KAMUYU AYDINLATMA PLATFORMU

BANKPOZİTİF KREDİ VE KALKINMA BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2025 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Bankpozitif Kredi ve Kalkınma Bankası AŞ Genel Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

Sonuç Bildirmekten Kaçınmanın Dayanağı

Bankacılık Düzenleme ve Denetleme Kurulu'nun 17 Mart 2025 tarihli ve 11176 sayılı kararı uyarınca Tasarruf Mevduatı Sigorta Fonu'nun ("TMSF") 17 Mart 2025 tarihli ve 2025/156 sayılı kararıyla, 5411 sayılı Bankacılık Kanunu'nun 18. maddesinin beşinci fıkrasına istinaden; Bankpozitif Kredi ve Kalkınma Bankası AŞ'nin nitelikli ortağı Payfix Elektronik Para ve Ödeme Hizmetleri AŞ'ye ait %79 oranındaki hisselerinin temettü hariç ortaklık haklarının TMSF tarafından kullanılmasına, karar verilmiş olup Banka yönetimi 17 Mart 2025 tarihinden itibaren, TMSF tarafından atanan yönetim kuruluna devredilmiştir. Rapor tarihi itibarıyla, 17 Mart 2025 tarihi öncesindeki dönem için Banka eski yönetimi ile ilgili adli süreç devam etmektedir. Ayrıca ilgili dönemde gerçekleşen işlemlerin Banka yönetimi tarafından değerlendirilmesi henüz sonuçlandırılmamıştır. Bu nedenle TMSF tarafından atanan Yönetim Kurulu tarafından, 1 Ocak – 30 Haziran 2025 dönemine ilişkin verilen sorumluluk beyanı ile Bağımsız Denetim Standardı 580 kapsamında verilen yönetim teyit mektubu 17 Mart – 30 Haziran 2025 dönemi ile sınırlandırılmıştır. Bu kapsamda yukarıda belirtilen tüm hususlar sebebiyle tarafımızca SBDS 2410'a uygun olacak şekilde ilişikteki ara dönem konsolide olmayan finansal bilgilere ilişkin sınırlı denetim çalışmaları da tamamlanamamıştır.

Sonuç Bildirmekten Kaçınma

Bankpozitif Kredi ve Kalkınma Bankası AŞ'nin 30 Haziran 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olan ve "Sonuç Bildirmekten Kaçınmanın Dayanağı" paragrafında belirtilen hususun ara dönem finansal bilgilerde gerektirebileceği düzeltmeler nedeniyle ilişikteki ara dönem konsolide olmayan finansal bilgilere ilişkin sonuç bildirmekten kaçınmaktayız.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

İlişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair "Sonuç Bildirmekten Kaçınma" paragrafında belirtilen hususun etkileri nedeniyle herhangi bir sonuç bildirilmemektedir.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK AŞ

