



KAMUYU AYDINLATMA PLATFORMU

KUVEYT TRK KATILIM BANKASI A.. Participation Bank Financial Report Unconsolidated 2025 - 2. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Trkye Sermaye Piyasası - Merkezi
Saklama ve Veri Depolama Kurululuęu

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Kuveyt Türk Katılım Bankası A.Ş. Genel Kurulu'na

Giriş

Kuveyt Türk Katılım Bankası A.Ş'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 özkaynak 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 Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, 30 Haziran 2025 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Sunay Anıktar, SMMM

Sorumlu Denetçi

İstanbul, 13 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)		124.982.471	282.110.233	407.092.704	113.004.326	231.439.362	344.443.688
Cash and cash equivalents		57.027.167	232.010.099	289.037.266	59.569.581	190.460.115	250.029.696
Cash and Cash Balances at Central Bank	(5.1.1.)	56.990.371	187.219.623	244.209.994	59.543.446	163.449.279	222.992.725
Banks	(5.1.3.)	38.023	44.793.504	44.831.527	27.753	27.014.929	27.042.682
Receivables From Money Markets		0	0	0	1.019	0	1.019
Allowance for Expected Losses (-)		-1.227	-3.028	-4.255	-2.637	-4.093	-6.730
Financial assets at fair value through profit or loss		17.575.510	13.714.278	31.289.788	15.070.891	17.269.448	32.340.339
Public Debt Securities		689.603	6.219.994	6.909.597	475.948	11.956.887	12.432.835
Equity instruments		0	28.131	28.131	0	18.828	18.828
Other Financial Assets		16.885.907	7.466.153	24.352.060	14.594.943	5.293.733	19.888.676
Financial Assets at Fair Value Through Other Comprehensive Income		50.055.728	34.779.885	84.835.613	38.046.620	22.911.647	60.958.267
Public Debt Securities		47.645.993	34.068.533	81.714.526	37.933.533	22.251.047	60.184.580
Equity instruments		128.087	484.879	612.966	105.587	382.853	488.440
Other Financial Assets		2.281.648	226.473	2.508.121	7.500	277.747	285.247
Derivative financial assets		324.066	1.605.971	1.930.037	317.234	798.152	1.115.386
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.2.)	324.066	1.605.971	1.930.037	317.234	798.152	1.115.386
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.11.)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.1.5.)	316.244.398	277.540.512	593.784.910	264.276.514	213.507.764	477.784.278
Loans		277.090.186	202.875.578	479.965.764	227.378.754	156.856.799	384.235.553
Receivables From Leasing Transactions	(5.1.10.)	16.736.991	49.298.329	66.035.320	15.662.731	34.843.891	50.506.622
Other Financial Assets Measured at Amortised Cost	(5.1.6.)	32.414.890	28.799.501	61.214.391	30.475.591	25.548.284	56.023.875
Public Debt Securities		32.414.890	28.799.501	61.214.391	30.475.591	25.548.284	56.023.875
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-9.997.669	-3.432.896	-13.430.565	-9.240.562	-3.741.210	-12.981.772
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.16.)	576.338	0	576.338	522.743	0	522.743
Held for Sale		576.338	0	576.338	522.743	0	522.743
