094	0	355.548	355.548
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	33.582.429	3.221.071	36.803.500	23.414.816	2.637.721	26.052.537
Public Debt Securities		33.453.448	3.221.071	36.674.519	23.325.523	2.637.721	25.963.244
Equity instruments		76.312	0	76.312	52.913	0	52.913
Other Financial Assets		52.669	0	52.669	36.380	0	36.380
Derivative financial assets	(5)	43.390	1.953	45.343	34.675	239.416	274.091
Derivative Financial Assets At Fair Value Through Profit Or Loss		43.390	1.953	45.343	34.675	239.416	274.091
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		225.564.298	206.869.229	432.433.527	186.446.727	150.830.503	337.277.230
Loans	(6)	175.917.343	167.089.864	343.007.207	137.109.263	131.237.122	268.346.385
Receivables From Leasing Transactions	(6)	37.189.819	39.495.385	76.685.204	34.131.462	19.182.631	53.314.093
Other Financial Assets Measured at Amortised Cost	(7)	17.961.869	1.905.240	19.867.109	17.958.979	1.454.538	19.413.517
Public Debt Securities		17.961.869	1.905.240	19.867.109	17.856.635	1.454.538	19.311.173
Other Financial Assets		0	0	0	102.344	0	102.344
Allowance for Expected Credit Losses (-)		-5.504.733	-1.621.260	-7.125.993	-2.752.977	-1.043.788	-3.796.765
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(8)	3.379.794	0	3.379.794	1.651.596	0	1.651.596
Held for Sale		3.379.794	0	3.379.794	1.651.596	0	1.651.596
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(9)	90.000	0	90.000	67.500	0	67.500
Investments in Associates (Net)		90.000	0	90.000	67.500	0	67.500
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		90.000	0	90.000	67.500	0	67.500
Investments in Subsidiaries (Net)		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)		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)	(10)	3.817.202	48.083	3.865.285	3.516.909	47.651	3.564.560
INTANGIBLE ASSETS AND GOODWILL (Net)	(11)	1.960.974	0	1.960.974	1.362.609	0	1.362.609
Goodwill		0	0	0	0	0	0
Other		1.960.974	0	1.960.974	1.362.609	0	1.362.609
INVESTMENT PROPERTY (Net)	(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(13)	3.276.740	0	3.276.740	2.078.602		2.078.602
OTHER ASSETS	(14)	6.331.639	407.422	6.739.061	3.905.346	336.486	4.241.832
TOTAL ASSETS		326.634.710	306.167.110	632.801.820	292.386.282	217.772.046	510.158.328
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(1)	258.715.791	208.501.616	467.217.407	207.437.775	150.214.928	357.652.703
LOANS RECEIVED	(2)	1.620.810	25.189.256	26.810.066	6.913.621	21.590.520	28.504.141
MONEY MARKET FUNDS	(3)	6.975.001	0	6.975.001	26.163.921	0	26.163.921
MARKETABLE SECURITIES (Net)	(4)	17.079.176	50.687.290	67.766.466	14.798.604	29.291.898	44.090.502
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(5)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(6)	0	172.540	172.540	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	172.540	172.540	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	2.174.799	0	2.174.799	1.658.566	0	1.658.566
PROVISIONS	(8)	879.156	448.175	1.327.331	659.912	1.010.285	1.670.197
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		512.151	0	512.151	381.344	0	381.344
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		367.005	448.175	815.180	278.568	1.010.285	1.288.853
CURRENT TAX LIABILITIES	(9)	2.181.668	268	2.181.936	942.819	238	943.057
DEFERRED TAX LIABILITY	(10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(12)	6.015.802	17.784.430	23.800.232	5.348.430	15.496.665	20.845.095
Loans		6.015.802	17.784.430	23.800.232	5.348.430	15.496.665	20.845.095
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(13)	9.859.678	581.169	10.440.847	5.943.688	315.420	6.259.108
EQUITY	(14)	23.920.488	14.707	23.935.195	22.384.579	-13.541	22.371.038
Issued capital		10.350.000	0	10.350.000	10.350.000	0	10.350.000
Capital Reserves		261.513	0	261.513	261.513	0	261.513
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		261.513	0	261.513	261.513	0	261.513

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-115.010	0	-115.010	-136.457	0	-136.457
