



KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş. Participation Bank Financial Report Unconsolidated 2025 - 2. 3 Monthly Notification

General Information About Financial Statements



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

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi'ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf

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

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 5.b'de belirtildiği üzere, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında geçmiş yıllarda ayrılan 7.300.000 bin TL tutarındaki serbest karşılığın tamamı cari dönemde iptal edilerek gelir yazılmış olup cari dönemde 745.000 TL tutarında yeniden serbest karşılık ayrılmıştır. 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda 745.000 bin TL tutarında diğer karşılıklar altında serbest karşılık yer almaktadır. Söz konusu geçmiş yıllarda ayrılan serbest karşılık iptal edilmemiş ve cari dönemde yeniden serbest karşılık ayrılmamış olsaydı, 30 Haziran 2025 tarihinde sona eren dönemde diğer karşılıklar 745.000 bin TL daha az , net dönem karı ve özkaynaklar sırasıyla 6.555.000 bin TL daha az ve 745.000 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Albaraka Türk Katılım Bankası Anonim Şirketi'nin 30 Haziran 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

Istanbul, 7 Ağustos 2025

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		59.850.689	91.328.179	151.178.868	55.669.525	66.846.332	122.515.857
Cash and cash equivalents	(Beşinci Bölüm -I)(1)	29.352.147	74.762.601	104.114.748	28.420.827	54.256.090	82.676.917
Cash and Cash Balances at Central Bank		22.974.233	59.673.336	82.647.569	22.027.725	38.864.824	60.892.549
Banks		6.442.453	15.189.758	21.632.211	6.603.030	15.469.344	22.072.374
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-64.539	-100.493	-165.032	-209.928	-78.078	-288.006
Financial assets at fair value through profit or loss	(Beşinci Bölüm -I)(2)	17.384.929	7.725.404	25.110.333	15.307.552	6.509.878	21.817.430
Public Debt Securities		236.584	7.069.025	7.305.609	316.052	5.667.966	5.984.018
Equity instruments		0	160.424	160.424	0	126.498	126.498
Other Financial Assets		17.148.345	495.955	17.644.300	14.991.500	715.414	15.706.914
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm -I)(3)	12.927.245	8.818.127	21.745.372	11.895.869	5.983.238	17.879.107
Public Debt Securities		12.730.869	4.654.954	17.385.823	11.673.678	3.668.942	15.342.620
Equity instruments		7.667	53.401	61.068	7.667	44.521	52.188
Other Financial Assets		188.709	4.109.772	4.298.481	214.524	2.269.775	2.484.299
Derivative financial assets	(Beşinci Bölüm -I)(5)	186.368	22.047	208.415	45.277	97.126	142.403
Derivative Financial Assets At Fair Value Through Profit Or Loss		186.368	22.047	208.415	45.277	97.126	142.403
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		113.297.169	104.013.155	217.310.324	94.515.819	76.275.789	170.791.608
Loans	(Beşinci Bölüm -I)(6)	97.304.475	79.919.235	177.223.710	81.279.520	61.987.447	143.266.967
Receivables From Leasing Transactions	(Beşinci Bölüm -I)(7)	5.338.679	9.684.973	15.023.652	3.254.454	1.962.093	5.216.547
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm -I)(4)	13.138.715	16.318.136	29.456.851	12.398.909	14.374.418	26.773.327
