



## KAMUYU AYDINLATMA PLATFORMU

# TÜRKİYE HALK BANKASI A.Ş. Bank Financial Report Consolidated 2025 - 2. 3 Monthly Notification

### General Information About Financial Statements

TÜRKİYE HALK BANKASI AŞ CONSOLIDATED REPORT 30.06.2025



**MERKEZİ KAYIT  
İSTANBUL**

Türkiye Sermaye Piyasası - Merkezi  
Saklama ve Veri Depolama Kuruluşu

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

## Ara Dönem Konsolide Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Türkiye Halk Bankası A.Ş. Yönetim Kurulu'na

### Giriş

Türkiye Halk Bankası A.Ş.' 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. Banka yönetimi, söz konusu ara dönem konsolide finansal tabloların 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 "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 tablolara ilişkin bir sonuç bildirmektir.

### Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı ("SBDS") 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tabloların Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal tablolara 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 tabloların 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 tabloların 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 finansal tabloların, Türkiye Halk Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 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 Mevzuatına uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

#### *Dikkat Çekilen Hususlar*

Beşinci bölüm yedi numaralı dipnotta detaylı olarak açıklandığı üzere, Grup'un etkilenebileceği aşağıdaki hususlara dikkat çekmekteyiz:

Amerika Birleşik Devletleri ("ABD") Güney New York Bölge Savcılığı tarafından Banka hakkında 15 Ekim 2019 tarihinde, Güney New York Bölge Mahkemesi ("Bölge Mahkemesi") nezdinde, ABD'nin İran'a yönelik yaptırımlarının ihlal edilmesi iddiasıyla ceza davası açılmıştır. Bölge Mahkemesindeki cezai yargılama, Banka'nın devlet dokunulmazlığı kapsamındaki temyiz süreci nedeniyle durdurulmuştur. Birleşik Devletler İstinaf Mahkemesi İkinci Dairesi ("İkinci İstinaf Mahkemesi") yeniden yaptığı inceleme sonucunda 22 Ekim 2024 tarihli kararıyla, Banka'nın teamül hukuku açısından dokunulmazlık talebini reddederek Bölge Mahkemesinin kararını onamıştır. Banka, İkinci İstinaf Mahkemesinin 22 Ekim 2024 tarihli kararıyla ilgili olarak başta ABD Yüksek Mahkemesi nezdinde olmak üzere, temyize dair tüm yasal haklarını kullanacağını beyan etmiştir. Banka, hükmün ilanının durdurulması için 12 Aralık 2024 tarihinde İkinci İstinaf Mahkemesine bir istem sunmuştur. 18 Aralık 2024 tarihinde bu istemin kabulüne karar verilmiş ve Banka tarafından ABD Yüksek Mahkemesine temyiz müzekkeresi dilekçesi sunulup karara bağlanana kadar hükmün ilanı durdurulmuştur. Banka, teamül hukuku kapsamındaki devlet dokunulmazlığı argümanlarını içeren temyiz başvuru müzekkeresi dilekçesini 5 Mayıs 2025 tarihinde ABD Yüksek Mahkemesine sunmuştur.

Ayrıca, bir grup müşteki tarafından 27 Mart 2020 tarihinde, "yaptırım ihlallerinden dolayı İran'dan olan alacaklarını tahsil edemedikleri gerekçesiyle" Banka hakkında Bölge Mahkemesi nezdinde tazminat talebi ile hukuk davası (Owens veya birinci hukuk davası) açılmıştır. Dava sırasıyla Bölge Mahkemesi, İkinci İstinaf Mahkemesi ve ABD Yüksek Mahkemesi nezdinde reddedilmiştir. Sonuç olarak Owens davası 8 Ocak 2024 tarihinde nihai olarak düşmüştür.

