



KAMUYU AYDINLATMA PLATFORMU

ICBC TURKEY BANK A.Ş. Bank Financial Report Consolidated 2025 - 2. 3 Monthly Notification

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30.06.2025 Consolidated Financials and Footnotes



**MERKEZİ KAYIT
İSTANBUL**

Türkiye Sermaye Piyasası - Merkezi
Saklama ve Vadi Depolama Kuruluşu

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU ICBC Turkey Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

ICBC Turkey Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklarının (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 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 şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf

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

Sınırlı Olumlu Sonucun Dayanađı

30 Haziran 2025 tarihi itibariyle hazırlanan konsolide finansal tablolar ile karşılaştırmalı olarak sunulan 31 Aralık 2024 tarihli konsolide finansal tablolar, Grup'un taşınan mali zararları üzerinden yapılan ertelenmiş vergi hesaplamalarında, yurtiçi asgari kurumlar vergisi yükümlülüğünün dikkate alınmamış olmasından kaynaklı 206.168 bin TL tutarında ilave ertelenmiş vergi aktifini ve ertelenmiş vergi gelirini içermektedir. Bununla birlikte Danıştay 3. Dairesinin 2025 yılı içerisinde almış olduđu karar ile, 23 Seri No'lu Kurumlar Vergisi Genel Tebliđi ile Kurumlar Vergisi Genel Tebliđi (Seri No:1)'ne eklenen Geçmiş Yıl Zararları üzerinden Yurtiçi Asgari Kurumlar Vergisi Alınmasına Yönelik ilgili bölümlerin uygulanması durdurulmuştur. Bu kararın, 30 Haziran 2025 tarihinde sona eren döneme ilişkin konsolide kar veya zarar tablosu yerine 31 Aralık 2024 tarihli konsolide finansal tablolarda dikkate alınması sebebiyle, sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanađı paragrafında belirtilen hususun, 30 Haziran 2025 tarihinde sona eren döneme ilişkin konsolide kar veya zarar tablosu üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, ICBC Turkey Bank A.Ş. ve konsolidasyona tabii ortakların 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 gerçeđe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diđer Husus

Grup'un 31 Aralık 2024 ve 30 Haziran 2024 tarihi itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide finansal tabloları başka bir bağımsız denetim firması tarafından sırasıyla denetlenmiştir ve incelenmiştir.

Söz konusu bağımsız denetim firması, 21 Şubat 2025 tarihli bağımsız denetim raporunda, 31 Aralık 2024 tarihli konsolide finansal tabloların, Grup Yönetimi tarafından taşınan vergi zararının ertelenmiş vergi hesaplamasında, Grup'un yurtiçi asgari kurumlar vergisi yükümlülüğünün dikkate alınmamış olmasından

kaynaklı 206.168 bin TL tutarında ilave ertelenmiş vergi aktifi ve ertelenmiş vergi

geliri içermesi sebebiyle şartlı görüş bildirilmiştir. Aynı bağımsız denetim firması, 15 Ağustos 2024 tarihli sınırlı denetim raporunda, 30 Haziran 2024 tarihli konsolide finansal tablolar hakkında olumlu sonuç bildirmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Aykut Üşenti, SMMM