Public Debt Securities		13.138.715	16.318.136	29.456.851	12.398.909	14.374.418	26.773.327
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm -I)(6)	-2.484.700	-1.909.189	-4.393.889	-2.417.064	-2.048.169	-4.465.233
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -I)(8)	385.951	118.173	504.124	4.127.302	118.173	4.245.475
Held for Sale		385.951	0	385.951	4.127.302	0	4.127.302
Non-Current Assets From Discontinued Operations		0	118.173	118.173	0	118.173	118.173
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm -I)(9)	115.100	0	115.100	92.600	0	92.600
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)		5.100	0	5.100	5.100	0	5.100
Unconsolidated Financial Subsidiaries		5.100	0	5.100	5.100	0	5.100
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		20.000	0	20.000	20.000	0	20.000
TANGIBLE ASSETS (Net)	(Beşinci Bölüm -I)(10)	4.819.876	97.066	4.916.942	4.725.026	81.936	4.806.962
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm -I)(11)	980.409	0	980.409	713.793	0	713.793
Goodwill		0	0	0	0	0	0
Other		980.409	0	980.409	713.793	0	713.793
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm -I)(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		123.960	0	123.960	8.161	0	8.161
DEFERRED TAX ASSET	(Beşinci Bölüm -I)(13)	2.471.142	0	2.471.142	1.785.466	0	1.785.466
OTHER ASSETS	(Beşinci Bölüm -I)(14)	9.280.106	1.868.130	11.148.236	3.908.440	1.679.599	5.588.039
TOTAL ASSETS		191.324.402	197.424.703	388.749.105	165.546.132	145.001.829	310.547.961
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm -II)(1)	127.322.416	118.896.863	246.219.279	107.915.855	96.850.726	204.766.581
LOANS RECEIVED	(Beşinci Bölüm -II)(2)	20.774.621	50.389.013	71.163.634	17.187.212	33.049.580	50.236.792
MONEY MARKET FUNDS		7.256.664	0	7.256.664	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm -II)(3)	260.206	122.645	382.851	112.184	6.105	118.289
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		260.206	122.645	382.851	112.184	6.105	118.289
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm -II)(4)	1.284.138	80.785	1.364.923	1.107.778	73.257	1.181.035
PROVISIONS	(Beşinci Bölüm -II)(5)	1.910.029	299.127	2.209.156	9.384.032	35.439	9.419.471
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		984.844	0	984.844	1.954.693	0	1.954.693
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		925.185	299.127	1.224.312	7.429.339	35.439	7.464.778
CURRENT TAX LIABILITIES	(Beşinci Bölüm -II)(6)	940.485	858	941.343	553.652	132.055	685.707
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -II)(7)	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	(Beşinci Bölüm -II)(8)	0	24.192.974	24.192.974	0	14.007.315	14.007.315
Loans		0	24.192.974	24.192.974	0	14.007.315	14.007.315
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm -II)(9)	10.939.092	4.201.638	15.140.730	8.000.501	3.703.326	11.703.827
EQUITY	(Beşinci Bölüm -II)(10)	19.747.603	129.948	19.877.551	18.320.659	108.285	18.428.944
Issued capital		2.500.000	0	2.500.000	2.500.000	0	2.500.000
Capital Reserves		43.327	0	43.327	2.688.530	0	2.688.530
Equity Share Premiums		23.278	0	23.278	23.278	0	23.278
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		20.049	0	20.049	2.665.252	0	2.665.252