Son olarak, bir grup davacı tarafından 26 Temmuz 2023 tarihinde, Bölge Mahkemesine sunulan şikâyet dilekçesi ile Banka hakkında, Owens davası ile benzer şekilde tazminat talepli yeni bir hukuk davası (Hughes veya ikinci hukuk davası) açılmıştır. Hughes davası, Bölge Mahkemesi'nin 1 Mayıs 2024 tarihli kararı doğrultusunda, Banka hakkındaki ceza davasında nihai bir karar verilene kadar askıya alınmıştır.

Banka Yönetimi, bu aşamada, Banka hakkında ceza ve hukuk davalarından kaynaklanan herhangi bir olası ceza, tazminat, yaptırım veya önlem uygulanmadığını belirtmiştir. ABD'li yetkili kurumlar tarafından Banka'nın finansal durumunu olumsuz yönde etkileyebilecek bir karar alınması konusu belirsizliğini korumaktadır. Banka'nın finansal tablolarında bu hususlarla ilgili herhangi bir karşılık ayrılmamıştır. Ancak, yukarıda açıklanan hususlar, tarafımızca bildirilen sonucumuzu etkilememektedir.

*Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor*

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal tablolarının sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Orhan Akova, SMMM

Sorumlu Denetçi

8 Ağustos 2025

İstanbul, Türkiye

## Balance Sheet (Statement of Financial Position) (IFRS 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
<b>Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		475.560.811	663.571.891	1.139.132.702	480.536.227	427.063.217	907.599.444
Cash and cash equivalents		345.610.202	483.819.486	829.429.688	370.307.065	298.593.643	668.900.708
Cash and Cash Balances at Central Bank	1	329.259.693	464.645.537	793.905.230	356.954.461	276.472.432	633.426.893
Banks	3	16.376.266	19.181.201	35.557.467	13.297.023	20.938.433	34.235.456
Receivables From Money Markets		210.610	0	210.610	220.000	1.192.154	1.412.154
Allowance for Expected Losses ( - )		-236.367	-7.252	-243.619	-164.419	-9.376	-173.795
Financial assets at fair value through profit or loss	2	9.441.485	73.116.826	82.558.311	2.226.939	56.553.648	58.780.587
Public Debt Securities		161.078	72.965.084	73.126.162	148.643	56.220.365	56.369.008
Equity instruments		6.835	31.882	38.717	1.380	63.284	64.664
Other Financial Assets		9.273.572	119.860	9.393.432	2.076.916	269.999	2.346.915
Financial Assets at Fair Value Through Other Comprehensive Income	4	120.508.999	104.706.641	225.215.640	108.002.223	70.472.511	178.474.734
Public Debt Securities		120.359.062	103.114.057	223.473.119	107.887.190	69.194.517	177.081.707
Equity instruments		149.937	1.592.584	1.742.521	115.033	1.277.994	1.393.027
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	2-11	125	1.928.938	1.929.063	0	1.443.415	1.443.415
Derivative Financial Assets At Fair Value Through Profit Or Loss		125	1.928.938	1.929.063	0	1.443.415	1.443.415
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.746.979.013	706.583.810	2.453.562.823	1.538.387.567	522.954.687	2.061.342.254
Loans	5	1.188.379.073	576.200.548	1.764.579.621	1.091.295.923	430.347.527	1.521.643.450
Receivables From Leasing Transactions	10	8.364.589	8.400.429	16.765.018	7.460.984	5.589.692	13.050.676
Factoring Receivables		8.895.757	3.397.412	12.293.169	8.858.683	1.131.056	9.989.739
Other Financial Assets Measured at Amortised Cost	6	589.255.032	120.990.104	710.245.136	474.074.684	87.534.263	561.608.947
Public Debt Securities		589.255.032	120.990.104	710.245.136	471.665.583	87.534.263	559.199.846
Other Financial Assets		0	0	0	2.409.101	0	2.409.101
Allowance for Expected Credit Losses ( - )		-47.915.438	-2.404.683	-50.320.121	-43.302.707	-1.647.851	-44.950.558
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	14	663	0	663	1.034	0	1.034
Held for Sale		663	0	663	1.034	0	1.034
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		686.066	3.685.577	4.371.643	502.770	2.902.429	3.405.199
Investments in Associates (Net)	7	586.066	3.685.577	4.271.643	502.770	2.902.429	3.405.199

