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KAMUYU AYDINLATMA PLATFORMU

TURKLAND BANK A.Ş.
Bank Financial Report
Unconsolidated
2025 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

Ara Dönem Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Turkland Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkland Bank 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 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 tabloların 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 tablolara 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 tablolara 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 tabloların 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 tabloların sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanakları

Beşinci Bölüm 2.8.e.2 numaralı dipnotta belirtildiği üzere, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal tablolar, BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle geçmiş dönemlerde gider yazılan 18,000 bin TL ve cari dönemde bu tutar üzerinden iptal edilen 4,000 bin TL ile toplamda 14,000 bin TL tutarındaki serbest karşılığı ve söz konusu karşılık üzerinden geçmiş dönemlerde 5,400 bin TL tutarında ertelenmiş vergi geliri yazılan ve cari dönemde 1,200 bin TL tutarındaki kısmı iptal edilen toplamda 4,200 bin TL ertelenmiş vergi varlığını içermektedir.

TMS 12 "Gelir Vergileri" standardına göre ertelenmiş vergi varlık ve yükümlülükleri, bir varlığın veya borcun bilançodaki defter değeri ile bunların vergi açısından taşıdıkları değerler ("vergiye esas değer") arasındaki farkları ifade etmektedir. Bu şekilde hesaplanan indirilebilir veya vergiye tabi geçici farklar üzerinden sırasıyla gelecek dönemlerde geri kazanılacak veya ödenecek gelir vergisi tutarları kayıtlara alınır. Banka, 213 sayılı Kanunun geçici 33'üncü maddesi ve mükerrer 298'inci maddesinin (A) fıkrası uyarınca, kurumlar vergisinin enflasyona göre düzeltilmesinden kaynaklanan vergi etkilerini muhasebeleştirirken maddi ve maddi olmayan varlıkların vergi amaçlı değeri ile defter değeri arasındaki farkı dikkate almaktadır. Banka, 31 Aralık 2024 tarihi itibarıyla TMS 12 uyarınca ertelenmiş vergi varlığı ve yükümlülüğünün hesaplanmasında geçici fark tespitinde bulunurken, maddi duran varlıklar ve maddi olmayan duran varlıkların yukarıda bahsedilen vergi mevzuatına uygun olarak enflasyona göre düzeltilmiş vergiye esas değerlerini hesaplarken enflasyon düzeltmelerinin maliyetler üzerindeki etkisini dikkate almamıştır. Bu durum, ilgili TMS 12 "Gelir Vergileri" standardının hükümlerine aykırılık teşkil etmektedir. Banka, söz konusu enflasyon muhasebesine göre hazırlanmış bilançosunu 31 Mart 2025 tarihinden itibaren ertelenmiş vergi hesaplamasında dikkate alarak 30 Haziran 2025 tarihli konsolide olmayan finansal bilgilerinde muhasebeleştirmiştir. Söz konusu durum önceki dönem (31 Aralık 2024) düzeltilmiş olsaydı, 30 Haziran 2025 tarihinde sona eren hesap dönemine ait ertelenmiş vergi geliri ve dolayısıyla dönem net karı 27,393 bin TL daha az ve geçmiş yıl karı da 27,393 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanakları paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal tabloların, Turkland Bank A.Ş.'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 Mevzuatına 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 yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal tablolarının 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Alper Güvenç, SMMM

Sorumlu Denetçi

14 Ağustos 2025

İstanbul, Türkiye

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)		2.221.244	5.182.778	7.404.022	2.485.887	4.206.843	6.692.730
Cash and cash equivalents		1.729.835	5.182.778	6.912.613	2.022.146	4.206.807	6.228.953
Cash and Cash Balances at Central Bank	I-1	903.066	4.165.775	5.068.841	279.996	3.209.379	3.489.375
Banks	I-3	1.494	1.017.003	1.018.497	523	997.428	997.951
Receivables From Money Markets		826.059	0	826.059	1.742.324	0	1.742.324
Allowance for Expected Losses (-)		-784	0	-784	-697	0	-697
Financial assets at fair value through profit or loss		491.409	0	491.409	0	0	0
Public Debt Securities		491.271	0	491.271	0	0	0
Equity instruments		138	0	138	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	I-4	0	0	0	463.741	36	463.777
Public Debt Securities		0	0	0	463.603	36	463.639
Equity instruments		0	0	0	138	0	138
Other Financial Assets					0	0	0
Derivative financial assets	I-2				0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss					0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income					0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	I-5	6.341.697	4.453.199	10.794.896	5.379.205	2.880.816	8.260.021
Loans		6.507.198	4.453.199	10.960.397	5.590.278	2.880.816	8.471.094
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-6	50.612	0	50.612	51.232	0	51.232
Public Debt Securities		50.612	0	50.612	51.232	0	51.232
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-216.113	0	-216.113	-262.305	0	-262.305
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	23.512	0	23.512	27.252	0	27.252
Held for Sale		23.512	0	23.512	27.252	0	27.252
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		7.659	0	7.659	7.659	0	7.659
Investments in Associates (Net)	I-7	7.659	0	7.659	7.659	0	7.659