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.110.996	0	2.110.996	2.110.996	0	2.110.996
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.078.834	129.948	2.208.782	1.593.637	108.285	1.701.922
Profit Reserves		10.545.464	0	10.545.464	6.679.763	0	6.679.763
Legal Reserves		610.184	0	610.184	464.809	0	464.809
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		9.215.280	0	9.215.280	5.494.954	0	5.494.954
Other Profit Reserves		720.000	0	720.000	720.000	0	720.000
Profit or Loss		2.468.982	0	2.468.982	2.747.733	0	2.747.733
Prior Years' Profit or Loss		-6.633.015	0	-6.633.015	-1.562.715	0	-1.562.715
Current Period Net Profit Or Loss		9.101.997	0	9.101.997	4.310.448	0	4.310.448
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		190.435.254	198.313.851	388.749.105	162.581.873	147.966.088	310.547.961

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		64.773.387	93.581.047	158.354.434	40.565.170	46.534.249	87.099.419
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	29.354.715	21.521.781	50.876.496	23.342.299	17.053.338	40.395.637
Letters of Guarantee		29.097.876	13.016.034	42.113.910	23.096.458	10.398.647	33.495.105
Guarantees Subject to State Tender Law		2.512.001	621.610	3.133.611	2.317.179	504.278	2.821.457
Guarantees Given for Foreign Trade Operations		20.382	3.904.804	3.925.186	390	3.415.338	3.415.728
Other Letters of Guarantee		26.565.493	8.489.620	35.055.113	20.778.889	6.479.031	27.257.920
Bank Acceptances		0	508.099	508.099	0	171.087	171.087
Import Letter of Acceptance		0	508.099	508.099	0	171.087	171.087
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		14.373	7.934.702	7.949.075	67.629	6.434.310	6.501.939
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		14.373	7.934.702	7.949.075	67.629	6.434.310	6.501.939
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	62.946	62.946	0	49.294	49.294
Other Collaterals		242.466	0	242.466	178.212	0	178.212
COMMITMENTS	(Beşinci Bölüm-III) (1)	15.545.953	11.227.391	26.773.344	11.042.295	1.341.379	12.383.674
Irrevocable Commitments		15.501.453	11.227.391	26.728.844	10.997.795	1.341.379	12.339.174
Forward Asset Purchase Commitments		1.671.294	11.227.391	12.898.685	848.079	1.341.379	2.189.458
Share Capital Commitments to Associates and Subsidiaries		0	0	0	22.500	0	22.500
Loan Granting Commitments		614.735	0	614.735	626.280	0	626.280
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.863.268	0	2.863.268	2.174.162	0	2.174.162
Tax and Fund Liabilities Arised from Export Commitments		173.957	0	173.957	134.211	0	134.211
Commitments for Credit Card Limits		10.177.626	0	10.177.626	7.191.304	0	7.191.304
Commitments for Credit Cards and Banking Services Promotions		14	0	14	698	0	698
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		559	0	559	561	0	561
Revocable Commitments		44.500	0	44.500	44.500	0	44.500

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		44.500	0	44.500	44.500	0	44.500
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	19.872.719	60.831.875	80.704.594	6.180.576	28.139.532	34.320.108
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		19.872.719	60.831.875	80.704.594	6.180.576	28.139.532	34.320.108
Forward Buy or Sell Transactions		2.179.847	6.769.721	8.949.568	306.312	755.364	1.061.676
Forward Foreign Currency Buying Transactions		1.348.791	3.133.671	4.482.462	197.595	335.799	533.394
Forward Foreign Currency Sale Transactions		831.056	3.636.050	4.467.106	108.717	419.565	528.282
Other Forward Buy or Sell Transactions		17.692.872	54.062.154	71.755.026	5.874.264	27.384.168	33.258.432
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		776.897.313	258.260.942	1.035.158.255	593.395.337	185.847.893	779.243.230
ITEMS HELD IN CUSTODY		33.915.552	164.826.308	198.741.860	30.840.723	111.112.171	141.952.894
Customer Fund and Portfolio Balances		17.499.983	0	17.499.983	14.371.807	0	14.371.807
Securities Held in Custody		2.451	44.821.649	44.824.100	5.675	32.988.820	32.994.495
Cheques Received for Collection		12.441.155	579.461	13.020.616	13.003.919	335.290	13.339.209
Commercial Notes Received for Collection		3.627.281	1.150.886	4.778.167	3.090.972	1.132.703	4.223.675
Other Assets Received for Collection		103	0	103	103	0	103
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		218.626	5.629.367	5.847.993	264.794	4.224.585	4.489.379
Custodians		125.953	112.644.945	112.770.898	103.453	72.430.773	72.534.226
PLEDGED ITEMS		742.981.761	93.434.634	836.416.395	562.554.614	74.735.722	637.290.336
Securities		32.188.038	19.014.236	51.202.274	21.821.520	16.378.836	38.200.356
Guarantee Notes		13.010.930	610.560	13.621.490	9.259.361	259.091	9.518.452
Commodity		129.766.369	7.347.782	137.114.151	90.720.131	6.416.222	97.136.353
Warrant		0	0	0	0	0	0
Real Estate		547.206.670	58.240.884	605.447.554	421.629.326	45.388.628	467.017.954
Other Pledged Items		20.410.564	8.187.158	28.597.722	18.749.005	6.262.880	25.011.885
Depositories Receiving Pledged Items		399.190	34.014	433.204	375.271	30.065	405.336
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		841.670.700	351.841.989	1.193.512.689	633.960.507	232.382.142	866.342.649