Sorumlu Denetçi

8 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)		3.953.038	31.989.028	35.942.066	4.002.301	37.353.479	41.355.780
Cash and cash equivalents		3.946.782	22.199.431	26.146.213	3.572.409	17.145.266	20.717.675
Cash and Cash Balances at Central Bank		3.211.514	21.142.717	24.354.231	3.076.107	15.860.331	18.936.438
Banks		34.313	1.059.074	1.093.387	19.457	1.288.251	1.307.708
Receivables From Money Markets		703.822	0	703.822	479.060	0	479.060
Allowance for Expected Losses (-)		-2.867	-2.360	-5.227	-2.215	-3.316	-5.531
Financial assets at fair value through profit or loss		343	123.360	123.703	266.320	98.477	364.797
Public Debt Securities		0	0	0	0	0	0
Equity instruments		183	123.360	123.543	160	98.477	98.637
Other Financial Assets		160	0	160	266.160	0	266.160
Financial Assets at Fair Value Through Other Comprehensive Income		35	9.664.255	9.664.290	80.468	20.095.212	20.175.680
Public Debt Securities		35	462.362	462.397	80.468	684.861	765.329
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	9.201.893	9.201.893	0	19.410.351	19.410.351
Derivative financial assets		5.878	1.982	7.860	83.104	14.524	97.628
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.878	1.982	7.860	83.104	14.524	97.628
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		20.599.858	39.364.148	59.964.006	20.344.682	37.360.645	57.705.327
Loans		1.988.086	38.834.401	40.822.487	1.476.667	34.803.720	36.280.387
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		18.672.384	747.917	19.420.301	18.925.398	2.828.930	21.754.328
Public Debt Securities		18.597.397	747.917	19.345.314	18.917.157	2.828.930	21.746.087
Other Financial Assets		74.987	0	74.987	8.241	0	8.241
Allowance for Expected Credit Losses (-)		-60.612	-218.170	-278.782	-57.383	-272.005	-329.388
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		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		0	0	0	0	0	0
Investments in Associates (Net)		0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
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)		746.875	0	746.875	750.515	0	750.515
INTANGIBLE ASSETS AND GOODWILL (Net)		78.600	0	78.600	78.499	0	78.499
Goodwill		0	0	0	0	0	0
Other		78.600	0	78.600	78.499	0	78.499
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS		140.397	0	140.397	138.137	0	138.137
DEFERRED TAX ASSET		714.571	0	714.571	313.066	0	313.066
OTHER ASSETS (Net)		402.636	15.916	418.552	628.298	12.286	640.584
TOTAL ASSETS		26.635.975	71.369.092	98.005.067	26.255.498	74.726.410	100.981.908
LIABILITY AND EQUITY ITEMS							
DEPOSITS		12.054.311	20.364.533	32.418.844	11.373.205	22.350.994	33.724.199
LOANS RECEIVED		0	35.531.266	35.531.266	0	42.129.255	42.129.255
MONEY MARKET FUNDS		7.516.133	0	7.516.133	7.141.561	0	7.141.561
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		15.271	44.424	59.695	90.293	11.060	101.353
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		15.271	44.424	59.695	90.293	11.060	101.353
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)		461.407	0	461.407	488.665	0	488.665
PROVISIONS		569.422	181.602	751.024	586.778	87.709	674.487
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		422.357	0	422.357	352.518	0	352.518
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		147.065	181.602	328.667	234.260	87.709	321.969
CURRENT TAX LIABILITIES		147.075	0	147.075	144.901	0	144.901
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		0	15.798.435	15.798.435	0	10.587.784	10.587.784
Loans		0	11.937.305	11.937.305	0	10.587.784	10.587.784

Other Debt Instruments		0	3.861.130	3.861.130	0	0	0
OTHER LIABILITIES		722.458	570.917	1.293.375	735.858	408.883	1.144.741
EQUITY		3.848.402	179.411	4.027.813	4.560.701	284.261	4.844.962
Issued capital		860.000	0	860.000	860.000	0	860.000
Capital Reserves		-587	0	-587	-587	0	-587
Equity Share Premiums		-587	0	-587	-587	0	-587
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		73.495	0	73.495	70.378	0	70.378
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	179.411	179.411	-350	284.261	283.911
Profit Reserves		3.492.983	0	3.492.983	3.395.489	0	3.395.489
Legal Reserves		173.902	0	173.902	172.197	0	172.197
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		3.261.018	0	3.261.018	3.165.229	0	3.165.229
Other Profit Reserves		58.063	0	58.063	58.063	0	58.063
Profit or Loss		-577.489	0	-577.489	235.771	0	235.771
Prior Years' Profit or Loss		138.277	0	138.277	214.257	0	214.257
Current Period Net Profit Or Loss		-715.766	0	-715.766	21.514	0	21.514
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		25.334.479	72.670.588	98.005.067	25.121.962	75.859.946	100.981.908