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		7.659	0	7.659	7.659	0	7.659
Investments in Subsidiaries (Net)	I-8	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-9	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	I-12	151.098	0	151.098	156.106	0	156.106
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	12.580	0	12.580	12.367	0	12.367
Goodwill		0	0	0	0	0	0
Other		12.580	0	12.580	12.367	0	12.367
INVESTMENT PROPERTY (Net)	I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		16.930	0	16.930	0	0	0
DEFERRED TAX ASSET	I-15	76.875	0	76.875	52.970	0	52.970
OTHER ASSETS (Net)	I-17	878.564	93.210	971.774	561.375	54	561.429
TOTAL ASSETS		**9.730.159**	**9.729.187**	**19.459.346**	**8.682.821**	**7.087.713**	**15.770.534**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	5.759.567	9.819.636	15.579.203	4.741.662	8.088.504	12.830.166
LOANS RECEIVED	II-3	0	0	0	0	0	0
MONEY MARKET FUNDS		162.821	0	162.821	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	II-2	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-6	102.840	0	102.840	102.752	0	102.752
PROVISIONS	II-8	146.933	1.295	148.228	195.200	28.361	223.561
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		70.470	0	70.470	52.960	0	52.960
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		76.463	1.295	77.758	142.240	28.361	170.601
CURRENT TAX LIABILITIES	II-9	68.272	0	68.272	59.561	0	59.561
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-5	754.906	1.051.999	1.806.905	318.955	793.889	1.112.844
EQUITY	II-12	1.591.077	0	1.591.077	1.441.650	0	1.441.650
Issued capital		1.000.000	0	1.000.000	1.000.000	0	1.000.000
Capital Reserves		25.430	0	25.430	25.430	0	25.430
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		25.430	0	25.430	25.430	0	25.430
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-16.513	0	-16.513	-16.715	0	-16.715
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		3.744	0	3.744	5.929	0	5.929
Profit Reserves		427.006	0	427.006	72.405	0	72.405
Legal Reserves		52.702	0	52.702	37.330	0	37.330
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		355.066	0	355.066	62.982	0	62.982
Other Profit Reserves		19.238	0	19.238	-27.907	0	-27.907
Profit or Loss		151.410	0	151.410	354.601	0	354.601
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		151.410	0	151.410	354.601	0	354.601
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**8.586.416**	**10.872.930**	**19.459.346**	**6.859.780**	**8.910.754**	**15.770.534**