Associates Accounted for Using Equity Method		432.326	3.685.577	4.117.903	349.030	2.902.429	3.251.459
Unconsolidated Associates		153.740	0	153.740	153.740	0	153.740
Investments in Subsidiaries (Net)	8	100.000	0	100.000	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		100.000	0	100.000	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	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)		59.765.317	3.724.523	63.489.840	46.772.727	2.319.320	49.092.047
INTANGIBLE ASSETS AND GOODWILL (Net)		3.754.219	1.023.963	4.778.182	2.671.140	780.022	3.451.162
Goodwill		0	0	0	0	0	0
Other		3.754.219	1.023.963	4.778.182	2.671.140	780.022	3.451.162
INVESTMENT PROPERTY (Net)	12	33.056.892	43.944	33.100.836	25.315.013	35.074	25.350.087
CURRENT TAX ASSETS		2.707	7.685	10.392	0	7.140	7.140
DEFERRED TAX ASSET	13	27.212.374	17.975	27.230.349	23.835.883	14.114	23.849.997
OTHER ASSETS (Net)	15	101.693.857	8.675.028	110.368.885	63.937.962	5.822.424	69.760.386
<b>TOTAL ASSETS</b>		<b>2.448.711.919</b>	<b>1.387.334.396</b>	<b>3.836.046.315</b>	<b>2.181.960.323</b>	<b>961.898.427</b>	<b>3.143.858.750</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	1	1.873.258.206	1.204.167.615	3.077.425.821	1.608.960.582	851.659.873	2.460.620.455
LOANS RECEIVED	3	2.816.928	80.927.587	83.744.515	23.738.099	40.732.710	64.470.809
MONEY MARKET FUNDS		166.382.876	60.857.718	227.240.594	170.933.569	85.791.960	256.725.529
MARKETABLE SECURITIES (Net)	4	12.817.618	0	12.817.618	12.192.983	0	12.192.983
Bills		1.993.704	0	1.993.704	4.836.295	0	4.836.295
Asset-backed Securities		10.823.914	0	10.823.914	7.356.688	0	7.356.688
Bonds		0	0	0	0	0	0
FUNDS		52.123	0	52.123	927.087	0	927.087
Borrower funds		0	0	0	0	0	0
Other		52.123	0	52.123	927.087	0	927.087
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2-7	338	1.943.637	1.943.975	0	2.493.751	2.493.751
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		338	1.943.637	1.943.975	0	2.493.751	2.493.751
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		83.769	0	83.769	33.256	0	33.256
LEASE PAYABLES (Net)	6	4.618.820	834.671	5.453.491	3.599.700	624.020	4.223.720
PROVISIONS	8	13.182.742	1.139.725	14.322.467	9.861.995	925.102	10.787.097
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		9.008.805	272.255	9.281.060	6.801.655	282.743	7.084.398
Insurance Technical Reserves (Net)		0	752.192	752.192	0	555.471	555.471
Other provisions		4.173.937	115.278	4.289.215	3.060.340	86.888	3.147.228
CURRENT TAX LIABILITIES	9	15.402.926	90.085	15.493.011	9.627.765	60.267	9.688.032
DEFERRED TAX LIABILITY	9	5.595.784	37.463	5.633.247	3.048.633	2.152	3.050.785
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	10	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	11	50.430.469	27.836.673	78.267.142	50.184.304	0	50.184.304
Loans		16.951.574	0	16.951.574	16.577.458	0	16.577.458