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Mehmet Erol, 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)		1.018.696	110.321	1.129.017	1.584.122	70.307	1.654.429
Cash and cash equivalents		766.720	110.321	877.041	1.367.192	70.307	1.437.499
Cash and Cash Balances at Central Bank	(5.I.1)	341	1.577	1.918	331	9.305	9.636
Banks	(5.I.3)	491	108.744	109.235	1.168.600	61.002	1.229.602
Receivables From Money Markets		766.982		766.982	200.273		200.273
Allowance for Expected Losses (-)		-1.094		-1.094	-2.012		-2.012
Financial assets at fair value through profit or loss	(5.I.2)	0	0	0	0	0	0
Public Debt Securities				0			0
Equity instruments				0			0
Other Financial Assets				0			0
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.4)	250.851	0	250.851	216.665	0	216.665
Public Debt Securities		250.691		250.691	216.505		216.505
Equity instruments		160		160	160		160
Other Financial Assets				0			0
Derivative financial assets	(5.I.2)	1.125	0	1.125	265	0	265
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.125		1.125	265		265
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		33.940	208.422	242.362	11.072	316.149	327.221
Loans	(5.I.5)	47.521	208.422	255.943	12.152	316.149	328.301
Receivables From Leasing Transactions	(5.I.10)			0			0
Factoring Receivables				0			0
Other Financial Assets Measured at Amortised Cost	(5.I.6)	0	0	0	11.117	0	11.117
Public Debt Securities				0			0
Other Financial Assets				0	11.117		11.117
Allowance for Expected Credit Losses (-)		-13.581		-13.581	-12.197		-12.197
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.12)	0	0	0	0	0	0
Held for Sale				0			0
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		4.071	0	4.071	4.071	0	4.071
Investments in Associates (Net)	(5.I.7)	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	(5.I.8)	4.071	0	4.071	4.071	0	4.071
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries		4.071		4.071	4.071		4.071
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.9)	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)		15.079		15.079	18.420		18.420
INTANGIBLE ASSETS AND GOODWILL (Net)		97.166	0	97.166	99.700	0	99.700
Goodwill				0			0
Other		97.166		97.166	99.700		99.700
INVESTMENT PROPERTY (Net)				0			0
CURRENT TAX ASSETS				0			0
DEFERRED TAX ASSET	(5.I.13)	35.836		35.836	34.398		34.398
OTHER ASSETS (Net)	(5.I.14)	20.626	7.370	27.996	10.500	6.512	17.012
TOTAL ASSETS		**1.225.414**	**326.113**	**1.551.527**	**1.762.283**	**392.968**	**2.155.251**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)			0			0
LOANS RECEIVED	(5.II.3)			0			0
MONEY MARKET FUNDS				0	4.881		4.881
MARKETABLE SECURITIES (Net)	(5.II.4)	0	0	0	0	0	0
Bills				0			0
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		402.069	323.686	725.755	547.450	712.975	1.260.425
Borrower funds		8.944	286.847	295.791	154.325	109.766	264.091
Other		393.125	36.839	429.964	393.125	603.209	996.334
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	(5.II.2)	1.489	0	1.489	0	1.865	1.865
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.489		1.489		1.865	1.865
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	(5.II.6)	14.348		14.348	15.294		15.294
PROVISIONS	(5.II.7)	25.157	0	25.157	27.560	0	27.560
Provision for Restructuring				0			0
Reserves for Employee Benefits		10.677		10.677	13.221		13.221
Insurance Technical Reserves (Net)				0			0
Other provisions		14.480		14.480	14.339		14.339
CURRENT TAX LIABILITIES	(5.II.8)	14.870		14.870	118.826		118.826
DEFERRED TAX LIABILITY				0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.9)	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	(5.II.10)	0	0	0	0	0	0
Loans				0			0

Other Debt Instruments				0			0
OTHER LIABILITIES	(5.II.5)	37.731	1.829	39.560	15.959	32.118	48.077
EQUITY	(5.II.11)	730.348	0	730.348	678.323	0	678.323
Issued capital		337.292		337.292	337.292		337.292
Capital Reserves		52.413	0	52.413	52.413	0	52.413
Equity Share Premiums		20.121		20.121	20.121		20.121
Share Cancellation Profits				0			0
Other Capital Reserves		32.292		32.292	32.292		32.292
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-17.788		-17.788	-17.788		-17.788
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		5.806		5.806	10.400		10.400
Profit Reserves		114.544	0	114.544	114.544	0	114.544
Legal Reserves		16.167		16.167	16.167		16.167
Statutory Reserves				0			0
Extraordinary Reserves		98.377		98.377	98.377		98.377
Other Profit Reserves				0			0
Profit or Loss		238.081	0	238.081	181.462	0	181.462
Prior Years' Profit or Loss		181.462		181.462	-102.964		-102.964
Current Period Net Profit Or Loss		56.619		56.619	284.426		284.426
Total equity and liabilities		**1.226.012**	**325.515**	**1.551.527**	**1.408.293**	**746.958**	**2.155.251**

