



KAMUYU AYDINLATMA PLATFORMU

DÜNYA KATILIM BANKASI A.Ş. Participation Bank Financial Report Unconsolidated 2025 - 2. 3 Monthly Notification

General Information About Financial Statements



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

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Dünya Katılım Bankası A.Ş. Genel Kurulu'na

Giriş

Dünya 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 özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim 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

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Dünya Katılım Bankası A.Ş.'nin 30 Haziran 2025 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte 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 rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 15 Ağustos 2025

Balance Sheet (Statement of Financial Position)

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)							
ASSETS							
FINANCIAL ASSETS (Net)		4.747.623	11.180.566	15.928.189	3.206.650	6.994.991	10.201.641
Cash and cash equivalents	(Beşinci Bölüm-I)(1)	2.088.945	10.568.440	12.657.385	2.235.506	6.846.120	9.081.626
Cash and Cash Balances at Central Bank		2.045.987	8.838.764	10.884.751	610.479	4.033.526	4.644.005
Banks		42.958	1.729.676	1.772.634	1.625.027	2.812.594	4.437.621
Receivables From Money Markets		0	0	0	0	0	0
Financial assets at fair value through profit or loss	(Beşinci Bölüm-I)(2)	1.129.168	149.025	1.278.193	962	132.336	133.298
Public Debt Securities		0	0	0	0	0	0
Equity instruments		15	0	15	15	0	15
Other Financial Assets		1.129.153	149.025	1.278.178	947	132.336	133.283
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm-I)(3)	1.526.681	437.722	1.964.403	964.443	0	964.443
Public Debt Securities		1.526.681	437.722	1.964.403	964.443	0	964.443
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(Beşinci Bölüm-I)(5)	2.829	25.379	28.208	5.739	16.535	22.274
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.829	25.379	28.208	5.739	16.535	22.274
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		23.128.535	12.810.462	35.938.997	16.311.239	7.113.893	23.425.132
Loans	(Beşinci Bölüm-I)(6)	22.079.836	12.016.424	34.096.260	15.915.566	7.113.893	23.029.459
Receivables From Leasing Transactions	(Beşinci Bölüm-I)(7)	433.765	794.038	1.227.803	4.363	0	4.363
Financial Assets Measured at Amortised Cost	(Beşinci Bölüm-I)(4)	614.934	0	614.934	391.310	0	391.310
Public Debt Securities		614.934	0	614.934	391.310	0	391.310
Other Financial Assets		0	0	0	0	0	0
Non-performing Loans		0	0	0	0	0	0
Specific Provisions (-)		0	0	0	0	0	0
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm-I)(10)	651.500	0	651.500	1.250	0	1.250
Investments in Associates (Net)		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)	(Beşinci Bölüm-I)(10)	651.500	0	651.500	1.250	0	1.250
Unconsolidated Financial Subsidiaries	(Beşinci Bölüm-I)(10)	650.250	0	650.250	0	0	0
Unconsolidated Non-Financial Subsidiaries	(Beşinci Bölüm-I)(10)	1.250	0	1.250	1.250	0	1.250
Jointly Controlled Partnerships (JointVentures) (Net)		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)		552.786	0	552.786	490.907	0	490.907
INTANGIBLE ASSETS AND GOODWILL (Net)		290.944	0	290.944	212.558	0	212.558
Goodwill		0	0	0	0	0	0
Other		290.944	0	290.944	212.558	0	212.558
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm-I)(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		1.991	0	1.991	34	0	34
DEFERRED TAX ASSET	(Beşinci Bölüm-I)(15)	192.180	0	192.180	77.838	0	77.838
OTHER ASSETS	(Beşinci Bölüm-I)(16)	491.121	540	491.661	225.797	0	225.797
TOTAL ASSETS		30.056.680	23.991.568	54.048.248	20.526.273	14.108.884	34.635.157
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm-II)(1)	17.667.362	22.368.726	40.036.088	13.422.152	10.402.557	23.824.709
LOANS RECEIVED	(Beşinci Bölüm-II)(2)	390.490	3.581.388	3.971.878	85.110	1.837.130	1.922.240
MONEY MARKET FUNDS		509.788	0	509.788	480.631	0	480.631
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	(Beşinci Bölüm-II)(3)	48.138	71.988	120.126	72	26.074	26.146
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		48.138	71.988	120.126	72	26.074	26.146
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm-II)(4)	158.221	0	158.221	118.104	0	118.104
PROVISIONS	(Beşinci Bölüm-II)(6)	472.085	220.030	692.115	283.059	116.012	399.071
General Loan Loss Provisions		423.422	219.609	643.031	253.923	116.012	369.935
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		47.825	0	47.825	29.085	0	29.085
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		838	421	1.259	51	0	51
CURRENT TAX LIABILITIES	(Beşinci Bölüm-II)(7)	304.665	0	304.665	299.527	0	299.527
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	(Beşinci Bölüm-II)(9)	0	0	0	0	0	0
Loans		0	0	0	0	0	0
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm-II)(10)	223.279	9.125	232.404	208.385	14.254	222.639
EQUITY	(Beşinci Bölüm-II)(11)	8.027.936	-4.973	8.022.963	7.342.090	0	7.342.090
Issued capital		7.272.337	0	7.272.337	5.999.337	0	5.999.337
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-6.144	0	-6.144	-6.144	0	-6.144
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		17.553	-4.973	12.580	8.303	0	8.303
Profit Reserves		67.594	0	67.594	0	0	0
Legal Reserves		67.029	0	67.029	0	0	0
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		565	0	565	0	0	0
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		676.596	0	676.596	1.340.594	0	1.340.594
Prior Years' Profit or Loss		0	0	0	-13.048	0	-13.048
Current Period Net Profit Or Loss		676.596	0	676.596	1.353.642	0	1.353.642
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		27.801.964	26.246.284	54.048.248	22.239.130	12.396.027	34.635.157