Other Debt Instruments		33,478,895	27,836,673	61,315,568	33,606,846	0	33,606,846
OTHER LIABILITIES	5	110,098,694	11,400,160	121,498,854	91,183,092	7,341,733	98,524,825
EQUITY	12	179,737,330	12,332,358	192,069,688	161,080,798	8,855,319	169,936,117
Issued capital		7,184,778	0	7,184,778	7,184,778	0	7,184,778
Capital Reserves		45,396,557	814,627	46,211,184	45,519,268	722,748	46,242,016
Equity Share Premiums		44,505,199	0	44,505,199	44,505,199	0	44,505,199
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		891,358	814,627	1,705,985	1,014,069	722,748	1,736,817
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		32,507,011	18,732	32,525,743	26,124,794	4,930	26,129,724
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-7,295,938	6,729,275	-566,663	-6,276,513	4,065,778	-2,210,735
Profit Reserves		81,057,447	3,575,834	84,633,281	55,970,348	1,785,454	57,755,802
Legal Reserves		6,097,930	3,218,961	9,316,891	5,076,625	1,428,581	6,505,206
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		74,912,336	356,873	75,269,209	50,846,542	356,873	51,203,415
Other Profit Reserves		47,181	0	47,181	47,181	0	47,181
Profit or Loss		17,005,119	1,141,312	18,146,431	29,220,638	2,236,744	31,457,382
Prior Years' Profit or Loss		5,042,314	446,333	5,488,647	9,076,636	342,925	9,419,561
Current Period Net Profit Or Loss		11,962,805	694,979	12,657,784	20,144,002	1,893,819	22,037,821
Non-controlling Interests		3,882,356	52,578	3,934,934	3,337,485	39,665	3,377,150
<b>Total equity and liabilities</b>		<b>2,434,478,623</b>	<b>1,401,567,692</b>	<b>3,836,046,315</b>	<b>2,145,371,863</b>	<b>998,486,887</b>	<b>3,143,858,750</b>