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		12.892.212	0	12.892.212	4.142.212	0	4.142.212
Investments in Associates (Net)	(5.1.7.)	0	0	0	0	0	0
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(5.1.8.)	12.872.212	0	12.872.212	4.122.212	0	4.122.212
Unconsolidated Financial Subsidiaries		4.748.532	0	4.748.532	3.998.532	0	3.998.532
Unconsolidated Non-Financial Subsidiaries		8.123.680	0	8.123.680	123.680	0	123.680
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.9.)	20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method		20.000	0	20.000	20.000	0	20.000
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5.1.12.)	6.521.890	4.435	6.526.325	5.357.578	4.852	5.362.430
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.1.13.)	3.190.933	219	3.191.152	2.314.602	247	2.314.849
Goodwill		0	0	0	0	0	0
Other		3.190.933	219	3.191.152	2.314.602	247	2.314.849
INVESTMENT PROPERTY (Net)	(5.1.14.)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.1.15.)	9.684.554	0	9.684.554	8.340.450	0	8.340.450
OTHER ASSETS	(5.1.17.)	14.020.740	202.265	14.223.005	9.065.395	144.358	9.209.753
TOTAL ASSETS		488.113.536	559.857.664	1.047.971.200	407.023.820	445.096.583	852.120.403
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(5.2.1.)	291.451.602	396.686.768	688.138.370	284.192.520	301.371.393	585.563.913
LOANS RECEIVED	(5.2.3.)	11.082.678	151.471.779	162.554.457	4.147.337	117.773.649	121.920.986
MONEY MARKET FUNDS		44.137.481	0	44.137.481	17.719.258	0	17.719.258
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		596.191	2.332.035	2.928.226	1.399.910	1.453.023	2.852.933
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	596.191	2.332.035	2.928.226	1.399.910	1.453.023	2.852.933
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.2.6.)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.2.5.)	2.058.626	9.209	2.067.835	1.457.178	8.845	1.466.023
PROVISIONS	(5.2.7.)	5.612.152	1.515.035	7.127.187	5.319.973	2.077.631	7.397.604
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.716.609	340.284	4.056.893	3.514.580	347.300	3.861.880
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.895.543	1.174.751	3.070.294	1.805.393	1.730.331	3.535.724
CURRENT TAX LIABILITIES	(5.2.8.1.)	4.784.394	0	4.784.394	5.716.978	0	5.716.978
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.2.9.)	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	(5.2.10.)	0	15.988.438	15.988.438	0	14.186.285	14.186.285
Loans		0	0	0	0	0	0
Other Debt Instruments		0	15.988.438	15.988.438	0	14.186.285	14.186.285
OTHER LIABILITIES	(5.2.4.)	19.680.254	3.252.897	22.933.151	10.781.402	2.287.527	13.068.929
EQUITY	(5.2.11.)	96.949.822	361.839	97.311.661	81.954.307	273.187	82.227.494
Issued capital		7.995.131	0	7.995.131	4.947.336	0	4.947.336
Capital Reserves		6.373.506	0	6.373.506	6.375.380	0	6.375.380
Equity Share Premiums		6.373.506	0	6.373.506	6.373.506	0	6.373.506
Share Cancellation Profits		0	0	0	1.874	0	1.874
Other Capital Reserves		0	0	0	0	0	0