OFF-BALANCE SHEET ITEMS

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							
OFF-BALANCE SHEET COMMITMENTS		20.486.206	68.679.127	89.165.333	11.606.340	23.036.734	34.643.074
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III)(1)	14.132.007	5.366.036	19.498.043	5.279.730	2.055.984	7.335.714
Letters of Guarantee		14.132.007	5.330.531	19.462.538	5.279.730	2.055.984	7.335.714
Guarantees Subject to State Tender Law		5.895.951	509.926	6.405.877	2.419.186	190.451	2.609.637
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		8.236.056	4.820.605	13.056.661	2.860.544	1.865.533	4.726.077
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	35.505	35.505	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	35.505	35.505	0	0	0
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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(Beşinci Bölüm-III)(1)	4.302.718	25.459.831	29.762.549	3.486.632	8.452.651	11.939.283
Irrevocable Commitments		4.302.718	25.459.831	29.762.549	3.486.632	8.452.651	11.939.283
Forward Asset Purchase Commitments		4.281.940	25.459.831	29.741.771	3.486.632	8.452.651	11.939.283
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		19.469	0	19.469	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		1.309	0	1.309	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	0	0	0	0	0
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	(Beşinci Bölüm-III)(2)	2.051.481	37.853.260	39.904.741	2.839.978	12.528.099	15.368.077
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		2.051.481	37.853.260	39.904.741	2.839.978	12.528.099	15.368.077
Forward Buy or Sell Transactions		1.536.404	12.524.224	14.060.628	190.312	4.920.698	5.111.010
Forward Foreign Currency Buying Transactions		398.300	6.592.230	6.990.530	142.480	2.406.393	2.548.873
Forward Foreign Currency Sale Transactions		1.138.104	5.931.994	7.070.098	47.832	2.514.305	2.562.137
Other Forward Buy or Sell Transactions		515.077	25.329.036	25.844.113	2.649.666	7.607.401	10.257.067
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		653.287.772	258.102.163	911.389.935	365.912.543	173.681.823	539.594.366
ITEMS HELD IN CUSTODY		838.617	3.763	842.380	733.732	0	733.732
Customer Fund and Portfolio Balances		1.800	0	1.800	0	0	0
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		836.817	0	836.817	733.732	0	733.732
Commercial Notes Received for Collection		0	0	0	0	0	0
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	3.763	3.763	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		652.449.155	258.098.400	910.547.555	365.178.811	173.681.823	538.860.634
Securities		0	0	0	0	0	0
Guarantee Notes		93.306.296	0	93.306.296	48.939.242	0	48.939.242
Commodity		2.581.509	361.207	2.942.716	1.939.752	323.937	2.263.689
Warrant		0	0	0	0	0	0
Real Estate		30.685.350	0	30.685.350	9.763.000	0	9.763.000
Other Pledged Items		525.875.970	257.737.193	783.613.163	304.536.787	173.357.886	477.894.673
Depositories Receiving Pledged Items		30	0	30	30	0	30
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		673.773.978	326.781.290	1.000.555.268	377.518.883	196.718.557	574.237.440