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		4.139.852	1.400.448	5.540.300	4.237.478	2.055.360	6.292.838
GUARANTIES AND WARRANTIES	III-1	2.943.326	233.120	3.176.446	2.261.200	193.868	2.455.068
Letters of Guarantee		557.826	111.483	669.309	390.700	151.551	542.251
Guarantees Subject to State Tender Law		2.858	1.272	4.130	2.858	1.108	3.966
Guarantees Given for Foreign Trade Operations		9.495	16.347	25.842	8.026	20.659	28.685
Other Letters of Guarantee		545.473	93.864	639.337	379.816	129.784	509.600
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	121.637	121.637	0	42.317	42.317
Documentary Letters of Credit		0	121.637	121.637	0	42.317	42.317
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		2.385.500	0	2.385.500	1.870.500	0	1.870.500
Endorsements to the Central Bank of Turkey		2.385.500	0	2.385.500	1.870.500	0	1.870.500
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-1	574.024	571.262	1.145.286	311.103	344.829	655.932
Irrevocable Commitments		574.024	571.262	1.145.286	311.103	344.829	655.932
Forward Asset Purchase Commitments		558.516	556.328	1.114.844	296.966	333.071	630.037
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		730	0	730	397	0	397
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		14.778	0	14.778	13.740	0	13.740
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
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		0	14.934	14.934	0	11.758	11.758
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	III-2	622.502	596.066	1.218.568	1.665.175	1.516.663	3.181.838
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		622.502	596.066	1.218.568	1.665.175	1.516.663	3.181.838
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		622.502	596.066	1.218.568	1.665.175	1.516.663	3.181.838
Currency Futures Buy Transactions		0	596.066	596.066	0	1.516.663	1.516.663
Currency Futures Sell Transactions		622.502	0	622.502	1.665.175	0	1.665.175
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		19.224.533	7.802.074	27.026.607	17.040.499	9.570.456	26.610.955
ITEMS HELD IN CUSTODY		6.177.919	12.201	6.190.120	4.738.923	13.483	4.752.406
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		57.315	8.863	66.178	46.425	9.818	56.243
Cheques Received for Collection		6.120.396	3.338	6.123.734	4.691.806	3.665	4.695.471
Commercial Notes Received for Collection		208	0	208	692	0	692
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		0	0	0	0	0	0
PLEDGED ITEMS		13.046.614	7.789.873	20.836.487	12.301.576	9.556.973	21.858.549
Securities		0	0	0	0	0	0
Guarantee Notes		62	0	62	62	0	62
Commodity		1.646	0	1.646	1.646	0	1.646
Warrant		0	0	0	0	0	0
Real Estate		951.172	43.481	994.653	1.049.993	38.610	1.088.603
Other Pledged Items		12.093.734	7.746.392	19.840.126	11.249.875	9.518.363	20.768.238

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**23.364.385**	**9.202.522**	**32.566.907**	**21.277.977**	**11.625.816**	**32.903.793**

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	IV-1	2.264.608	2.156.514	1.206.267	1.101.871
Interest Income on Loans		1.744.799	1.456.583	937.361	763.782
Interest Income on Reserve Deposits		127.293	38.556	69.566	17.624
Interest Income on Banks		49.296	20.336	20.532	10.414
Interest Income on Money Market Placements		221.195	401.270	114.568	186.117
Interest Income on Marketable Securities Portfolio		122.024	239.580	64.239	123.745
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		109.955	93.427	57.774	60.048
Financial Assets Measured at Amortised Cost		12.069	146.153	6.465	63.697
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1	189	1	189
INTEREST EXPENSES (-)	IV-2	-1.512.306	-1.507.736	-833.182	-737.247
Interest Expenses on Deposits		-1.470.300	-1.472.674	-809.742	-719.910
Interest Expenses on Funds Borrowed		-4	-8	-2	-6
Interest Expenses on Money Market Funds		-17.339	-18.799	-17.113	-11.347
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-11.733	-10.331	-6.325	-5.984
Other Interest Expense		-12.930	-5.924	0	0
NET INTEREST INCOME OR EXPENSE		752.302	648.778	373.085	364.624
NET FEE AND COMMISSION INCOME OR EXPENSES		5.913	16.096	3.153	8.578
Fees and Commissions Received		15.488	21.595	8.300	11.782
From Noncash Loans		12.697	19.123	7.269	10.594
Other	IV-10	2.791	2.472	1.031	1.188
Fees and Commissions Paid (-)		-9.575	-5.499	-5.147	-3.204
Paid for Noncash Loans		-410	-303	-213	-153
Other	IV-10	-9.165	-5.196	-4.934	-3.051
DIVIDEND INCOME	IV-3	532	234	532	234
TRADING INCOME OR LOSS (Net)	IV-4	-224.041	-219.042	-119.746	-78.650
Gains (Losses) Arising from Capital Markets Transactions		-2	-26.401	0	-15.227
Gains (Losses) Arising From Derivative Financial Transactions		-86.577	-115.641	-62.810	-116.195
Foreign Exchange Gains or Losses		-137.462	-77.000	-56.936	52.772
OTHER OPERATING INCOME	IV-5	46.757	66.480	38.861	30.930
GROSS PROFIT FROM OPERATING ACTIVITIES		581.463	512.546	295.885	325.716
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	45.936	185.374	5.526	73.464
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-256.802	-188.482	-117.656	-95.739
OTHER OPERATING EXPENSES (-)	IV-7	-242.242	-184.168	-133.899	-102.718
NET OPERATING INCOME (LOSS)		128.355	325.270	49.856	200.723
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	IV-8	128.355	325.270	49.856	200.723
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	23.055	-44.769	1.431	-44.769
Current Tax Provision		0	-142.841	0	-142.841
Expense Effect of Deferred Tax		0	-18.744	0	-18.744
Income Effect of Deferred Tax		23.055	116.816	1.431	116.816
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	151.410	280.501	51.287	155.954
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	IV-10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-11	151.410	280.501	51.287	155.954
Profit (Loss) Attributable to Group		151.410	280.501	51.287	155.954
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)		151.410	280.501		
OTHER COMPREHENSIVE INCOME		-1.983	6.999		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		202	4.979		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0			
Gains (Losses) on Revaluation of Intangible Assets		0			
Gains (Losses) on Remeasurements of Defined Benefit Plans		289	-2.401		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-87	7.380		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.185	2.020		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.121	2.886		
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		936	-866		
TOTAL COMPREHENSIVE INCOME (LOSS)		149.427	287.500		