## Off-Balance Sheet Items (IFRS 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
<b>Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		1.135.545.170	722.405.389	1.857.950.559	937.838.680	558.949.112	1.496.787.792
GUARANTIES AND WARRANTIES	1	681.422.154	350.167.164	1.031.589.318	551.997.849	265.935.019	817.932.868
Letters of Guarantee		569.591.092	313.697.925	883.289.017	461.327.649	245.392.301	706.719.950
Guarantees Subject to State Tender Law		25.708.043	37.849.065	63.557.108	22.250.844	29.830.050	52.080.894
Guarantees Given for Foreign Trade Operations		1.117.755	74.781.740	75.899.495	570.974	58.677.011	59.247.985
Other Letters of Guarantee		542.765.294	201.067.120	743.832.414	438.505.831	156.885.240	595.391.071
Bank Acceptances		66.645.631	2.519.885	69.165.516	54.059.349	1.139.027	55.198.376
Import Letter of Acceptance		0	1.522.381	1.522.381	0	894.738	894.738
Other Bank Acceptances		66.645.631	997.504	67.643.135	54.059.349	244.289	54.303.638
Letters of Credit		149.499	33.800.618	33.950.117	194.998	19.244.049	19.439.047
Documentary Letters of Credit		149.499	33.800.618	33.950.117	194.998	19.244.049	19.439.047
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		45.035.932	148.736	45.184.668	36.415.853	159.642	36.575.495
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		386.667.924	70.256.257	456.924.181	305.071.914	50.674.890	355.746.804
Irrevocable Commitments	1	371.531.553	14.676.674	386.208.227	294.458.436	9.150.337	303.608.773
Forward Asset Purchase Commitments		2.210.972	11.324.396	13.535.368	884.087	6.648.336	7.532.423
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		26.061.404	160.833	26.222.237	24.483.297	143.716	24.627.013
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	3	39.835.266	0	39.835.266	30.831.741	0	30.831.741
Tax and Fund Liabilities Arised from Export Commitments		1.325.803	0	1.325.803	1.224.652	0	1.224.652
Commitments for Credit Card Limits		237.117.468	1.033.762	238.151.230	184.400.885	780.109	185.180.994
Commitments for Credit Cards and Banking Services Promotions		276.883	0	276.883	243.446	0	243.446
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		64,703,757	2,157,683	66,861,440	52,390,328	1,578,176	53,968,504
Revocable Commitments		15,136,371	55,579,583	70,715,954	10,613,478	41,524,553	52,138,031
Revocable Loan Granting Commitments		0	26,232,055	26,232,055	0	18,776,645	18,776,645
Other Revocable Commitments		15,136,371	29,347,528	44,483,899	10,613,478	22,747,908	33,361,386
DERIVATIVE FINANCIAL INSTRUMENTS	2	67,455,092	301,981,968	369,437,060	80,768,917	242,339,203	323,108,120
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		67,455,092	301,981,968	369,437,060	80,768,917	242,339,203	323,108,120
Forward Foreign Currency Buy or Sell Transactions		46,530,760	107,112,853	153,643,613	46,932,595	69,222,684	116,155,279
Forward Foreign Currency Buying Transactions		23,302,575	42,510,280	65,812,855	19,381,549	32,894,610	52,276,159
Forward Foreign Currency Sale Transactions		23,228,185	64,602,573	87,830,758	27,551,046	36,328,074	63,879,120
Currency and Interest Rate Swaps		19,354,243	168,368,615	187,722,858	33,561,628	156,699,977	190,261,605
Currency Swap Buy Transactions		0	33,659,883	33,659,883	0	41,750,662	41,750,662
Currency Swap Sell Transactions		19,354,243	14,118,220	33,472,463	33,421,628	10,466,143	43,887,771
Interest Rate Swap Buy Transactions		0	60,295,256	60,295,256	70,000	52,241,586	52,311,586
Interest Rate Swap Sell Transactions		0	60,295,256	60,295,256	70,000	52,241,586	52,311,586
Currency, Interest Rate and Securities Options		1,570,089	3,891,003	5,461,092	274,694	435,323	710,017
Currency Options Buy Transactions		806,527	1,925,661	2,732,188	137,200	217,767	354,967
Currency Options Sell Transactions		763,562	1,965,342	2,728,904	137,494	217,556	355,050
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	22,609,497	22,609,497	0	15,981,219	15,981,219
CUSTODY AND PLEDGES RECEIVED		12,416,390,379	2,878,598,637	15,294,989,016	10,279,340,011	2,220,065,134	12,499,405,145
ITEMS HELD IN CUSTODY		5,934,953,295	674,252,812	6,609,206,107	4,685,802,836	453,982,800	5,139,785,636
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		517,837,727	101,459,571	619,297,298	421,524,393	50,307,830	471,832,223
Cheques Received for Collection		232,927,178	380,171,599	613,098,777	201,701,445	243,321,652	445,023,097
Commercial Notes Received for Collection		4,841,149,660	57,752,190	4,898,901,850	3,811,467,645	46,776,448	3,858,244,093
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		5,517,449	1,528,281	7,045,730	3,140,918	89,950	3,230,868
Custodians		337,521,281	133,341,171	470,862,452	247,968,435	113,486,920	361,455,355
PLEDGED ITEMS		6,481,437,084	2,204,345,825	8,685,782,909	5,593,537,175	1,766,082,334	7,359,619,509
Securities		32,168,064	4,918,435	37,086,499	26,583,329	4,617,115	31,200,444
Guarantee Notes		76,061,750	9,755,690	85,817,440	68,571,930	7,459,864	76,031,794
Commodity		25,813	0	25,813	25,813	0	25,813
Warrant		0	0	0	0	0	0
Real Estate		5,808,469,887	1,580,204,844	7,388,674,731	4,981,187,961	1,287,544,896	6,268,732,857
Other Pledged Items		476,463,841	471,776,019	948,239,860	411,522,779	391,246,849	802,769,628