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.396.706	14.707	-1.381.999	-1.685.928	-13.541	-1.699.469
Profit Reserves		13.595.451	0	13.595.451	10.142.629	0	10.142.629
Legal Reserves		685.130	0	685.130	512.488	0	512.488
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		12.864.254	0	12.864.254	9.584.074	0	9.584.074
Other Profit Reserves		46.067	0	46.067	46.067	0	46.067
Profit or Loss		1.225.240	0	1.225.240	3.452.822	0	3.452.822
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		1.225.240	0	1.225.240	3.452.822	0	3.452.822
Total equity and liabilities		329.422.369	303.379.451	632.801.820	292.251.915	217.906.413	510.158.328

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		94.611.956	96.875.257	191.487.213	83.053.874	87.818.807	170.872.681
GUARANTIES AND WARRANTIES	1	71.308.271	67.559.609	138.867.880	66.284.160	50.161.270	116.445.430
Letters of Guarantee		71.252.389	48.407.903	119.660.292	66.168.725	39.405.598	105.574.323
Guarantees Subject to State Tender Law		825.152	35.657.700	36.482.852	539.393	27.379.221	27.918.614
Guarantees Given for Foreign Trade Operations		62.253.739	0	62.253.739	50.985.613	0	50.985.613
Other Letters of Guarantee		8.173.498	12.750.203	20.923.701	14.643.719	12.026.377	26.670.096
Bank Acceptances		0	644.482	644.482	0	249.113	249.113
Import Letter of Acceptance		0	644.482	644.482	0	249.113	249.113
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		26.748	18.479.933	18.506.681	12.992	10.495.004	10.507.996
Documentary Letters of Credit		26.748	18.479.933	18.506.681	12.992	10.495.004	10.507.996
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
Other Guarantees		0	27.291	27.291	5.989	11.555	17.544
Other Collaterals		29.134	0	29.134	96.454	0	96.454
COMMITMENTS	1	19.241.934	5.570.196	24.812.130	16.769.714	3.345.661	20.115.375
Irrevocable Commitments		19.241.934	5.570.196	24.812.130	16.769.714	3.345.661	20.115.375
Forward Asset Purchase Commitments		1.417.995	5.570.196	6.988.191	2.648.140	3.345.661	5.993.801
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		4.461.742	0	4.461.742	3.122.449	0	3.122.449
Tax and Fund Liabilities Arised from Export Commitments		760.076	0	760.076	627.241	0	627.241
Commitments for Credit Card Limits		7.493.370	0	7.493.370	5.664.778	0	5.664.778
Commitments for Credit Cards and Banking Services Promotions		4.171	0	4.171	3.016	0	3.016
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		5.104.580	0	5.104.580	4.704.090	0	4.704.090
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		4.061.751	23.745.452	27.807.203	0	34.311.876	34.311.876
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		4.061.751	23.745.452	27.807.203	0	34.311.876	34.311.876
Forward 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
Other Forward Buy or Sell Transactions		4.061.751	23.745.452	27.807.203	0	34.311.876	34.311.876
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		779.982.774	155.183.161	935.165.935	679.228.337	104.411.567	783.639.904
ITEMS HELD IN CUSTODY		33.774.249	56.002.894	89.777.143	23.751.806	37.182.601	60.934.407
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		12.598.142	1.739.620	14.337.762	7.390.622	83.830	7.474.452
Cheques Received for Collection		16.287.406	838.001	17.125.407	11.856.916	287.485	12.144.401
Commercial Notes Received for Collection		1.628.348	909.245	2.537.593	1.256.323	680.911	1.937.234
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		3.260.353	8.953.909	12.214.262	3.247.945	6.354.921	9.602.866
Custodians		0	43.562.119	43.562.119	0	29.775.454	29.775.454
PLEDGED ITEMS		746.208.525	99.180.267	845.388.792	655.476.531	67.228.966	722.705.497
Securities		3.639.198	70.461	3.709.659	3.309.773	55.598	3.365.371
Guarantee Notes		45.254.781	674.664	45.929.445	17.268.447	193.715	17.462.162
Commodity		56.036.439	31.819.792	87.856.231	48.164.224	18.733.253	66.897.477
Real Estate		607.263.370	52.167.205	659.430.575	556.374.346	39.397.310	595.771.656
Other Pledged Items		34.014.737	14.448.145	48.462.882	30.359.741	8.849.090	39.208.831
