



## KAMUYU AYDINLATMA PLATFORMU

# ANADOLUBANK A.Ş. Bank Financial Report Unconsolidated 2025 - 2. 3 Monthly Notification

## General Information About Financial Statements



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

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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

### SINIRLI DENETİM RAPORU

Anadolubank A.Ş. Genel Kurulu'na

#### Giriş

Anadolubank A.Ş.'nin ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık dönemine 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 finansal bilgilere ilişkin bir sonuç bildirmektir.

#### Sınırlı Denetimin Kapsamı

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

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

#### *Sonuç*

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Anadolubank A.Ş.'nin 30 Haziran 2025 tarihi itibarıyla ara dönem 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 Yükümlülöklere 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.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 12 Ağustos 2025

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		30.296.015	20.922.029	51.218.044	16.718.910	15.222.589	31.941.499
Cash and cash equivalents		10.787.409	18.007.161	28.794.570	13.246.144	12.671.234	25.917.378
Cash and Cash Balances at Central Bank	V-I-1	8.784.805	13.123.521	21.908.326	7.594.625	8.085.675	15.680.300
Banks	V-I-2	1.136	4.895.951	4.897.087	51.017	4.306.543	4.357.560
Receivables From Money Markets		2.002.560		2.002.560	5.601.483	293.994	5.895.477
Allowance for Expected Losses ( - )		-1.092	-12.311	-13.403	-981	-14.978	-15.959
Financial assets at fair value through profit or loss	V-I-4	1	206.039	206.040	63.620	341.044	404.664
Public Debt Securities		1	135.246	135.247	63.620	242.368	305.988
Equity instruments				0			0
Other Financial Assets			70.793	70.793		98.676	98.676
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-5	18.158.657	2.298.140	20.456.797	3.004.160	2.036.039	5.040.199
Public Debt Securities		17.990.255	2.154.329	20.144.584	2.868.088	1.921.894	4.789.982
Equity instruments		16.225	143.811	160.036	13.781	114.145	127.926
Other Financial Assets		152.177		152.177	122.291		122.291
Derivative financial assets	V-I-6	1.349.948	410.689	1.760.637	404.986	174.272	579.258
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.349.948	410.689	1.760.637	404.986	174.272	579.258
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		59.972.447	21.747.073	81.719.520	43.726.285	14.735.899	58.462.184
Loans	V-I-7	61.375.557	11.500.230	72.875.787	44.523.408	8.626.580	53.149.988
Receivables From Leasing Transactions	V-I-9			0			0
Factoring Receivables		706		706	731		731
Other Financial Assets Measured at Amortised Cost	V-I-8	0	10.328.515	10.328.515	0	6.170.262	6.170.262
Public Debt Securities			10.328.515	10.328.515		6.170.262	6.170.262
Other Financial Assets				0			0
Allowance for Expected Credit Losses (-)		-1.403.816	-81.672	-1.485.488	-797.854	-60.943	-858.797
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	III-12	62.195	0	62.195	190.178	0	190.178
Held for Sale		62.195		62.195	190.178		190.178
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.735.165	9.135.041	10.870.206	1.424.089	5.744.848	7.168.937
Investments in Associates (Net)	V-I-10	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	V-I-11	1.735.165	9.135.041	10.870.206	1.424.089	5.744.848	7.168.937
Unconsolidated Financial Subsidiaries		1.735.165	9.135.041	10.870.206	1.424.089	5.744.848	7.168.937
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-12	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)	V-I-13	2.351.034	86	2.351.120	2.281.584	308	2.281.892
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-14	183.584	0	183.584	137.164	0	137.164
Goodwill				0			0
Other		183.584		183.584	137.164		137.164
INVESTMENT PROPERTY (Net)	V-I-15			0			0
CURRENT TAX ASSETS				0			0
DEFERRED TAX ASSET	V-I-16	132.566		132.566	532.041		532.041
OTHER ASSETS (Net)	V-I-18	6.699.391	89.976	6.789.367	3.467.816	78.689	3.546.505
<b>TOTAL ASSETS</b>		<b>101.432.397</b>	<b>51.894.205</b>	<b>153.326.602</b>	<b>68.478.067</b>	<b>35.782.333</b>	<b>104.260.400</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	V-II-1	47.377.136	44.594.400	91.971.536	41.755.841	32.507.849	74.263.690
LOANS RECEIVED	V-II-2	121.655	11.056.834	11.178.489	130.485	7.192.167	7.322.652
MONEY MARKET FUNDS		14.137.057		14.137.057	94.126		94.126
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills				0			0
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		0	0	0	0	0	0
Borrower funds				0			0
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	V-II-3	140.046	515.457	655.503	472.582	216.719	689.301
Derivative Financial Liabilities At Fair Value Through Profit Or Loss				0			0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		140.046	515.457	655.503	472.582	216.719	689.301
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	V-II-4	348.140	88	348.228	315.277	310	315.587
PROVISIONS	V-II-5	413.639	6.422	420.061	367.008	3.890	370.898
Provision for Restructuring				0			0
Reserves for Employee Benefits		282.562		282.562	220.502		220.502
Insurance Technical Reserves (Net)				0			0
Other provisions		131.077	6.422	137.499	146.506	3.890	150.396
CURRENT TAX LIABILITIES	V-II-6	766.676		766.676	1.038.953		1.038.953
DEFERRED TAX LIABILITY	V-II-7			0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-8		0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	V-II-9	0	6.146.029	6.146.029	0	0	0
Loans				0			0