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	(5.III.1)	835.695	746.302	1.581.997	791.110	662.908	1.454.018
GUARANTIES AND WARRANTIES		117.379	30.938	148.317	154.925	27.419	182.344
Letters of Guarantee		117.379	30.938	148.317	154.925	27.419	182.344
Guarantees Subject to State Tender Law		24	25.890	25.914	24	22.946	22.970
Guarantees Given for Foreign Trade Operations				0	6		6
Other Letters of Guarantee		117.355	5.048	122.403	154.895	4.473	159.368
COMMITMENTS		0	0	0			
Irrevocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS		718.316	715.364	1.433.680	636.185	635.489	1.271.674
Derivative Financial Instruments Held For Trading		718.316	715.364	1.433.680	636.185	635.489	1.271.674
Forward Foreign Currency Buy or Sell Transactions		359.170	357.682	716.852	494.868	494.596	989.464
Forward Foreign Currency Buying Transactions			357.682	357.682		493.861	493.861
Forward Foreign Currency Sale Transactions		359.170		359.170	494.868	735	495.603
Currency and Interest Rate Swaps		359.146	357.682	716.828	141.317	140.893	282.210
Currency Swap Buy Transactions		359.146		359.146	141.317		141.317
Currency Swap Sell Transactions			357.682	357.682		140.893	140.893
CUSTODY AND PLEDGES RECEIVED		882.856	21.190.717	22.073.573	860.355	18.386.705	19.247.060
ITEMS HELD IN CUSTODY		54.188	12.882.380	12.936.568	54.188	11.113.264	11.167.452
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody				0			0
Cheques Received for Collection		108	6.114	6.222	108	5.419	5.527
Commercial Notes Received for Collection		54.080	12.876.266	12.930.346	54.080	11.107.845	11.161.925
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		828.668	8.308.337	9.137.005	806.167	7.273.441	8.079.608
Securities				0			0
Guarantee Notes		587	9.848	10.435	587	8.728	9.315
Commodity				0			0
Warrant				0			0
Real Estate		53.455	6.051.262	6.104.717	52.855	5.205.287	5.258.142
Other Pledged Items		774.626	2.247.227	3.021.853	752.725	2.059.426	2.812.151
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.718.551**	**21.937.019**	**23.655.570**	**1.651.465**	**19.049.613**	**20.701.078**

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	(5.IV.1)	282.498	153.631	143.838	90.741
Interest Income on Loans		30.550	22.316	18.500	11.576
Interest Income on Reserve Deposits		4	7	3	6
Interest Income on Banks		132.566	30.483	37.400	13.554
Interest Income on Money Market Placements		59.500	49.987	57.640	37.866
Interest Income on Marketable Securities Portfolio		59.878	45.586	30.295	26.411
Financial Assets At Fair Value Through Profit Loss			2		
Financial Assets At Fair Value Through Other Comprehensive Income		58.352	45.584	30.133	26.411
Financial Assets Measured at Amortised Cost		1.526		162	
Finance Leasing Interest Income			3.224		1.231
Other Interest Income			2.028		97
INTEREST EXPENSES (-)	(5.IV.2)	-10.102	-6.058	-7.962	-2.680
Interest Expenses on Funds Borrowed			-2.283		-810
Interest Expenses on Money Market Funds		-6.309	-475	-6.278	-314
Lease Interest Expenses		-2.654	-3.093	-1.313	-1.461
Other Interest Expense		-1.139	-207	-371	-95
NET INTEREST INCOME OR EXPENSE		272.396	147.573	135.876	88.061
NET FEE AND COMMISSION INCOME OR EXPENSES		260	324	441	-1.490
Fees and Commissions Received		2.169	3.523	1.021	880
From Noncash Loans		1.712	1.523	999	801
Other		457	2.000	22	79
Fees and Commissions Paid (-)		-1.909	-3.199	-580	-2.370
Paid for Noncash Loans		-195	-42	-34	-42
Other		-1.714	-3.157	-546	-2.328
DIVIDEND INCOME	(5.IV.3)	0	551		551
TRADING INCOME OR LOSS (Net)	(5.IV.4)	-4.309	23.215	2.721	19.321
Gains (Losses) Arising from Capital Markets Transactions		39	3.672	39	3.588
Gains (Losses) Arising From Derivative Financial Transactions		-40.285	22.909	12.796	20.663
Foreign Exchange Gains or Losses		35.937	-3.366	-10.114	-4.930
OTHER OPERATING INCOME	(5.IV.5)	9.150	2.563	4.324	2.392
GROSS PROFIT FROM OPERATING ACTIVITIES		277.497	174.226	143.362	108.835
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-5.187	-2.211	-1.480	-1.135
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	0			
PERSONNEL EXPENSES (-)		-113.310	-80.224	-52.222	-42.367
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-77.036	-60.086	-37.735	-30.721
NET OPERATING INCOME (LOSS)		81.964	31.705	51.925	34.612
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0			
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.8)	81.964	31.705	51.925	34.612
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-25.345	-8.368	-13.669	-9.155
Current Tax Provision		-24.814	-5.109	-14.523	-4.904
Expense Effect of Deferred Tax		-2.923	5.624	4.303	6.923
Income Effect of Deferred Tax		2.392	-8.883	-3.449	-11.174
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	56.619	23.337	38.256	25.457
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	(5.IV.8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(5.IV.9)	0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(5.IV.11)	56.619	23.337	38.256	25.457
Profit (Loss) Attributable to Group		56.619	23.337	38.256	25.457
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)		56.619	23.337		
OTHER COMPREHENSIVE INCOME		-4.594	-1.269		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	1.191		
Gains (Losses) on Remeasurements of Defined Benefit Plans			1.701		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss			-510		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-4.594	-2.460		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-6.563	-3.514		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.969	1.054		
TOTAL COMPREHENSIVE INCOME (LOSS)		52.025	22.068		