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTIES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		874.594.730	252.058.418	1.126.653.148	762.282.211	192.230.374	954.512.585



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					
PROFIT SHARE INCOME	(1)	63.182.409	39.260.544	33.512.836	20.888.339
Profit Share on Loans		39.659.253	24.836.690	21.380.882	12.890.554
Income Received From Reserve Deposits		5.901.731	1.541.846	3.487.186	1.541.846
Income Received From Banks		1.370.790	133.884	0	100.436
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		7.314.359	4.978.400	3.895.305	2.435.165
Financial Assets At Fair Value Through Profit Loss		114.672	65.615	58.144	34.749
Financial Assets At Fair Value Through Other Comprehensive Income		5.745.402	2.959.828	3.114.465	1.472.003
Financial Assets Measured at Amortised Cost		1.454.285	1.952.957	722.696	928.413
Finance Lease Income		7.982.367	7.554.175	4.321.795	3.834.832
Other Profit Share Income		953.909	215.549	427.668	85.506
PROFIT SHARE EXPENSES (-)	(2)	-57.997.861	-39.367.496	-31.092.932	-21.180.240
Expenses on Profit Sharing Accounts		-43.894.481	-34.772.811	-24.517.666	-18.772.145
Profit Share Expense on Funds Borrowed		-3.981.495	-1.506.112	-1.691.984	-574.464
Profit Share Expense on Money Market Borrowings		-4.516.184	-505.173	-1.874.678	-291.888
Expense on Securities Issued		-5.325.916	-2.441.005	-2.854.209	-1.464.462
Profit Share Expense on Leases		-278.246	-118.680	-153.511	-77.142
Other Profit Share Expense		-1.539	-23.715	-884	-139
NET PROFIT SHARE INCOME (LOSS)		5.184.548	-106.952	2.419.904	-291.901
NET FEE AND COMMISSION INCOME OR EXPENSES		2.052.769	1.052.442	1.190.368	745.781
Fees and Commissions Received		2.626.234	1.974.145	1.500.791	1.228.841
From Noncash Loans		565.074	373.890	299.331	199.350
Other		2.061.160	1.600.255	1.201.460	1.029.491
Fees and Commissions Paid (-)		-573.465	-921.703	-310.423	-483.060
Paid for Noncash Loans		0	0	0	0
Other		-573.465	-921.703	-310.423	-483.060
DIVIDEND INCOME	(3)	2.142	0	2.142	0
TRADING INCOME OR LOSS (Net)	(4)	2.961.598	2.230.361	1.336.943	1.079.186
Gains (Losses) Arising from Capital Markets Transactions		10.412	346.905	6.052	-39.605
Gains (Losses) Arising From Derivative Financial Transactions		2.363.415	1.060.866	1.136.467	694.759
Foreign Exchange Gains or Losses		587.771	822.590	194.424	424.032
OTHER OPERATING INCOME	(5)	1.833.714	3.367.263	1.117.036	1.123.755
GROSS PROFIT FROM OPERATING ACTIVITIES		12.034.771	6.543.114	6.066.393	2.656.821
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-4.213.653	-2.329.663	-2.520.260	-780.686
OTHER ALLOWANCE EXPENSES (-)	(6)	-124.596	-91.213	-42.901	-30.759
PERSONNEL EXPENSES (-)		-3.035.905	-1.803.746	-1.660.199	-955.042
OTHER OPERATING EXPENSES (-)	(7)	-3.032.796	-1.664.174	-1.604.561	-874.338
NET OPERATING INCOME (LOSS)		1.627.821	654.318	238.472	15.996
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	(8)	1.627.821	654.318	238.472	15.996
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-402.581	58.152	-22.947	246.702
Current Tax Provision		-1.736.777	0	-861.710	0
Expense Effect of Deferred Tax		-254.325	-534.086	-39.281	48.258
Income Effect of Deferred Tax		1.588.521	592.238	878.044	198.444
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.225.240	712.470	215.525	262.698
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	(11)	1.225.240	712.470	215.525	262.698
Profit (Loss) Attributable to Group		1.225.240	712.470	215.525	262.698
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 Kar (Zarar)		0,11840000	0,06880000	0,02200000	0,02530000



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)		1.225.240	712.470		
OTHER COMPREHENSIVE INCOME		338.917	-966.554		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		21.447	468		
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		21.447	468		
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		317.470	-967.022		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		453.528	-1.382.174		