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV)(1)	27.024.369	18.264.577	14.360.887	10.195.812
Profit Share on Loans		19.188.723	12.968.611	10.242.736	7.013.568
Income Received From Reserve Deposits		2.673.995	992.637	1.422.866	989.903
Income Received From Banks		94	1.081	94	94
Income Received from Money Market Placements		24.450	40.455	13.527	18.250
Income Received From Marketable Securities Portfolio		4.098.375	3.292.657	2.076.058	1.722.006
Financial Assets At Fair Value Through Profit Loss		184.078	261.349	62.022	137.400
Financial Assets At Fair Value Through Other Comprehensive Income		2.072.234	1.052.693	1.080.874	592.376
Financial Assets Measured at Amortised Cost		1.842.063	1.978.615	933.162	992.230
Finance Lease Income		1.033.114	843.784	604.926	446.393
Other Profit Share Income		5.618	125.352	680	5.598
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV)(2)	-25.353.740	-13.549.109	-13.792.232	-7.698.611
Expenses on Profit Sharing Accounts		-17.964.784	-10.300.798	-9.653.126	-5.655.698
Profit Share Expense on Funds Borrowed		-6.051.008	-2.727.823	-3.322.232	-1.670.276
Profit Share Expense on Money Market Borrowings		-1.231.521	-444.443	-762.806	-332.419
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-101.658	-69.327	-52.990	-36.328
Other Profit Share Expense		-4.769	-6.718	-1.078	-3.890
NET PROFIT SHARE INCOME (LOSS)		1.670.629	4.715.468	568.655	2.497.201
NET FEE AND COMMISSION INCOME OR EXPENSES		2.230.622	1.564.889	1.186.175	830.907
Fees and Commissions Received		2.646.112	1.870.607	1.409.871	981.869
From Noncash Loans		302.979	217.825	156.718	112.188
Other	(Beşinci Bölüm-IV)(3)	2.343.133	1.652.782	1.253.153	869.681
Fees and Commissions Paid (-)		-415.490	-305.718	-223.696	-150.962
Paid for Noncash Loans		-2.726	-347	-1.698	-198
Other	(Beşinci Bölüm-IV)(3)	-412.764	-305.371	-221.998	-150.764
DIVIDEND INCOME	(Beşinci Bölüm-IV)(4)	412	356	216	205
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV)(5)	1.747.073	-1.281.709	1.108.659	-647.829
Gains (Losses) Arising from Capital Markets Transactions		1.809.103	1.479.670	1.208.084	517.651
Gains (Losses) Arising From Derivative Financial Transactions		-739.597	-3.984.381	-938.130	-2.368.187
Foreign Exchange Gains or Losses		677.567	1.223.002	838.705	1.202.707
OTHER OPERATING INCOME	(Beşinci Bölüm-IV)(6)	11.479.349	1.887.031	2.080.646	661.936
GROSS PROFIT FROM OPERATING ACTIVITIES		17.128.085	6.886.035	4.944.351	3.342.420
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV)(7)	-914.801	-445.102	-657.737	-130.818
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV)(7)	-1.119.085	-96.048	-787.450	-46.351
PERSONNEL EXPENSES (-)		-3.658.239	-2.451.707	-1.596.194	-988.507
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV)(8)	-2.905.348	-1.699.367	-1.374.106	-850.401
NET OPERATING INCOME (LOSS)		8.530.612	2.193.811	528.864	1.326.343
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	(Beşinci Bölüm-IV)(9)	8.530.612	2.193.811	528.864	1.326.343
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV)(10)	571.385	-323.331	726.677	-69.869
Current Tax Provision		0	-51.016	0	-51.016
Expense Effect of Deferred Tax		-1.100.476	-1.581.169	-402.320	-708.510
Income Effect of Deferred Tax		1.671.861	1.308.854	1.128.997	689.657
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV)(11)	9.101.997	1.870.480	1.255.541	1.256.474
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV)(11)	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	(Beşinci Bölüm-IV)(12)	9.101.997	1.870.480	1.255.541	1.256.474
Profit (Loss) Attributable to Group		9.101.997	1.870.480	1.255.541	1.256.474
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		3,64080000	0,74819000	0,50222000	0,50259000



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		9.101.997	1.870.480		
OTHER COMPREHENSIVE INCOME		506.860	48.161		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	-23.726		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	-23.726		
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	0		
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		506.860	71.887		
Exchange Differences on Translation		683.002	142.990		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-251.632	-101.576		
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		75.490	30.473		
TOTAL COMPREHENSIVE INCOME (LOSS)		9.608.857	1.918.641		