Statement of Profit or Loss

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					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV)(1)	4.835.660	926.892	2.628.642	615.165
Profit Share on Loans		4.192.062	532.488	2.302.994	456.610
Income Received From Reserve Deposits		231.619	1.384	105.585	1.384
Income Received From Banks		53.871	345.370	8.126	114.014
Income Received from Money Market Placements		0	5.336	0	843
Income Received From Marketable Securities Portfolio		295.847	42.314	164.047	42.314
Financial Assets At Fair Value Through Profit Loss		3.407	0	1.657	0
Financial Assets At Fair Value Through Other Comprehensive Income		215.991	19.719	123.312	19.719
Financial Assets Measured at Amortised Cost		76.449	22.595	39.078	22.595
Finance Lease Income		61.447	0	47.886	0
Other Profit Share Income		814	0	4	0
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV)(2)	-3.043.856	-338.363	-1.602.217	-276.447
Expenses on Profit Sharing Accounts		-2.922.305	-322.721	-1.515.061	-261.844
Profit Share Expense on Funds Borrowed		-80.726	-1.022	-54.415	-936
Profit Share Expense on Money Market Borrowings		-24.171	0	-23.317	0
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-16.654	-14.620	-9.424	-13.667
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		1.791.804	588.529	1.026.425	338.718
NET FEE AND COMMISSION INCOME OR EXPENSES	(Beşinci Bölüm-IV)(3)	323.026	25.467	178.535	8.156
Fees and Commissions Received		340.738	29.814	190.952	11.908
From Noncash Loans		48.903	339	28.905	287
Other		291.835	29.475	162.047	11.621
Fees and Commissions Paid (-)		-17.712	-4.347	-12.417	-3.752
Paid for Noncash Loans		-1.109	0	-560	0
Other		-16.603	-4.347	-11.857	-3.752
DIVIDEND INCOME	(Beşinci Bölüm-IV)(4)	87	0	87	0
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV)(5)	329.956	409.868	77.723	363.204
Gains (Losses) Arising from Capital Markets Transactions		145.838	274.692	79.613	249.281
Gains (Losses) Arising From Derivative Financial Transactions		-160.285	4.545	-143.244	3.598
Foreign Exchange Gains or Losses		344.403	130.631	141.354	110.325
OTHER OPERATING INCOME	(Beşinci Bölüm-IV)(6)	120.380	20.973	19.464	517
GROSS PROFIT FROM OPERATING ACTIVITIES		2.565.253	1.044.837	1.302.234	710.595
PROVISION FOR LOAN LOSSES (-)	(Beşinci Bölüm-IV)(7)	-387.451	-85.633	-211.692	-52.230
PERSONNEL EXPENSES (-)		-876.935	-264.491	-502.819	-136.867
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV)(8)	-491.047	-125.845	-250.076	-82.852
NET OPERATING INCOME (LOSS)		809.820	568.868	337.647	438.646
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		809.820	568.868	337.647	438.646
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV)(10)	-133.224	-88.281	-22.018	-59.536
Current Tax Provision		-238.442	-127.996	-124.424	-82.617
Expense Effect of Deferred Tax		-67.831	-38.629	-15.222	-14.122
Income Effect of Deferred Tax		173.049	78.344	117.628	37.203
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		676.596	480.587	315.629	379.110
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		676.596	480.587	315.629	379.110
Profit (Loss) Attributable to Group		676.596	480.587	315.629	379.110
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