Other Debt Instruments			6.146.029	6.146.029			0
OTHER LIABILITIES	V-II-10	5.132.926	167.853	5.300.779	2.905.380	132.072	3.037.452
EQUITY		22.018.381	383.863	22.402.244	16.370.252	757.489	17.127.741
Issued capital	V-II-11	1.100.000		1.100.000	1.100.000		1.100.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums				0			0
Share Cancellation Profits				0			0
Other Capital Reserves				0			0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.602.798	78.337	1.681.135	1.579.791	60.077	1.639.868
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.129.609	-123.203	2.006.406	1.525.407	-115.909	1.409.498
Profit Reserves		12.978.375	0	12.978.375	7.672.982	0	7.672.982
Legal Reserves		220.000		220.000	220.000		220.000
Statutory Reserves				0			0
Extraordinary Reserves		12.758.375		12.758.375	7.452.982		7.452.982
Other Profit Reserves				0			0
Profit or Loss		4.207.599	428.729	4.636.328	4.492.072	813.321	5.305.393
Prior Years' Profit or Loss				0			0
Current Period Net Profit Or Loss		4.207.599	428.729	4.636.328	4.492.072	813.321	5.305.393
Non-controlling Interests				0			0
Total equity and liabilities		90.455.656	62.870.946	153.326.602	63.449.904	40.810.496	104.260.400