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		127.956	96.360
Interest Received		298.777	149.322
Interest Paid		-13.030	-2.513
Dividends received		0	551
Fees and Commissions Received		2.169	324
Other Gains		9.152	2.563
Collections from Previously Written Off Loans and Other Receivables		0	
Cash Payments to Personnel and Service Suppliers		-113.310	-77.971
Taxes Paid		-110.393	-4.796
Other		54.591	28.880
Changes in Operating Assets and Liabilities Subject to Banking Operations		-643.557	272.346
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	
Net (Increase) Decrease in Due From Banks		22.825	-5.836
Net (Increase) Decrease in Loans		39.109	104.201
Net (Increase) Decrease in Other Assets		-10.983	71.485
Net Increase (Decrease) in Bank Deposits		0	
Net Increase (Decrease) in Other Deposits		0	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		0	-33.636
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		-694.508	136.132
Net Cash Provided From Banking Operations		-515.601	368.706
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-36.343	-122.030
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		0	-84.215
Cash Obtained from Tangible and Intangible Asset Sales		0	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-46.382	-70.000
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		39	32.185
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		10.000	
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.653	-1.974
Cash Obtained from Loans and Securities Issued		0	
Cash Outflow Arised From Loans and Securities Issued		0	
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-1.653	-1.974
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-2.009	3.405
Net Increase (Decrease) in Cash and Cash Equivalents		-555.606	248.107
Cash and Cash Equivalents at Beginning of the Period		1.430.818	359.437
Cash and Cash Equivalents at End of the Period		875.212	607.544

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period		Footnote Reference	Issued Capital	Share Premium	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
						Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income						
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		**337.292**	**20.121**	**32.292**	**-16.461**	**6.216**	**114.544**	**-131.951**	**28.987**	**391.040**		**391.040**
	Adjustments Related to TMS 8												0
	Effect Of Corrections												0
	Effect Of Changes In Accounting Policy												0
	Adjusted Beginning Balance		337.292	20.121	32.292	-16.461	6.216	114.544	-131.951	28.987	391.040		391.040
	Total Comprehensive Income (Loss)					1.191	-2.460			23.337	22.068		22.068
	Capital Increase in Cash												0
	Capital Increase Through Internal Reserves												0
	Issued Capital Inflation Adjustment Difference												0
	Convertible Bonds												0
	Subordinated Debt												0
	Increase (decrease) through other changes, equity												0
	Profit Distributions								28.987	-28.987			0
	Dividends Paid												0
	Transfers To Reserves												0
	Other								28.987	-28.987			0
	Equity at end of period		**337.292**	**20.121**	**32.292**	**-15.270**	**3.756**	**114.544**	**-102.964**	**23.337**	**413.108**		**413.108**
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		**337.292**	**20.121**	**32.292**	**-17.788**	**10.400**	**114.544**	**-102.964**	**284.426**	**678.323**		**678.323**
	Adjustments Related to TMS 8												0
	Effect Of Corrections												0
	Effect Of Changes In Accounting Policy												0
	Adjusted Beginning Balance		337.292	20.121	32.292	-17.788	10.400	114.544	-102.964	284.426	678.323		678.323
	Total Comprehensive Income (Loss)						-4.594			56.619	52.025		52.025
	Capital Increase in Cash												0
	Capital Increase Through Internal Reserves												0
	Issued Capital Inflation Adjustment Difference												0
	Convertible Bonds												0
	Subordinated Debt												0
	Increase (decrease) through other changes, equity												0
	Profit Distributions								284.426	-284.426			0
	Dividends Paid												0
	Transfers To Reserves												0
	Other								284.426	-284.426			0
	Equity at end of period		**337.292**	**20.121**	**32.292**	**-17.788**	**5.806**	**114.544**	**181.462**	**56.619**	**730.348**		**730.348**