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					
PROFIT (LOSS)		676.596	480.587		
OTHER COMPREHENSIVE INCOME		4.277	15.586		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	673		
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	1.025		
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	-352		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		4.277	14.913		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		4.277	14.913		
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		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		680.873	496.173		



Statement of Cash Flow

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			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		743.101	376.659
Profit Share Income Received		4.986.528	529.639
Profit Share Expense Paid		-3.421.150	-64.687
Dividends received		87	0
Fees and Commissions Received		339.834	29.475
Other Gains		120.380	867
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-858.195	-318.117
Taxes Paid		-135.662	-61.198
Other		-288.721	260.680
Changes in Operating Assets and Liabilities Subject to Banking Operations		-494.412	-5.227.498
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.144.895	-3.100.000
Net (Increase) Decrease in Due From Banks		-4.703.089	-54.721
Net (Increase) Decrease in Loans		-11.271.762	-5.432.149
Net (Increase) Decrease in Other Assets		-1.605.603	-77.323
Net (Increase) Decrease in Funds Collected From Banks		0	0
Net Increase (Decrease) in Other Funds Collected		16.613.708	4.045.681
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.044.862	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-427.633	-608.986
Net Cash Provided From Banking Operations		248.689	-4.850.839
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.810.323	-669.257
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-650.250	-1.250
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		9.422	-68.007
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-952.097	-250.000
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-217.398	-350.000
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-24.900	6.576.938
Cash Obtained from Loans and Securities Issued		0	676.938
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-24.900	0
Other		0	5.900.000
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		440.950	13.481
Net Increase (Decrease) in Cash and Cash Equivalents		-1.145.584	1.070.323
Cash and Cash Equivalents at Beginning of the Period		7.038.959	429.773
Cash and Cash Equivalents at End of the Period		5.893.375	1.500.096



Statement of changes in equity [abstract]

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 [abstract]																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period			99.337	0	0	0	0	-2.245	0	0	0	0	0	-21.140	8.092	84.044	0	84.044
	Adjustments Related to TMS 8			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	
	Effect Of Changes In Accounting Policy			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance			99.337	0	0	0	0	-2.245	0	0	0	0	0	-21.140	8.092	84.044	0	84.044
	Total Comprehensive Income (Loss)			0	0	0	0	0	673	0	0	14.913	0	0	0	480.587	496.173	0	496.173
	Capital Increase in Cash			5.900.000	0	0	0	0	0	0	0	0	0	0	0	0	5.900.000	0	5.900.000
	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	0	0	0	0	0	0
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	0	8.092	-8.092	0	0	0
	Dividends Paid			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	0	0	0	0
	Other			0	0	0	0	0	0	0	0	0	0	0	8.092	-8.092	0	0	0
	Equity at end of period			5.999.337	0	0	0	0	-1.572	0	0	14.913	0	0	-13.048	480.587	6.480.217	0	6.480.217
Current Period 01.01.2025 - 30.06.2025	Statement of changes in equity [abstract]																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period			5.999.337	0	0	0	0	-6.144	0	0	8.303	0	0	-13.048	1.353.642	7.342.090	0	7.342.090
	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			5.999.337	0	0	0	0	-6.144	0	0	8.303	0	0	-13.048	1.353.642	7.342.090	0	7.342.090
	Total Comprehensive Income (Loss)			0	0	0	0	0	0	0	0	4.277	0	0	0	676.596	680.873	0	680.873
	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			1.273.000	0	0	0	0	0	0	0	0	0	1.273.000	-	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	0	0	0	0	0	0
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	1.340.594	13.048	-1.353.642	0	0	0
	Dividends Paid			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	0	0	0	0
	Other			0	0	0	0	0	0	0	0	0	0	1.340.594	13.048	-1.353.642	0	0	0
	Equity at end of period			7.272.337	0	0	0	0	-6.144	0	0	12.580	0	67.594	0	676.596	8.022.963	0	8.022.963