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		114.547.051	151.707.952	266.255.003	68.539.660	80.772.837	149.312.497
GUARANTIES AND WARRANTIES	V-III-2	23.640.856	10.384.562	34.025.418	15.251.318	5.534.014	20.785.332
Letters of Guarantee		17.713.356	3.908.687	21.622.043	11.781.968	2.869.156	14.651.124
Guarantees Subject to State Tender Law		209.732	10.158	219.890	114.491	9.018	123.509
Guarantees Given for Foreign Trade Operations		110.639	8.156	118.795	121.623	6.429	128.052
Other Letters of Guarantee		17.392.985	3.890.373	21.283.358	11.545.854	2.853.709	14.399.563
Bank Acceptances		0	87.273	87.273	0	130.340	130.340
Import Letter of Acceptance			87.273	87.273		130.340	130.340
Other Bank Acceptances				0			0
Letters of Credit		0	6.388.602	6.388.602	0	2.534.518	2.534.518
Documentary Letters of Credit			6.388.602	6.388.602		2.534.518	2.534.518
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees		5.927.500		5.927.500	3.469.350		3.469.350
Other Collaterals				0			0
<b>COMMITMENTS</b>	V-III-1	16.566.229	14.291.513	30.857.742	10.349.701	6.925.991	17.275.692
Irrevocable Commitments		16.566.229	14.291.513	30.857.742	10.349.701	6.925.991	17.275.692
Forward Asset Purchase Commitments		10.272.803	14.291.513	24.564.316	5.492.147	6.925.991	12.418.138
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		4.191.687		4.191.687	3.226.871		3.226.871
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		1.459.701		1.459.701	1.122.019		1.122.019
Tax and Fund Liabilities Arised from Export Commitments		52		52	39		39
Commitments for Credit Card Limits		456.916		456.916	380.868		380.868
Commitments for Credit Cards and Banking Services Promotions		1.294		1.294	1.014		1.014
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments		183.776		183.776	126.743		126.743
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS		74.339.966	127.031.877	201.371.843	42.938.641	68.312.832	111.251.473
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		74.339.966	127.031.877	201.371.843	42.938.641	68.312.832	111.251.473
Forward Foreign Currency Buy or Sell Transactions		7.522.432	7.507.983	15.030.415	4.539.445	4.900.038	9.439.483
Forward Foreign Currency Buying Transactions		456.450	6.705.972	7.162.422	1.124.466	3.376.509	4.500.975
Forward Foreign Currency Sale Transactions		7.065.982	802.011	7.867.993	3.414.979	1.523.529	4.938.508
Currency and Interest Rate Swaps		55.376.850	96.218.650	151.595.500	28.806.254	51.273.786	80.080.040
Currency Swap Buy Transactions		8.227.083	34.840.664	43.067.747	2.826.344	24.707.352	27.533.696
Currency Swap Sell Transactions		2.069.605	41.228.648	43.298.253	2.441.382	25.155.222	27.596.604
Interest Rate Swap Buy Transactions		22.540.081	10.074.669	32.614.750	11.769.264	705.606	12.474.870
Interest Rate Swap Sell Transactions		22.540.081	10.074.669	32.614.750	11.769.264	705.606	12.474.870
Currency, Interest Rate and Securities Options		11.440.684	23.305.244	34.745.928	9.592.942	12.139.008	21.731.950
Currency Options Buy Transactions		1.395.732	15.673.934	17.069.666	956.887	9.232.447	10.189.334
Currency Options Sell Transactions		10.044.952	7.631.310	17.676.262	8.636.055	2.906.561	11.542.616
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		786.388.197	80.419.727	866.807.924	570.448.908	65.987.822	636.436.730
ITEMS HELD IN CUSTODY		28.963.773	8.883.354	37.847.127	19.348.240	8.453.569	27.801.809
Customer Fund and Portfolio Balances		5.655.061	3.149.925	8.804.986	1.964.971	3.399.400	5.364.371
Securities Held in Custody		218	5.412.966	5.413.184	218	4.855.798	4.856.016
Cheques Received for Collection		23.087.828	282.220	23.370.048	17.233.023	176.976	17.409.999
Commercial Notes Received for Collection		220.666	38.243	258.909	150.028	21.395	171.423
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody				0			0
Custodians				0			0
PLEDGED ITEMS		756.994.424	71.536.373	828.530.797	549.503.683	57.534.253	607.037.936
Securities		995		995	1.382		1.382
Guarantee Notes		36.048	109.759	145.807	12.538	89.330	101.868
Commodity				0			0
Warrant				0			0
Real Estate				0			0
Other Pledged Items		756.957.381	71.426.614	828.383.995	549.489.763	57.444.923	606.934.686



Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		430.000		430.000	1.596.985		1.596.985
TOTAL OFF-BALANCE SHEET ACCOUNTS		900.935.248	232.127.679	1.133.062.927	638.988.568	146.760.659	785.749.227



