



KAMUYU AYDINLATMA PLATFORMU

KUVEYT TRK KATILIM BANKASI A.. Participation Bank Financial Report Consolidated 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 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 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	Consolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		148.572.936	292.113.602	440.686.538	128.395.216	239.151.497	367.546.713
Cash and cash equivalents		78.783.032	238.152.818	316.935.850	79.201.599	194.060.570	273.262.169
Cash and Cash Balances at Central Bank	(5.1.1.)	56.990.371	193.799.024	250.789.395	59.543.446	167.156.918	226.700.364
Banks	(5.1.3.)	18.617.211	44.356.822	62.974.033	12.418.838	26.907.745	39.326.583
Receivables From Money Markets		3.176.677	0	3.176.677	7.241.952	0	7.241.952
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		13.825.668	14.086.002	27.911.670	7.661.871	17.265.515	24.927.386
Public Debt Securities		1.591.735	6.219.994	7.811.729	775.372	11.956.887	12.732.259
Equity instruments		1.235.612	28.131	1.263.743	1.301.568	18.828	1.320.396
Other Financial Assets		10.998.321	7.837.877	18.836.198	5.584.931	5.289.800	10.874.731
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4.)	55.640.170	38.268.811	93.908.981	40.632.058	27.027.260	67.659.318
Public Debt Securities		51.612.841	36.846.558	88.459.399	40.455.600	25.552.171	66.007.771
Equity instruments		143.194	484.879	628.073	138.727	382.853	521.580
Other Financial Assets		3.884.135	937.374	4.821.509	37.731	1.092.236	1.129.967
Derivative financial assets		324.066	1.605.971	1.930.037	899.688	798.152	1.697.840
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.2.)	324.066	1.605.971	1.930.037	899.688	798.152	1.697.840
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.)	316.812.811	312.314.645	629.127.456	264.666.995	238.755.801	503.422.796
Loans		277.090.186	234.218.161	511.308.347	227.283.754	180.153.271	407.437.025
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.)	32.983.303	32.448.498	65.431.801	30.961.072	27.653.350	58.614.422
Public Debt Securities		32.983.303	30.158.387	63.141.690	30.961.072	26.632.039	57.593.111
Other Financial Assets		0	2.290.111	2.290.111	0	1.021.311	1.021.311
Allowance for Expected Credit Losses (-)		-9.997.669	-3.650.343	-13.648.012	-9.240.562	-3.894.711	-13.135.273
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		8.917.234	0	8.917.234	779.060	0	779.060
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.)	8.123.680	0	8.123.680	123.680	0	123.680
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		8.123.680	0	8.123.680	123.680	0	123.680
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.9.)	793.554	0	793.554	655.380	0	655.380
Jointly Controlled Partnerships Accounted for Using Equity Method		793.554	0	793.554	655.380	0	655.380
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5.1.12.)	6.790.386	422.702	7.213.088	5.478.616	125.113	5.603.729
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.1.13.)	3.711.730	304.723	4.016.453	2.621.855	235.463	2.857.318
Goodwill		0	0	0	0	0	0
Other		3.711.730	304.723	4.016.453	2.621.855	235.463	2.857.318
INVESTMENT PROPERTY (Net)	(5.1.14.)	225.235	0	225.235	317.050	0	317.050
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.1.15.)	9.248.997	345.169	9.594.166	8.169.608	286.970	8.456.578
OTHER ASSETS	(5.1.17.)	26.774.566	1.211.713	27.986.279	12.386.654	956.280	13.342.934
TOTAL ASSETS		521.630.233	606.712.554	1.128.342.787	423.337.797	479.511.124	902.848.921
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(5.2.1.)	291.417.442	427.004.595	718.422.037	281.068.615	323.332.072	604.400.687
LOANS RECEIVED	(5.2.3.)	404.686	152.963.319	153.368.005	3.549.663	118.992.632	122.542.295
MONEY MARKET FUNDS		44.137.481	0	44.137.481	17.856.858	0	17.856.858
MARKETABLE SECURITIES (Net)	(5.2.4)	16.621.303	0	16.621.303	1.000.923	0	1.000.923
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		619.530	2.332.035	2.951.565	1.319.486	1.453.023	2.772.509
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	619.530	2.332.035	2.951.565	1.319.486	1.453.023	2.772.509
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.2.7.)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.2.6.)	2.084.385	382.806	2.467.191	1.483.109	98.706	1.581.815