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		389.246	848.946
Interest Received		2.269.072	2.170.649
Interest Paid		-1.558.842	-1.449.579
Dividends received		532	234
Fees and Commissions Received		28.557	20.768
Other Gains		356.833	206.907
Collections from Previously Written Off Loans and Other Receivables		46.714	139.274
Cash Payments to Personnel and Service Suppliers		-309.838	-237.388
Taxes Paid		-34.635	-45.420
Other		-409.147	43.501
Changes in Operating Assets and Liabilities Subject to Banking Operations		-871.329	-1.004.456
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		-814.553	-399.488
Net (Increase) Decrease in Loans		-2.022.661	1.540.440
Net (Increase) Decrease in Other Assets		-277.958	34.629
Net Increase (Decrease) in Bank Deposits		161.918	61.066
Net Increase (Decrease) in Other Deposits		1.663.720	-2.761.161
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		418.205	520.058
Net Cash Provided From Banking Operations		-482.083	-155.510
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-13.374	-288.914
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-9.399	-35.142
Cash Obtained from Tangible and Intangible Asset Sales		0	15.436
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	-455.825
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		36	22.690
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-52.963
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	215.482
Other		-4.011	1.408
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-32.888	-25.860
Payments of lease liabilities		-32.888	-25.860
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		399.620	231.971
Net Increase (Decrease) in Cash and Cash Equivalents		-128.725	-238.313
Cash and Cash Equivalents at Beginning of the Period		3.987.843	4.376.831
Cash and Cash Equivalents at End of the Period		3.859.118	4.138.518

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	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		**1.000.000**	**0**	**0**	**25.430**	**0**	**-22.200**	**2.807**	**0**	**0**	**0**	**0**	**0**	**-362.548**	**0**	**434.953**	**0**	**0**	**1.078.442**
	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		1.000.000	0	0	25.430	0	-22.200	2.807	0	0	0	0	0	-362.548	0	434.953	0	0	1.078.442
	Total Comprehensive Income (Loss)		0	0	0	0	0	4.979	0	0	0	2.020	0	0	0	0	280.501	0	0	287.500
	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		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	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	434.953	0	-434.953	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	0	435.953	0	-434.953	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	Equity at end of period		**1.000.000**	**0**	**0**	**25.430**	**0**	**-17.221**	**2.807**	**0**	**0**	**2.020**	**0**	**0**	**72.405**	**0**	**280.501**	**0**	**0**	**1.365.942**
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		**1.000.000**	**0**	**0**	**25.430**	**0**	**-19.522**	**2.807**	**0**	**0**	**5.929**	**0**	**0**	**72.405**	**0**	**354.601**	**0**	**0**	**1.441.650**
	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		1.000.000	0	0	25.430	0	-19.522	2.807	0	0	5.929	0	0	72.405	0	354.601	0	0	1.441.650
	Total Comprehensive Income (Loss)		0	0	0	0	0	202	0	0	0	-2.185	0	0	0	0	151.410	0	0	149.427
	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	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	354.601	0	-354.601	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	0	354.601	0	354.601	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		**1.000.000**	**0**	**0**	**25.430**	**0**	**-19.320**	**2.807**	**0**	**0**	**3.744**	**0**	**0**	**427.006**	**0**	**151.410**	**0**	**0**	**1.591.077**