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-553.764	0	-553.764	-553.764	0	-553.764
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-6.191.719	361.839	-5.829.880	-5.732.435	273.187	-5.459.248
Profit Reserves		70.348.594	0	70.348.594	42.203.716	0	42.203.716
Legal Reserves		5.023.898	0	5.023.898	2.944.691	0	2.944.691
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		65.019.735	0	65.019.735	38.978.346	0	38.978.346
Other Profit Reserves		304.961	0	304.961	280.679	0	280.679
Profit or Loss		18.978.074	0	18.978.074	34.714.074	0	34.714.074
Prior Years' Profit or Loss		60.618	0	60.618	60.618	0	60.618
Current Period Net Profit Or Loss		18.917.456	0	18.917.456	34.653.456	0	34.653.456
Non-controlling Interests	(5.2.12.)	0	0	0	0	0	0
Total equity and liabilities		476.353.200	571.618.000	1.047.971.200	412.688.863	439.431.540	852.120.403

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		266.604.130	411.141.013	677.745.143	248.076.321	297.568.524	545.644.845
GUARANTIES AND WARRANTIES	(5.3.1.)	87.031.869	48.455.130	135.486.999	69.514.466	35.653.962	105.168.428
Letters of Guarantee		80.781.214	26.438.062	107.219.276	64.564.321	21.083.692	85.648.013
Guarantees Subject to State Tender Law		770.997	28.406	799.403	990.082	27.987	1.018.069
Guarantees Given for Foreign Trade Operations		3.444.253	333.320	3.777.573	2.948.213	166.991	3.115.204
Other Letters of Guarantee		76.565.964	26.076.336	102.642.300	60.626.026	20.888.714	81.514.740
Bank Acceptances		114.865	1.043.125	1.157.990	93.099	634.440	727.539
Import Letter of Acceptance		114.865	1.043.125	1.157.990	93.099	634.440	727.539
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		48.260	20.420.241	20.468.501	30.972	13.550.814	13.581.786
Documentary Letters of Credit		0	2.581.397	2.581.397	4.784	1.480.135	1.484.919
Other Letters of Credit		48.260	17.838.844	17.887.104	26.188	12.070.679	12.096.867
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		6.087.530	553.702	6.641.232	4.826.074	385.016	5.211.090
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.3.1.)	135.471.870	48.519.761	183.991.631	96.030.796	13.707.495	109.738.291
Irrevocable Commitments		135.471.870	48.519.761	183.991.631	96.030.796	13.707.495	109.738.291
Forward Asset Purchase Commitments		5.421.532	35.398.147	40.819.679	7.573.069	13.707.495	21.280.564
Share Capital Commitments to Associates and Subsidiaries		0	0	0	22.500	0	22.500
Loan Granting Commitments		6.911.091	0	6.911.091	5.708.160	0	5.708.160
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		7.904.467	0	7.904.467	5.864.748	0	5.864.748
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		114.567.140	0	114.567.140	76.389.710	0	76.389.710
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		667.640	13.121.614	13.789.254	472.609	0	472.609
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5.3.2.)	44.100.391	314.166.122	358.266.513	82.531.059	248.207.067	330.738.126
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		44.100.391	314.166.122	358.266.513	82.531.059	248.207.067	330.738.126
Forward Buy or Sell Transactions		4.853.438	9.750.729	14.604.167	7.499.657	11.975.720	19.475.377
Forward Foreign Currency Buying Transactions		1.229.635	6.189.443	7.419.078	4.305.649	5.511.268	9.816.917
Forward Foreign Currency Sale Transactions		3.623.803	3.561.286	7.185.089	3.194.008	6.464.452	9.658.460
Other Forward Buy or Sell Transactions		39.246.953	304.415.393	343.662.346	75.031.402	236.231.347	311.262.749
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		5.244.686.071	8.273.388.014	13.518.074.085	4.152.268.333	5.573.608.289	9.725.876.622
ITEMS HELD IN CUSTODY		275.327.835	7.290.664.033	7.565.991.868	203.063.073	4.699.808.964	4.902.872.037
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		78.053.763	7.215.246.146	7.293.299.909	47.479.628	4.636.308.727	4.683.788.355
Cheques Received for Collection		99.932.234	3.426.468	103.358.702	79.818.813	1.735.102	81.553.915
Commercial Notes Received for Collection		8.663.815	3.541.958	12.205.773	7.049.650	2.677.302	9.726.952
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		0	0	0	0	0	0
Custodians		88.678.023	68.449.461	157.127.484	68.714.982	59.087.833	127.802.815
PLEDGED ITEMS		4.967.948.243	982.118.726	5.950.066.969	3.947.957.092	873.242.903	4.821.199.995
Securities		8.294.462	4.950.162	13.244.624	5.797.660	3.150.772	8.948.432
Guarantee Notes		100.927	16.907.972	17.008.899	100.977	14.953.279	15.054.256
Commodity		172.765.179	99.684.004	272.449.183	133.357.236	54.581.832	187.939.068
Warrant		0	0	0	0	0	0
Real Estate		1.113.734.077	36.391.488	1.150.125.565	914.931.926	37.315.693	952.247.619
Other Pledged Items		3.673.053.598	824.185.100	4.497.238.698	2.893.769.293	763.241.327	3.657.010.620
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.409.993	605.255	2.015.248	1.248.168	556.422	1.804.590
TOTAL OFF-BALANCE SHEET ACCOUNTS		5.511.290.201	8.684.529.027	14.195.819.228	4.400.344.654	5.871.176.813	10.271.521.467