Depositories Receiving Pledged Items		88.247.729	137.690.837	225.938.566	105.645.363	75.213.610	180.858.973
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>13.551.935.549</b>	<b>3.601.004.026</b>	<b>17.152.939.575</b>	<b>11.217.178.691</b>	<b>2.779.014.246</b>	<b>13.996.192.937</b>

## Statement of Profit or Loss (IFRS 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
<b>Statement of Profit or Loss (IFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	1	436.849.047	303.338.073	237.448.839	164.209.249
Interest Income on Loans		247.719.403	197.403.738	127.877.575	107.104.418
Interest Income on Reserve Deposits		38.196.101	13.141.389	20.740.721	9.200.155
Interest Income on Banks		4.300.590	2.679.630	2.421.537	1.372.289
Interest Income on Money Market Placements		1.036.436	540.909	248.948	256.779
Interest Income on Marketable Securities Portfolio		140.415.297	85.577.714	83.729.973	44.391.873
Financial Assets At Fair Value Through Profit Loss		1.197.063	306.730	740.991	268.786
Financial Assets At Fair Value Through Other Comprehensive Income		24.404.829	18.210.128	13.423.445	9.754.657
Financial Assets Measured at Amortised Cost		114.813.405	67.060.856	69.565.537	34.368.430
Finance Leasing Interest Income		2.238.143	1.595.572	929.450	525.452
Other Interest Income		2.943.077	2.399.121	1.500.635	1.358.283
INTEREST EXPENSES (-)	2	-395.394.970	-278.436.970	-213.842.260	-153.818.098
Interest Expenses on Deposits		-336.093.387	-244.230.451	-180.937.493	-135.295.296
Interest Expenses on Funds Borrowed		-10.176.594	-3.140.406	-5.174.309	-2.215.620
Interest Expenses on Money Market Funds		-35.141.159	-25.370.979	-21.700.057	-14.235.925
Interest Expenses on Securities Issued		-9.124.469	-3.034.008	-4.604.889	-632.945
Lease Interest Expenses		-741.187	-335.171	-431.332	-193.644
Other Interest Expense		-4.118.174	-2.325.955	-994.180	-1.244.668
NET INTEREST INCOME OR EXPENSE		41.454.077	24.901.103	23.606.579	10.391.151
NET FEE AND COMMISSION INCOME OR EXPENSES		27.662.119	18.845.599	14.393.432	10.162.713
Fees and Commissions Received		39.296.499	27.346.056	20.883.547	14.237.980
From Noncash Loans		5.641.180	4.671.645	2.823.272	2.604.936
Other	11	33.655.319	22.674.411	18.060.275	11.633.044
Fees and Commissions Paid (-)		-11.634.380	-8.500.457	-6.490.115	-4.075.267
Paid for Noncash Loans		-35.814	-30.887	-18.805	-16.487
Other	11	-11.598.566	-8.469.570	-6.471.310	-4.058.780
DIVIDEND INCOME		49.321	24.601	47.569	24.601
TRADING INCOME OR LOSS (Net)	3	-6.517.099	-19.640.600	-3.763.756	-8.196.516
Gains (Losses) Arising from Capital Markets Transactions		-805.910	4.136.797	-366.563	3.357.200
Gains (Losses) Arising From Derivative Financial Transactions		4.689.241	-15.102.047	1.156.910	-14.450.330
Foreign Exchange Gains or Losses		-10.400.430	-8.675.350	-4.554.103	2.896.614
OTHER OPERATING INCOME	4	16.714.543	13.666.676	7.990.374	7.612.997
GROSS PROFIT FROM OPERATING ACTIVITIES		79.362.961	37.797.379	42.274.198	19.994.946
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5	-13.824.043	-3.519.508	-7.684.648	2.619.111
OTHER ALLOWANCE EXPENSES (-)	5	-206.528	-34.413	38.301	91.191
PERSONNEL EXPENSES (-)		-23.984.101	-15.885.504	-12.898.585	-7.089.753
OTHER OPERATING EXPENSES (-)	6	-28.522.478	-16.019.261	-15.132.833	-7.960.607
NET OPERATING INCOME (LOSS)		12.825.811	2.338.693	6.596.433	7.654.888
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		194.856	201.810	74.980	98.752
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	7	13.020.667	2.540.503	6.671.413	7.753.640
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	787.775	9.777.081	-126.193	-1.045.517
Current Tax Provision		-1.252.231	-981.968	-437.614	-464.328
Expense Effect of Deferred Tax		-12.043.158	-8.906.955	-5.728.955	-1.290.381
Income Effect of Deferred Tax		14.083.164	19.666.004	6.040.376	709.192
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	9	13.808.442	12.317.584	6.545.220	6.708.123
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	10	13.808.442	12.317.584	6.545.220	6.708.123
Profit (Loss) Attributable to Group		12.657.784	11.580.081	6.253.055	6.071.275
Profit (loss), attributable to non-controlling interests		1.150.658	737.503	292.165	636.848
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar / Zarar (Tam TL)</i>		1,76175019	1,61175210	0,87031986	0,84501915