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		15.997.307	8.117.734	8.860.755	4.823.523
Interest Income on Loans	V-IV-1	12.419.169	6.501.095	6.819.735	3.675.661
Interest Income on Reserve Deposits		1.054.507	124.260	546.030	106.944
Interest Income on Banks	V-IV-1	81.537	16.722	27.532	8.888
Interest Income on Money Market Placements		901.528	1.136.504	334.288	826.658
Interest Income on Marketable Securities Portfolio	V-IV-1	1.505.403	333.646	1.122.906	201.978
Financial Assets At Fair Value Through Profit Loss		49.962	4.499	26.478	2.287
Financial Assets At Fair Value Through Other Comprehensive Income		1.317.524	292.685	1.011.435	164.746
Financial Assets Measured at Amortised Cost		137.917	36.462	84.993	34.945
Other Interest Income		35.163	5.507	10.264	3.394
INTEREST EXPENSES (-)		-10.610.051	-5.738.479	-5.694.128	-3.200.300
Interest Expenses on Deposits	V-IV-2	-9.772.365	-5.528.237	-5.025.227	-3.083.207
Interest Expenses on Funds Borrowed	V-IV-2	-179.722	-94.505	-102.695	-77.951
Interest Expenses on Money Market Funds		-430.766	-346	-406.417	-186
Interest Expenses on Securities Issued	V-IV-2	-184.909		-137.642	
Lease Interest Expenses		-39.494	-25.022	-20.875	-12.647
Other Interest Expense		-2.795	-90.369	-1.272	-26.309
NET INTEREST INCOME OR EXPENSE		5.387.256	2.379.255	3.166.627	1.623.223
NET FEE AND COMMISSION INCOME OR EXPENSES		1.002.365	601.945	604.365	345.932
Fees and Commissions Received		1.498.614	919.625	827.010	556.345
From Noncash Loans		114.135	107.471	60.263	55.690
Other	V-IV-11	1.384.479	812.154	766.747	500.655
Fees and Commissions Paid (-)		-496.249	-317.680	-222.645	-210.413
Paid for Noncash Loans		-588	-139	-314	-79
Other		-495.661	-317.541	-222.331	-210.334
DIVIDEND INCOME	V-IV-3	2.444	89	2.444	
TRADING INCOME OR LOSS (Net)	V-IV-4	385.802	850.751	-484.139	90.454
Gains (Losses) Arising from Capital Markets Transactions		83.668	73.734	58.968	38.054
Gains (Losses) Arising From Derivative Financial Transactions		330.309	296.069	-345.924	19.962
Foreign Exchange Gains or Losses		-28.175	480.948	-197.183	32.438
OTHER OPERATING INCOME	V-IV-5	1.370.663	279.117	1.164.199	65.620
GROSS PROFIT FROM OPERATING ACTIVITIES		8.148.530	4.111.157	4.453.496	2.125.229
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	V-IV-6	-804.785	-249.454	-408.592	-66.379
OTHER ALLOWANCE EXPENSES ( - )	V-IV-6	-667	-92.872	-15	-35.425
PERSONNEL EXPENSES (-)		-1.357.311	-786.641	-645.872	-390.426
OTHER OPERATING EXPENSES (-)	V-IV-7	-769.198	-420.748	-391.281	-205.125
NET OPERATING INCOME (LOSS)		5.216.569	2.561.442	3.007.736	1.427.874
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		740.185	674.621	410.091	338.056
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-8	5.956.754	3.236.063	3.417.827	1.765.930
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-1.320.426	-745.785	-681.443	-411.100
Current Tax Provision		-403.624	-1.230.621	-280.319	-699.264
Expense Effect of Deferred Tax		-990.114	-119.667	-448.165	-14.026
Income Effect of Deferred Tax		73.312	604.503	47.041	302.190
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-10	4.636.328	2.490.278	2.736.384	1.354.830
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-10	4.636.328	2.490.278	2.736.384	1.354.830
Profit (Loss) Attributable to Group		4.636.328	2.490.278	2.736.384	1.354.830

Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar(Zarar)	III-XXIV	0,04214800	0,02263900	0,02427600	0,01232000