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	(5.4.1.)	74.913.934	60.544.175	39.387.106	33.576.179
Profit Share on Loans		49.252.247	40.117.919	25.920.093	21.330.871
Income Received From Reserve Deposits		7.633.089	3.285.511	3.937.382	3.285.511
Income Received From Banks		89.903	383.288	54.440	226.547
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		12.153.493	11.955.824	6.470.574	6.165.243
Financial Assets At Fair Value Through Profit Loss		524.130	550.842	255.255	259.518
Financial Assets At Fair Value Through Other Comprehensive Income		7.329.627	5.921.082	3.977.709	3.151.405
Financial Assets Measured at Amortised Cost		4.299.736	5.483.900	2.237.610	2.754.320
Finance Lease Income		5.244.922	4.585.219	2.783.529	2.440.329
Other Profit Share Income		540.280	216.414	221.088	127.678
PROFIT SHARE EXPENSES (-)		-47.596.959	-37.869.324	-24.048.972	-20.528.518
Expenses on Profit Sharing Accounts	(5.4.4.)	-33.748.000	-28.363.849	-16.831.173	-14.612.469
Profit Share Expense on Funds Borrowed	(5.4.2.)	-5.774.835	-5.897.494	-3.145.378	-3.181.191
Profit Share Expense on Money Market Borrowings		-7.867.464	-3.494.920	-3.957.235	-2.669.981
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-206.660	-113.061	-115.186	-64.877
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		27.316.975	22.674.851	15.338.134	13.047.661
NET FEE AND COMMISSION INCOME OR EXPENSES		6.862.277	3.622.367	3.748.515	1.711.179
Fees and Commissions Received		15.124.404	7.858.177	8.320.430	4.052.526
From Noncash Loans		546.118	333.363	289.922	176.504
Other	(5.4.13.)	14.578.286	7.524.814	8.030.508	3.876.022
Fees and Commissions Paid (-)		-8.262.127	-4.235.810	-4.571.915	-2.341.347
Paid for Noncash Loans		-12.354	-2.326	-7.604	-1.394
Other	(5.4.13.)	-8.249.773	-4.233.484	-4.564.311	-2.339.953
DIVIDEND INCOME	(5.4.3.)	2.716	861	2.142	430
TRADING INCOME OR LOSS (Net)	(5.4.5.)	9.560.923	1.670.214	2.885.078	-163.058
Gains (Losses) Arising from Capital Markets Transactions		3.453.696	2.351.938	1.952.115	1.216.101
Gains (Losses) Arising From Derivative Financial Transactions		-1.113.172	-257.586	-6.089.374	-3.047.255
Foreign Exchange Gains or Losses		7.220.399	-424.138	7.022.337	1.668.096
OTHER OPERATING INCOME	(5.4.6.)	3.334.800	5.362.650	393.635	1.878.196
GROSS PROFIT FROM OPERATING ACTIVITIES		47.077.691	33.330.943	22.367.504	16.474.408
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.4.7.)	-5.997.264	-2.986.833	-3.381.118	-1.117.851
OTHER ALLOWANCE EXPENSES (-)	(5.4.7.)	-407.423	-321.049	-89.575	-38.083
PERSONNEL EXPENSES (-)		-8.775.923	-5.210.381	-4.213.509	-2.472.796
OTHER OPERATING EXPENSES (-)	(5.4.8.)	-7.101.805	-4.598.825	-3.653.812	-2.379.797
NET OPERATING INCOME (LOSS)		24.795.276	20.213.855	11.029.490	10.465.881
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	(5.4.9.)	24.795.276	20.213.855	11.029.490	10.465.881
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-5.877.820	-4.717.457	-2.603.163	-2.314.912
Current Tax Provision		-7.063.082	-5.893.987	-4.834.068	-2.717.360
Expense Effect of Deferred Tax		0	-142.891	1.196.969	88.939
Income Effect of Deferred Tax		1.185.262	1.319.421	1.033.936	313.509
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	18.917.456	15.496.398	8.426.327	8.150.969
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	(5.4.12.)	18.917.456	15.496.398	8.426.327	8.150.969
Profit (Loss) Attributable to Group		18.917.456	15.496.398	8.426.327	8.150.969
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					



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)		18.917.456	15.496.398		
OTHER COMPREHENSIVE INCOME		-370.632	-3.672.970		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		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		-370.632	-3.672.970		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-529.474	-5.242.367		
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		158.842	1.569.397		
TOTAL COMPREHENSIVE INCOME (LOSS)		18.546.824	11.823.428		