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-984.871	-585.166
Profit Share Income Received		26.873.650	16.363.374
Profit Share Expense Paid		-25.166.894	-13.247.388
Dividends received		412	356
Fees and Commissions Received		2.302.573	1.646.755
Other Gains		834.755	694.895
Collections from Previously Written Off Loans and Other Receivables		181.289	93.197
Cash Payments to Personnel and Service Suppliers		-4.113.756	-2.748.488
Taxes Paid		-666.083	-293.170
Other		-1.230.817	-3.094.697
Changes in Operating Assets and Liabilities Subject to Banking Operations		-9.007.216	-4.659.224
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.404.729	3.382.139
Net (Increase) Decrease in Due From Banks		-15.086.680	-6.781.256
Net (Increase) Decrease in Loans		-40.389.762	-7.615.714
Net (Increase) Decrease in Other Assets		-9.808.126	-3.169.710
Net (Increase) Decrease in Funds Collected From Banks		-1.995.416	-660.578
Net Increase (Decrease) in Other Funds Collected		39.285.452	14.255.447
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.054.450	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		22.337.595	-4.069.552
Net Cash Provided From Banking Operations		-9.992.087	-5.244.390
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.433.329	-2.167.363
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-22.500	-76.452
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.348.111	-411.110
Cash Obtained from Tangible and Intangible Asset Sales		961.166	30.971
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-9.594.073	-11.708.208
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		5.599.939	8.143.820
Cash Paid for Purchase of Financial Assets At Amortised Cost		-745.000	-5.154.480
Cash Obtained from Sale of Financial Assets At Amortised Cost		715.250	8.029.287
Other		0	-1.021.191
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		10.420.094	15.405.364
Cash Obtained from Loans and Securities Issued		486.610.540	91.913.273
Cash Outflow Arised From Loans and Securities Issued		-475.602.645	-76.048.306
Equity Instruments Issued		0	0
Dividends paid		-431.045	0
Payments of lease liabilities		-156.756	-100.219
Other		0	-359.384
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.660.024	264.198
Net Increase (Decrease) in Cash and Cash Equivalents		-2.345.298	8.257.809
Cash and Cash Equivalents at Beginning of the Period		39.569.653	31.859.321
Cash and Cash Equivalents at End of the Period		37.224.355	40.117.130

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity	
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and 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)							
Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
		2.500.000	23.278	0	4.056.733	1.804.567	-224.944	0	1.116.839	262.000	0	1.533.386	1.112.998	3.428.558	13.387.419	0	13.387.419	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2.500.000	23.278	0	4.056.733	1.804.567	-224.944	0	1.116.839	262.000	0	1.533.386	1.112.998	3.428.558	13.387.419	0	13.387.419	
		0	0	0	0	-23.726	0	0	142.990	-71.103	0	0	0	1.870.480	1.918.641	0	1.918.641	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	1.541.032	0	0	0	0	0	0	135	-235.323	0	-1.776.220	0	-1.776.220	
		0	0	0	0	0	0	0	0	0	0	5.146.242	15.307	-	1.732.991	0	1.732.991	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	5.146.242	5.146.242	-	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	5.161.549	3.428.558	-	1.732.991	0	1.732.991
		2.500.000	23.278	0	2.515.701	1.780.841	-224.944	0	1.259.829	190.897	0	6.679.763	1.333.014	1.870.480	15.262.831	0	15.262.831	
Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
		2.500.000	23.278	0	2.665.252	2.477.178	-366.182	0	1.489.755	212.167	0	6.679.763	1.562.715	4.310.448	18.428.944	0	18.428.944	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2.500.000	23.278	0	2.665.252	2.477.178	-366.182	0	1.489.755	212.167	0	6.679.763	1.562.715	4.310.448	18.428.944	0	18.428.944	
		0	0	0	0	0	0	0	683.002	-176.142	0	0	0	9.101.997	9.608.857	0	9.608.857	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	2.645.203	0	0	0	0	0	0	0	5.084.002	0	-7.729.205	0	-7.729.205	
		0	0	0	0	0	0	0	0	0	0	3.865.701	13.702	-	-431.045	0	-431.045	
		0	0	0	0	0	0	0	0	0	0	0	0	4.310.448	-431.045	0	-431.045	
		0	0	0	0	0	0	0	0	0	0	3.865.701	0	-	-13.702	0	-13.702	
		0	0	0	0	0	0	0	0	0	0	0	3.879.403	-	13.702	0	13.702	
		2.500.000	23.278	0	20.049	2.477.178	-366.182	0	2.172.757	36.025	0	10.545.464	6.633.015	9.101.997	19.877.551	0	19.877.551	

Previous Period
01.01.2024 - 30.06.2024

Current Period
01.01.2025 - 30.06.2025