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		5.532.744	49.161.531	54.694.275	8.006.519	48.888.226	56.894.745
GUARANTIES AND WARRANTIES		2.500.076	35.882.439	38.382.515	3.529.049	24.719.070	28.248.119
Letters of Guarantee		2.500.076	4.734.376	7.234.452	3.529.049	6.453.711	9.982.760
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		2.500.076	4.734.376	7.234.452	3.529.049	6.453.711	9.982.760
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	2.929.841	2.929.841	0	2.390.190	2.390.190
Documentary Letters of Credit		0	543.212	543.212	0	669.264	669.264
Other Letters of Credit		0	2.386.629	2.386.629	0	1.720.926	1.720.926
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		0	28.218.222	28.218.222	0	15.875.169	15.875.169
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		677.659	453.644	1.131.303	789.743	2.179.848	2.969.591
Irrevocable Commitments		677.659	453.644	1.131.303	789.743	2.179.848	2.969.591
Forward Asset Purchase Commitments		345.013	453.644	798.657	548.115	2.179.848	2.727.963
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		31.367	0	31.367	31.182	0	31.182
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		8.729	0	8.729	8.760	0	8.760
Tax and Fund Liabilities Arised from Export Commitments		3	0	3	3	0	3
Commitments for Credit Card Limits		292.049	0	292.049	201.212	0	201.212
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		498	0	498	471	0	471
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		2,355.009	12,825.448	15,180.457	3,687.727	21,989.308	25,677.035
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		2,355.009	12,825.448	15,180.457	3,687.727	21,989.308	25,677.035
Forward Foreign Currency Buy or Sell Transactions		1,768.878	1,811.828	3,580.706	3,115.867	2,819.815	5,935.682
Forward Foreign Currency Buying Transactions		738.655	1,051.593	1,790.248	1,565.835	1,404.268	2,970.103
Forward Foreign Currency Sale Transactions		1,030.223	760.235	1,790.458	1,550.032	1,415.547	2,965.579
Currency and Interest Rate Swaps		484.539	10,920.406	11,404.945	571.860	19,169.493	19,741.353
Currency Swap Buy Transactions		0	5,677.145	5,677.145	0	9,868.764	9,868.764
Currency Swap Sell Transactions		484.539	5,243.261	5,727.800	571.860	9,300.729	9,872.589
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		101.592	93.214	194.806	0	0	0
Currency Options Buy Transactions		50.796	46.607	97.403	0	0	0
Currency Options Sell Transactions		50.796	46.607	97.403	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		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		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		109,535.598	516,760.521	626,296.119	105,263.561	447,758.922	553,022.483
ITEMS HELD IN CUSTODY		11,431.254	277,824.790	289,256.044	8,588.013	244,048.542	252,636.555
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		2,038.545	1,296.176	3,334.721	1,929.769	1,384.724	3,314.493
Cheques Received for Collection		397.170	91.343	488.513	482.458	94.951	577.409
Commercial Notes Received for Collection		5.828	38.338	44.166	3.989	30.281	34.270
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		8,989.517	276,398.933	285,388.450	6,171.628	242,538.586	248,710.214
Custodians		194	0	194	169	0	169
PLEDGED ITEMS		98,104.344	238,935.731	337,040.075	96,675.548	203,710.380	300,385.928
Securities		32.279	0	32.279	33.698	0	33.698
Guarantee Notes		921	397	1,318	921	353	1,274
Commodity		14.440	2,432	16.872	18.137	2,159	20,296
Warrant		0	0	0	0	0	0
Real Estate		1,012.845	153,779.419	154,792.264	1,076.963	131,162.163	132,239.126
Other Pledged Items		97,043.859	85,153.483	182,197.342	95,545.829	72,545.705	168,091.534

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		115.068.342	565.922.052	680.990.394	113.270.080	496.647.148	609.917.228