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		-136.058	415.152		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.564.157	-254.084		

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		5.941.777	-4.062.447
Profit Share Income Received		56.501.493	31.917.753
Profit Share Expense Paid		-54.727.670	-33.598.846
Dividends received		2.142	0
Fees and Commissions Received		2.956.325	1.896.405
Other Gains		9.118.643	2.040.491
Collections from Previously Written Off Loans and Other Receivables		715.707	518.658
Cash Payments to Personnel and Service Suppliers		-3.035.905	-1.803.746
Taxes Paid		-883.157	-3.413.325
Other		-4.705.801	-1.619.837
Changes in Operating Assets and Liabilities Subject to Banking Operations		-38.087.391	-10.051.054
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.942.570	-2.660.432
Net (Increase) Decrease in Due From Banks		-25.113.821	-4.058
Net (Increase) Decrease in Loans		-66.046.599	5.259.645
Net (Increase) Decrease in Other Assets		-26.752.765	1.761.386
Net (Increase) Decrease in Funds Collected From Banks		-1.970.471	3.547
Net Increase (Decrease) in Other Funds Collected		104.558.089	-5.007.798
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-4.916.480	7.048
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-13.902.774	-9.410.392
Net Cash Provided From Banking Operations		-32.145.614	-14.113.501
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-9.373.656	9.105.241
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-22.500	-22.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-880.037	-1.421.704
Cash Obtained from Tangible and Intangible Asset Sales		131	380
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.209.964	-1.083.393
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.741.601	11.613.931
Cash Paid for Purchase of Financial Assets At Amortised Cost		-134.273	-3.399.889
Cash Obtained from Sale of Financial Assets At Amortised Cost		131.386	3.418.416
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		21.244.140	9.324.826
Cash Obtained from Loans and Securities Issued		52.622.583	10.575.167
Cash Outflow Arised From Loans and Securities Issued		-31.132.247	-1.125.793
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-246.196	-124.548
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	1	1.048.162	666.149
Net Increase (Decrease) in Cash and Cash Equivalents	1	-19.226.968	4.982.715
Cash and Cash Equivalents at Beginning of the Period	1	82.244.812	41.562.423
Cash and Cash Equivalents at End of the Period	1	63.017.844	46.545.138



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		10.350.000	0	0	261.513	0	-127.913	-1.626 0	0	-793.056	0 0	6.138.132	4.004.497	0	19.831.547	0	19.831.547
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance		10.350.000	0	0	261.513	0	-127.913	-1.626 0	0	-793.056	0 0	6.138.132	4.004.497	0	19.831.547	0	19.831.547
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	468 0	0	-967.022	0 0	0	0	712.470	-254.084	0	-254.084
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	4.004.497	-4.004.497	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	4.004.497	-4.004.497	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		10.350.000	0	0	261.513	0	-127.913	-1.158 0	0	-1.760.078	0 0	10.142.629	0	712.470	19.577.463	0	19.577.463
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		10.350.000	0	0	261.513	0	-135.583	-874 0	0	-1.699.469	0 0	10.142.629	3.452.822	0	22.371.038	0	22.371.038
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance		10.350.000	0	0	261.513	0	-135.583	-874 0	0	-1.699.469	0 0	10.142.629	3.452.822	0	22.371.038	0	22.371.038
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	21.447 0	0	317.470	0 0	0	0	1.225.240	1.564.157	0	1.564.157
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	3.452.822	-3.452.822	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	3.452.822	-3.452.822	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		10.350.000	0	0	261.513	0	-135.583	20.573 0	0	-1.381.999	0 0	13.595.451	0	1.225.240	23.935.195	0	23.935.195