PROVISIONS	(5.2.8.)	31.923.820	1.687.070	33.610.890	24.810.535	2.230.905	27.041.440
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.146.047	341.729	4.487.776	3.934.704	348.830	4.283.534
Insurance Technical Reserves (Net)		25.666.044	86.905	25.752.949	18.891.907	51.011	18.942.918
Other provisions		2.111.729	1.258.436	3.370.165	1.983.924	1.831.064	3.814.988
CURRENT TAX LIABILITIES	(5.2.9.1.)	5.403.986	0	5.403.986	6.051.257	0	6.051.257
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.2.10.)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(5.2.11.)	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	(5.2.5.)	21.951.241	4.579.600	26.530.841	12.930.852	2.625.176	15.556.028
EQUITY	(5.2.12.)	108.569.342	271.708	108.841.050	89.697.887	160.937	89.858.824
Issued capital		7.995.131	0	7.995.131	4.947.336	0	4.947.336
Capital Reserves		6.374.781	0	6.374.781	6.376.655	0	6.376.655
Equity Share Premiums		6.374.781	0	6.374.781	6.374.781	0	6.374.781
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		-554.949	0	-554.949	-543.859	0	-543.859
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-4.469.441	361.839	-4.107.602	-4.537.749	273.187	-4.264.562
Profit Reserves		72.784.904	0	72.784.904	42.916.867	0	42.916.867
Legal Reserves		5.249.341	0	5.249.341	3.029.102	0	3.029.102
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		67.212.486	0	67.212.486	39.604.749	0	39.604.749
Other Profit Reserves		323.077	0	323.077	283.016	0	283.016
Profit or Loss		26.328.712	-90.131	26.238.581	40.453.683	-112.250	40.341.433
Prior Years' Profit or Loss		4.148.673	-112.250	4.036.423	3.265.944	10.930	3.276.874
Current Period Net Profit Or Loss		22.180.039	22.119	22.202.158	37.187.739	-123.180	37.064.559
Non-controlling Interests	(5.2.13.)	110.204	0	110.204	84.954	0	84.954
Total equity and liabilities		523.133.216	605.209.571	1.128.342.787	439.769.185	463.079.736	902.848.921

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		278.494.056	418.031.924	696.525.980	258.748.910	305.816.835	564.565.745
GUARANTIES AND WARRANTIES	(5.3.1.)	86.684.603	48.458.621	135.143.224	69.399.512	35.661.870	105.061.382
Letters of Guarantee		80.433.948	26.441.553	106.875.501	64.449.367	21.091.600	85.540.967
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		76.218.698	26.079.827	102.298.525	60.511.072	20.896.622	81.407.694
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	48.536.232	184.008.102	96.030.796	13.700.170	109.730.966
Irrevocable Commitments		135.471.870	48.536.232	184.008.102	96.030.796	13.700.170	109.730.966
Forward Asset Purchase Commitments		5.421.532	35.228.329	40.649.861	7.573.069	13.614.732	21.187.801
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	186.289	114.753.429	76.389.710	85.438	76.475.148
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		56.337.583	321.037.071	377.374.654	93.318.602	256.454.795	349.773.397
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		56.337.583	321.037.071	377.374.654	93.318.602	256.454.795	349.773.397
Forward Buy or Sell Transactions		17.090.630	18.628.980	35.719.610	18.287.200	20.458.168	38.745.368
Forward Foreign Currency Buying Transactions		11.517.921	6.805.036	18.322.957	12.970.429	7.075.606	20.046.035
Forward Foreign Currency Sale Transactions		5.572.709	11.823.944	17.396.653	5.316.771	13.382.562	18.699.333
Other Forward Buy or Sell Transactions		39.246.953	302.408.091	341.655.044	75.031.402	235.996.627	311.028.029
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		5.523.180.127	8.691.419.938	14.214.600.065	4.411.017.243	5.879.425.124	10.290.442.367



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(5.4.1.)	83.355.549	64.600.696	44.361.100	35.474.804
Profit Share on Loans		49.698.053	40.458.878	26.185.459	21.502.714
Income Received From Reserve Deposits		7.633.089	3.285.511	3.937.382	3.285.511
Income Received From Banks		3.042.006	2.928.991	1.502.577	1.341.296
Income Received from Money Market Placements		1.034.868	0	476.086	0
Income Received From Marketable Securities Portfolio		16.162.331	13.150.874	9.254.979	6.790.199
Financial Assets At Fair Value Through Profit Loss		3.136.284	1.399.675	2.331.483	725.082
Financial Assets At Fair Value Through Other Comprehensive Income		7.329.627	5.880.442	3.977.709	3.116.464