## 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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		13.808.442	12.317.584		
OTHER COMPREHENSIVE INCOME		8.040.091	1.020.889		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		6.396.019	4.337.941		
Gains (Losses) on Revaluation of Property, Plant and Equipment		7.897.281	4.930.449		
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		0	-497.764		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.501.262	-94.744		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.644.072	-3.317.052		
Exchange Differences on Translation		2.215.789	-52.656		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-830.863	-4.645.335		
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		259.146	1.380.939		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>21.848.533</b>	<b>13.338.473</b>		



## Statement of Cash Flow (IFRS 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
<b>Statement of Cash Flow (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		-729.992	-89.075.478
Interest Received		364.291.488	226.377.574
Interest Paid		-392.069.437	-257.756.643
Dividends received		49.321	24.601
Fees and Commissions Received		38.661.472	27.463.247
Other Gains		14.968.302	12.015.080
Collections from Previously Written Off Loans and Other Receivables		4.937.229	2.827.631
Cash Payments to Personnel and Service Suppliers		-24.077.009	-16.081.693
Taxes Paid		-5.779.437	-1.565.015
Other		-1.711.921	-82.380.260
Changes in Operating Assets and Liabilities Subject to Banking Operations		127.557.305	215.250.563
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.346.004	-31.820.542
Net (Increase) Decrease in Due From Banks		-179.533	206.511
Net (Increase) Decrease in Loans		-155.872.267	-67.906.677
Net (Increase) Decrease in Other Assets		-163.645.967	-70.609.273
Net Increase (Decrease) in Bank Deposits		90.424.269	79.522.850
Net Increase (Decrease) in Other Deposits		338.121.215	182.349.684
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		20.662.129	22.954.583
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.393.463	100.553.427
Net Cash Provided From Banking Operations		126.827.313	126.175.085
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-137.378.683	10.669.896
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-100.000	313.598
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-14.537.225	-7.655.454
Cash Obtained from Tangible and Intangible Asset Sales		1.644.303	1.500.798
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-84.934.633	-29.624.942
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		27.316.551	7.446.280
Cash Paid for Purchase of Financial Assets At Amortised Cost		-71.918.939	-54.921.225
Cash Obtained from Sale of Financial Assets At Amortised Cost		7.369.239	94.471.095
Other		-2.217.979	-860.254
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		28.603.967	-7.273.429
Cash Obtained from Loans and Securities Issued		30.040.185	18.191.068
Cash Outflow Arised From Loans and Securities Issued		-1.239.884	-24.187.093
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-196.334	-1.277.404
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		24.805.890	15.162.538
Net Increase (Decrease) in Cash and Cash Equivalents		42.858.487	144.734.090
Cash and Cash Equivalents at Beginning of the Period		413.712.128	151.521.943
Cash and Cash Equivalents at End of the Period		456.570.615	296.256.033