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		5.036.761	5.389.622	2.415.114	2.629.995
Interest Income on Loans		2.466.778	2.808.838	1.164.715	1.379.418
Interest Income on Reserve Deposits		113.140	20.950	27.885	0
Interest Income on Banks		165.994	177.283	97.731	58.296
Interest Income on Money Market Placements		82.250	15.088	42.154	13.240
Interest Income on Marketable Securities Portfolio		2.206.170	2.363.371	1.081.927	1.177.772
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		24.472	26.666	24.211	8.654
Financial Assets Measured at Amortised Cost		2.181.698	2.336.705	1.057.716	1.169.118
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		2.429	4.092	702	1.269
INTEREST EXPENSES (-)		-4.719.229	-4.582.689	-2.214.821	-2.361.279
Interest Expenses on Deposits		-1.608.082	-2.198.973	-608.425	-1.233.412
Interest Expenses on Funds Borrowed		-1.872.014	-1.510.476	-968.380	-713.796
Interest Expenses on Money Market Funds		-1.206.732	-844.826	-622.165	-411.855
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-31.964	-28.082	-15.728	-1.960
Other Interest Expense		-437	-332	-123	-256
NET INTEREST INCOME OR EXPENSE		317.532	806.933	200.293	268.716
NET FEE AND COMMISSION INCOME OR EXPENSES		323.967	342.208	115.702	192.020
Fees and Commissions Received		373.006	381.475	139.792	211.386
From Noncash Loans		94.614	67.212	69.251	35.336
Other		278.392	314.263	70.541	176.050
Fees and Commissions Paid (-)		-49.039	-39.267	-24.090	-19.366
Paid for Noncash Loans		-156	-40	-69	-22
Other		-48.883	-39.227	-24.021	-19.344
DIVIDEND INCOME		941	5	941	5
TRADING INCOME OR LOSS (Net)		-154.331	-242.043	-161.383	-247.553
Gains (Losses) Arising from Capital Markets Transactions		40.189	15.843	1.649	-1.228
Gains (Losses) Arising From Derivative Financial Transactions		-742.993	199.341	-401.453	-114.483
Foreign Exchange Gains or Losses		548.473	-457.227	238.421	-131.842
OTHER OPERATING INCOME		80.060	384.897	5.089	159.569
GROSS PROFIT FROM OPERATING ACTIVITIES		568.169	1.292.000	160.642	372.757
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)		-32.802	409.077	7.028	417.269
OTHER ALLOWANCE EXPENSES (-)		-6.704	-7.465	-4.599	4.256
PERSONNEL EXPENSES (-)		-1.037.851	-895.818	-428.289	-423.689
OTHER OPERATING EXPENSES (-)		-511.286	-493.161	-260.213	-282.548
NET OPERATING INCOME (LOSS)		-1.020.474	304.633	-525.431	88.045
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		-1.020.474	304.633	-525.431	88.045
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		304.708	-47.583	160.802	-29.178
Current Tax Provision		-48.907	-223.160	-24.661	-182.469
Expense Effect of Deferred Tax		-243.795	-70.990	-59.084	82.712
Income Effect of Deferred Tax		597.410	246.567	244.547	70.579
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		-715.766	257.050	-364.629	58.867
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		-715.766	257.050	-364.629	58.867
Profit (Loss) Attributable to Group		-715.766	257.050	-364.629	58.867
Profit (loss), attributable to non-controlling interests		0	0		
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		-0,08320000	0,02990000	-0,04240000	0,00680000



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)		-715.766	257.050		
OTHER COMPREHENSIVE INCOME		-101.383	-297.169		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.117	-76.845		
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	-83.260		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3.117	6.415		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-104.500	-220.324		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-149.273	-312.243		
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		44.773	91.919		
TOTAL COMPREHENSIVE INCOME (LOSS)		-817.149	-40.119		

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		-869.006	-1.315.860
Interest Received		4.515.899	4.821.433
Interest Paid		-4.419.749	-4.766.609
Dividends received		941	5
Fees and Commissions Received		350.304	349.072
Other Gains		321.154	72.465
Collections from Previously Written Off Loans and Other Receivables		1.710	4.609
Cash Payments to Personnel and Service Suppliers		-997.649	-1.212.721
Taxes Paid		-118.731	-97.994
Other		-522.885	-486.120
Changes in Operating Assets and Liabilities Subject to Banking Operations		4.630.458	2.486.992
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		1.794.559	-10.442
Net (Increase) Decrease in Loans		6.071.307	1.178.026
Net (Increase) Decrease in Other Assets		-40.013	790.920
Net Increase (Decrease) in Bank Deposits		6.217.487	-25.019
Net Increase (Decrease) in Other Deposits		-7.324.970	-5.581.585
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-2.838.468	2.050.545
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		750.556	4.084.547
Net Cash Provided From Banking Operations		3.761.452	1.171.132
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.511.383	-1.186.329
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		-57.376	-17.726
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-110.671	-738.143
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		302.932	352.250
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.791.859	-901.254
Cash Obtained from Sale of Financial Assets At Amortised Cost		4.036.869	25.645
Other		131.488	92.899
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.811.971	-36.446
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		3.861.130	0
Dividends paid		0	0
Payments of lease liabilities		-49.159	-36.446
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		70.362	434.761
Net Increase (Decrease) in Cash and Cash Equivalents		10.155.168	383.118
Cash and Cash Equivalents at Beginning of the Period		10.345.957	12.241.214
Cash and Cash Equivalents at End of the Period		20.501.125	12.624.332