Financial Assets Measured at Amortised Cost		5.696.420	5.870.757	2.945.787	2.948.653
Finance Lease Income		5.244.922	4.560.028	2.783.529	2.427.406
Other Profit Share Income		540.280	216.414	221.088	127.678
PROFIT SHARE EXPENSES (-)		-47.791.798	-37.827.879	-24.187.689	-20.520.227
Expenses on Profit Sharing Accounts	(5.4.4.)	-33.907.542	-28.321.428	-16.917.781	-14.504.373
Profit Share Expense on Funds Borrowed	(5.4.2.)	-4.032.389	-3.409.878	-2.074.695	-1.665.889
Profit Share Expense on Money Market Borrowings		-7.869.474	-3.402.084	-3.958.522	-2.642.983
Expense on Securities Issued	(5.4.2.)	-1.774.616	-2.120.914	-1.121.031	-1.377.514
Profit Share Expense on Leases		-207.777	-573.575	-115.660	-329.468
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		35.563.751	26.772.817	20.173.411	14.954.577
NET FEE AND COMMISSION INCOME OR EXPENSES		5.983.059	3.345.360	3.267.266	1.563.024
Fees and Commissions Received		15.793.387	8.273.148	8.651.634	4.286.843
From Noncash Loans		546.118	333.363	289.922	176.504
Other	(5.4.13.)	15.247.269	7.939.785	8.361.712	4.110.339
Fees and Commissions Paid (-)		-9.810.328	-4.927.788	-5.384.368	-2.723.819
Paid for Noncash Loans		-12.354	-2.326	-7.604	-1.394
Other	(5.4.13.)	-9.797.974	-4.925.462	-5.376.764	-2.722.425
DIVIDEND INCOME	(5.4.3.)	5.297	3.763	4.295	3.332
TRADING INCOME OR LOSS (Net)	(5.4.5.)	8.644.137	943.273	2.063.383	-619.761
Gains (Losses) Arising from Capital Markets Transactions		-118.459	803.690	-366.561	479.454
Gains (Losses) Arising From Derivative Financial Transactions		-1.335.585	-52.265	-5.979.730	-2.856.658
Foreign Exchange Gains or Losses		10.098.181	191.848	8.409.674	1.757.443
OTHER OPERATING INCOME	(5.4.6.)	11.700.083	10.373.896	4.935.198	4.628.212
GROSS PROFIT FROM OPERATING ACTIVITIES		61.896.327	41.439.109	30.443.553	20.529.384
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.4.7.)	-6.017.071	-3.007.549	-3.393.080	-1.090.928
OTHER ALLOWANCE EXPENSES (-)	(5.4.7.)	-622.773	-466.969	-210.021	-102.907
PERSONNEL EXPENSES (-)		-9.963.706	-5.850.370	-4.852.045	-2.806.414
OTHER OPERATING EXPENSES (-)	(5.4.8.)	-16.116.666	-10.332.790	-8.401.764	-5.337.069
NET OPERATING INCOME (LOSS)		29.176.111	21.781.431	13.586.643	11.192.066
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		138.174	148.040	73.720	84.146
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.4.9.)	29.314.285	21.929.471	13.660.363	11.276.212
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-7.086.655	-5.074.009	-3.249.296	-2.538.130
Current Tax Provision		-7.558.875	-5.998.724	-5.142.671	-2.775.096
Expense Effect of Deferred Tax		-715.341	-395.251	857.473	-41.744
Income Effect of Deferred Tax		1.187.561	1.319.966	1.035.902	278.710
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	22.227.630	16.855.462	10.411.067	8.738.082
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.)	22.227.630	16.855.462	10.411.067	8.738.082
Profit (Loss) Attributable to Group		22.202.158	16.848.895	10.386.756	8.733.600
Profit (loss), attributable to non-controlling interests		25.472	6.567	24.311	4.482
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	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		22.227.630	16.855.462		
OTHER COMPREHENSIVE INCOME		145.870	-3.538.346		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-11.090	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		-15.843	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		4.753	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		156.960	-3.538.346		
Exchange Differences on Translation		1.572.115	430.481		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-440.003	-5.260.161		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.581.648	-404.860		
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		606.496	1.696.194		
TOTAL COMPREHENSIVE INCOME (LOSS)		22.373.500	13.317.116		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		37.443.900	18.486.978
Profit Share Income Received		83.476.280	58.214.344
Profit Share Expense Paid		-50.408.224	-29.905.993
Dividends received		5.297	3.763
Fees and Commissions Received		15.793.387	8.273.148
Other Gains		11.838.257	4.584.708
Collections from Previously Written Off Loans and Other Receivables		5.384.662	463.112
Cash Payments to Personnel and Service Suppliers		-9.759.461	-5.915.451