# 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)		4.636.328	2.490.278		
OTHER COMPREHENSIVE INCOME		638.175	135.617	0	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		41.267	-36.953		
Gains (Losses) on Remeasurements of Defined Benefit Plans		734	-62.484		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		26.085	9.020		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		14.448	16.511		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		596.908	172.570	0	
Exchange Differences on Translation		1.761.719	348.601		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		94.029	49.007		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.761.719	-331.665		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		502.879	106.627		
TOTAL COMPREHENSIVE INCOME (LOSS)		5.274.503	2.625.895	0	

# Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		4.086.677	8.979.725
Interest Received		14.517.754	7.579.087
Interest Paid		-10.578.478	-6.790.320
Dividends received		2.444	89
Fees and Commissions Received		1.498.614	919.625
Other Gains		1.242.319	2.954.557
Collections from Previously Written Off Loans and Other Receivables		117.003	103.162
Cash Payments to Personnel and Service Suppliers		-1.357.311	-786.641
Taxes Paid		-403.624	-640.442
Other		-952.044	5.640.608
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.898.171	-7.057.369
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		170.741	-9.283
Net (Increase) Decrease in Due From Banks		-4.299.212	-1.761.781
Net (Increase) Decrease in Loans		-18.066.037	-7.357.789
Net (Increase) Decrease in Other Assets		-7.159.909	-8.037.593
Net Increase (Decrease) in Bank Deposits		-403.160	-725.543
Net Increase (Decrease) in Other Deposits		18.273.447	11.189.497
Net Increase (Decrease) Other Liabilities		13.382.301	-354.877
Net Cash Provided From Banking Operations		5.984.848	1.922.356
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-16.890.160	-6.216.725
Cash Paid For Tangible And Intangible Asset Purchases		-90.667	-260.020
Cash Obtained from Tangible and Intangible Asset Sales		221.610	45.566
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-14.967.833	-64.048
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		291.912	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.392.630	-5.828.939
Other		47.448	-109.284
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		8.932.798	7.183.806
Cash Obtained from Loans and Securities Issued		10.353.105	7.184.874
Cash Outflow Arised From Loans and Securities Issued		-1.173.414	
Payments of lease liabilities		-246.893	-1.068
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		550.494	329.612
Net Increase (Decrease) in Cash and Cash Equivalents		-1.422.020	3.219.049
Cash and Cash Equivalents at Beginning of the Period		20.502.656	9.783.242
Cash and Cash Equivalents at End of the Period		19.080.636	13.002.291



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit ( Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity	
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2024 - 30.06.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	0	0	11.132.934	
	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		V-II-11	1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	0	0	11.132.934
	Total Comprehensive Income (Loss)			0	0	0	0	-951	-42.316	6.314 0	348.603	56.133	-232.166 0	0	0	2.490.278	0	0	2.625.895
	Capital Increase in Cash			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	3
	Profit Distributions			0	0	0	0	0	0	0 0	0	0	0 2.931.239	-2.931.239	0	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 2.931.239	-2.931.239	0	0	0	0	0
	Other			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period			1.100.000	0	0	0	1.255.349	-138.659	45.225	3.664.777	-115.980	-2.215.143 0	7.672.982	0	2.490.278	0	0	13.758.829
Current Period 01.01.2025 - 30.06.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		1.100.000	0	0	0	1.731.851	-152.061	60.078 0	3.892.045	-105.929	-2.376.618 0	7.672.982	5.305.393	0	0	0	17.127.741	
	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		V-II-11	1.100.000	0	0	0	1.731.851	-152.061	60.078 0	3.892.045	-105.929	-2.376.618 0	7.672.982	5.305.393	0	0	0	17.127.741
	Total Comprehensive Income (Loss)			0	0	0	0	22.607	400	18.260 0	1.761.719	68.392	-1.233.203 0	0	0	4.636.328	0	0	5.274.503
	Capital Increase in Cash			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	3
	Profit Distributions			0	0	0	0	0	0	0 0	0	0	0 5.305.393	-5.305.393	0	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 5.305.393	-5.305.393	0	0	0	0	0
	Other			0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period			1.100.000	0	0	0	1.754.458	-151.661	78.338 0	5.653.764	-37.537	-3.609.821 0	12.978.375	0	4.636.328	0	0	22.402.244