# 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)								
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																			
<b>CHANGES IN EQUITY ITEMS</b>																			
<b>Equity at beginning of period</b>		<b>7.184.778</b>	<b>44.505.199</b>	<b>0</b>	<b>1.029.785</b>	<b>18.928.133</b>	<b>-1.877.349</b>	<b>730.916</b>	<b>0</b>	<b>-430.061</b>	<b>-384.783</b>	<b>0</b>	<b>0</b>	<b>48.694.309</b>	<b>5.632.312</b>	<b>16.830.755</b>	<b>140.843.994</b>	<b>2.070.949</b>	<b>142.914.943</b>
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		7.184.778	44.505.199	0	1.029.785	18.928.133	-1.877.349	730.916	0	-430.061	-384.783	0	0	48.694.309	5.632.312	16.830.755	140.843.994	2.070.949	142.914.943
Total Comprehensive Income (Loss)		0	0	0	0	4.835.705	0	-497.764	0	-52.656	-3.264.396	0	0	0	11.580.081	0	12.600.970	737.503	13.338.473
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	131.019	0	0	0	0	0	0	0	0	305.691	16.867.715	16.830.755	473.670	282.698	756.368
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	12.140.262	12.140.262	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	12.140.262	12.140.262	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Equity at end of period</b>		<b>7.184.778</b>	<b>44.505.199</b>	<b>0</b>	<b>1.160.804</b>	<b>23.763.838</b>	<b>-1.877.349</b>	<b>233.152</b>	<b>0</b>	<b>-482.717</b>	<b>-3.649.179</b>	<b>0</b>	<b>0</b>	<b>61.140.262</b>	<b>10.359.765</b>	<b>11.580.081</b>	<b>153.918.634</b>	<b>3.091.150</b>	<b>157.009.784</b>
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																			
<b>CHANGES IN EQUITY ITEMS</b>																			
<b>Equity at beginning of period</b>		<b>7.184.778</b>	<b>44.505.199</b>	<b>0</b>	<b>1.736.817</b>	<b>28.306.995</b>	<b>-2.410.423</b>	<b>233.152</b>	<b>0</b>	<b>3.142.254</b>	<b>-5.352.989</b>	<b>0</b>	<b>0</b>	<b>57.755.802</b>	<b>9.419.561</b>	<b>22.037.821</b>	<b>166.558.967</b>	<b>3.377.150</b>	<b>169.936.117</b>
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		7.184.778	44.505.199	0	1.736.817	28.306.995	-2.410.423	233.152	0	3.142.254	-5.352.989	0	0	57.755.802	9.419.561	22.037.821	166.558.967	3.377.150	169.936.117
Total Comprehensive Income (Loss)		0	0	0	0	6.396.019	0	0	2.215.789	0	-571.717	0	0	0	12.657.784	0	20.697.875	1.150.658	21.848.533
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	-30.832	0	0	0	0	0	0	0	0	0	22.949.503	22.037.821	880.850	-595.812	285.038
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	26.877.479	26.880.417	0	-2.938	2.938	0
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	-2.938	0	-2.938	2.938	0
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	26.877.479	26.877.479	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Equity at end of period</b>		<b>7.184.778</b>	<b>44.505.199</b>	<b>0</b>	<b>1.705.985</b>	<b>34.703.014</b>	<b>-2.410.423</b>	<b>233.152</b>	<b>0</b>	<b>5.358.043</b>	<b>-5.924.706</b>	<b>0</b>	<b>0</b>	<b>84.633.281</b>	<b>5.488.647</b>	<b>12.657.784</b>	<b>188.134.754</b>	<b>3.934.934</b>	<b>192.069.688</b>

Previous Period  
01.01.2024 - 30.06.2024

Current Period  
01.01.2025 - 30.06.2025