Taxes Paid		-3.888.105	-4.276.205
Other		-14.998.193	-12.954.448
Changes in Operating Assets and Liabilities Subject to Banking Operations		-48.770.770	-18.201.222
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-68.600	21.427.226
Net (Increase) Decrease in Due From Banks		-41.452.659	-30.798.041
Net (Increase) Decrease in Loans		-81.296.404	-63.759.583
Net (Increase) Decrease in Other Assets		-16.475.399	-16.675.260
Net (Increase) Decrease in Funds Collected From Banks		3.070.732	820.105
Net Increase (Decrease) in Other Funds Collected		37.333.686	862.643
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-105.783	44.634.565
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		50.223.657	25.287.123
Net Cash Provided From Banking Operations		-11.326.870	285.756
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-24.947.838	5.644.058
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-22.500	-22.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.451.642	-1.341.240
Cash Obtained from Tangible and Intangible Asset Sales		481.371	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	18.692.636
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.086.487	-2.027.583
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	2.674.414
Other		-1.384.451	-1.189.860
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.462.114	695.519
Cash Obtained from Loans and Securities Issued		14.500.000	14.560.000
Cash Outflow Arised From Loans and Securities Issued		-7.350.265	-11.302.568
Equity Instruments Issued		0	0
Dividends paid		-3.465.346	-2.421.453
Payments of lease liabilities		-222.275	-140.460
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		31.423.459	11.417.387
Net Increase (Decrease) in Cash and Cash Equivalents		-1.389.135	18.042.720
Cash and Cash Equivalents at Beginning of the Period		148.500.260	81.563.193
Cash and Cash Equivalents at End of the Period		147.111.125	99.605.913



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and 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	24.525	1.874	0	0	-513.980	0 0	3.657.676	-1.044.709	-2.688.530 0	18.336.113	1.690.961	28.826.897	52.885.958	87.122	52.973.080
	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		4.595.131	24.525	1.874	0	0	-513.980	0 0	3.657.676	-1.044.709	-2.688.530 0	18.336.113	1.690.961	28.826.897	52.885.958	87.122	52.973.080
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	430.481	-3.685.425	-283.402 0	0	0	16.848.895	13.310.549	6.567	13.317.116
	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	-16.976	40.432	0	23.456	-31.058	-7.602
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	24.594.580	1.571.380	-28.826.897	-2.660.937	0	-2.660.937
	Dividends Paid		0	0	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	0 0	24.594.580	-24.594.580	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	28.826.897	-28.826.897	0	0	0
	Equity at end of period	(5.2.12.)	4.595.131	24.525	1.874	0	0	-513.980	0 0	4.088.157	-4.730.134	-2.971.932 0	42.913.717	3.302.773	16.848.895	63.559.026	62.631	63.621.657
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	6.374.781	1.874	0	0	-543.859	0 0	4.352.941	-5.469.698	-3.147.805 0	42.916.867	3.276.874	37.064.559	89.773.870	84.954	89.858.824
	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		4.947.336	6.374.781	1.874	0	0	-543.859	0 0	4.352.941	-5.469.698	-3.147.805 0	42.916.867	3.276.874	37.064.559	89.773.870	84.954	89.858.824
	Total Comprehensive Income (Loss)		0	0	0	0	0	-11.090	0 0	1.572.115	-308.001	-1.107.154 0	0	0	22.202.158	22.348.028	25.472	22.373.500
	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		3.047.795	0	0	0	0	0	0 0	0	0	0 0	-3.047.795	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	-1.874	0	0	0	0 0	0	0	0 0	4.563	71.605	0	74.294	-222	74.072
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	32.911.269	687.944	-37.064.559	-3.465.346	0	-3.465.346
	Dividends Paid		0	0	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	0 0	32.911.269	-32.832.755	-78.514	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	36.986.045	-36.986.045	0	0	0
	Equity at end of period	(5.2.12.)	7.995.131	6.374.781	0	0	0	-554.949	0 0	5.925.056	-5.777.699	-4.254.959 0	72.784.904	4.036.423	22.202.158	108.730.846	110.204	108.841.050