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		41.018.596	32.691.218
Profit Share Income Received		75.122.971	54.238.077
Profit Share Expense Paid		-50.220.394	-29.953.270
Dividends received		2.716	861
Fees and Commissions Received		15.124.404	7.858.177
Other Gains		3.334.800	15.172.197
Collections from Previously Written Off Loans and Other Receivables		5.383.388	462.394
Cash Payments to Personnel and Service Suppliers		-8.580.910	-5.320.045
Taxes Paid		-3.881.696	-4.268.331
Other		4.733.317	-5.498.842
Changes in Operating Assets and Liabilities Subject to Banking Operations		-43.128.043	-29.699.965
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		3.476.671	22.980.064
Net (Increase) Decrease in Due From Banks		-41.344.273	-30.794.651
Net (Increase) Decrease in Loans		-76.025.382	-48.251.577
Net (Increase) Decrease in Other Assets		16.619	-10.161.906
Net (Increase) Decrease in Funds Collected From Banks		810.341	72.223
Net Increase (Decrease) in Other Funds Collected		29.052.120	-24.001.945
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		6.831.066	40.787.391
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		34.054.795	19.670.436
Net Cash Provided From Banking Operations		-2.109.447	2.991.253
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-31.588.866	2.933.886
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-8.772.500	-752.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.863.686	-1.239.356
Cash Obtained from Tangible and Intangible Asset Sales		389.556	328.700
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-22.396.070	-11.470.509
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.911.941	18.692.637
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-3.660.000
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	2.000.000
Other		-858.107	-965.086
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-3.672.006	-2.534.514
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		-3.465.346	-2.421.453
Payments of lease liabilities		-206.660	-113.061
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		31.403.988	11.417.387
Net Increase (Decrease) in Cash and Cash Equivalents		-5.966.331	14.808.012
Cash and Cash Equivalents at Beginning of the Period		125.488.388	71.638.422
Cash and Cash Equivalents at End of the Period		119.522.057	86.446.434



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		4.595.131	23.250	1.874	0	0	-513.980	0	0	-1.044.479	0	18.253.903	60.618	26.609.371	47.985.688	0	47.985.688	
	Adjustments Related to TMS 8		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	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		4.595.131	23.250	1.874	0	0	-513.980	0	0	-1.044.479	0	18.253.903	60.618	26.609.371	47.985.688	0	47.985.688	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-3.672.970	0	0	0	15.496.398	11.823.428	0	11.823.428	
	Capital Increase in Cash		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	
	Issued Capital Inflation Adjustment Difference		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	
	Subordinated Debt		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	-719	0	0	-719	0	-719	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	23.951.251	0	-26.609.371	-2.658.120	0	-2.658.120	
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-2.660.937	0	-2.660.937	0	-2.660.937	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	23.951.251	-23.948.434	0	2.817	0	2.817	
	Other		0	0	0	0	0	0	0	0	0	0	0	26.609.371	26.609.371	0	0	0	0
	Equity at end of period	(5.2.12.)	4.595.131	23.250	1.874	0	0	-513.980	0	0	-4.717.449	0	42.204.435	60.618	15.496.398	57.150.277	0	57.150.277	
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		4.947.336	6.373.506	1.874	0	0	-553.764	0	0	-5.459.248	0	42.203.716	60.618	34.653.456	82.227.494	0	82.227.494	
	Adjustments Related to TMS 8		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	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		4.947.336	6.373.506	1.874	0	0	-553.764	0	0	-5.459.248	0	42.203.716	60.618	34.653.456	82.227.494	0	82.227.494	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-370.632	0	0	0	18.917.456	18.546.824	0	18.546.824	
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves		3.047.795	0	0	0	0	0	0	0	0	0	-3.047.795	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	
	Convertible Bonds		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	
	Increase (decrease) through other changes, equity		0	0	-1.874	0	0	0	0	0	0	0	-717	0	0	-2.591	0	-2.591	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	31.193.390	0	-34.653.456	-3.460.066	0	-3.460.066	
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-3.465.346	0	-3.465.346	0	-3.465.346	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	31.193.390	-31.188.110	0	5.280	0	5.280	
	Other		0	0	0	0	0	0	0	0	0	0	0	34.653.456	34.653.456	0	0	0	0
	Equity at end of period	(5.2.12.)	7.995.131	6.373.506	0	0	0	-553.764	0	0	-5.829.880	0	70.348.594	60.618	18.917.456	97.311.661	0	97.311.661	