



## KAMUYU AYDINLATMA PLATFORMU

# **TURKISH BANK A.Ş.** **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

## Independet Audit Comment

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

### ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

#### Giriş

Turkish 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 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 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

## Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Turkish 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 Yükümlülöklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

15 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
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		1.043.202	2.110.189	3.153.391	1.462.060	2.077.246	3.539.306
Cash and cash equivalents		856.779	1.846.903	2.703.682	1.364.884	1.838.530	3.203.414
Cash and Cash Balances at Central Bank	V-I-1	5.512	1.247.875	1.253.387	138.155	1.401.236	1.539.391
Banks	V-I-3	54.608	599.028	653.636	53.468	437.294	490.762
Receivables From Money Markets		796.925	0	796.925	1.173.608	0	1.173.608
Allowance for Expected Losses ( - )		-266	0	-266	-347	0	-347
Financial assets at fair value through profit or loss	V-I-2	17.552	66.733	84.285	10.015	52.892	62.907
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	66.733	66.733	0	52.892	52.892
Other Financial Assets		17.552	0	17.552	10.015	0	10.015
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	168.843	192.961	361.804	86.408	183.673	270.081
Public Debt Securities		19.306	0	19.306	11.419	0	11.419
Equity instruments		0	0	0	0	0	0
Other Financial Assets		149.537	192.961	342.498	74.989	183.673	258.662
Derivative financial assets	V-I-2	28	3.592	3.620	753	2.151	2.904
Derivative Financial Assets At Fair Value Through Profit Or Loss		28	3.592	3.620	753	2.151	2.904
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	V-I-10	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		846.318	1.429.162	2.275.480	1.267.582	1.081.314	2.348.896
Loans	V-I-5	889.163	1.429.162	2.318.325	1.313.795	1.081.314	2.395.109
Receivables From Leasing Transactions	V-I-9	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses ( - )		-42.845	0	-42.845	-46.213	0	-46.213
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	V-I-13	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		101.661	0	101.661	101.657	0	101.657
Investments in Associates (Net)	V-I-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)	V-I-7	101.661	0	101.661	101.657	0	101.657
Unconsolidated Financial Subsidiaries		91.661	0	91.661	91.657	0	91.657
Unconsolidated Non-Financial Subsidiaries		10.000	0	10.000	10.000	0	10.000
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-8	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)		18.747	0	18.747	21.184	0	21.184
INTANGIBLE ASSETS AND GOODWILL (Net)		12.050	0	12.050	13.356	0	13.356
Goodwill		0	0	0	0	0	0
Other		12.050	0	12.050	13.356	0	13.356
INVESTMENT PROPERTY (Net)	V-I-11	0	0	0	0	0	0
CURRENT TAX ASSETS	V-I-12	39	0	39	0	0	0
DEFERRED TAX ASSET	V-I-12	65.374	0	65.374	52.065	0	52.065
OTHER ASSETS (Net)		186.424	13.039	199.463	145.704	47.302	193.006
<b>TOTAL ASSETS</b>		<b>2.273.815</b>	<b>3.552.390</b>	<b>5.826.205</b>	<b>3.063.608</b>	<b>3.205.862</b>	<b>6.269.470</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	V-II-1	1.373.521	2.981.216	4.354.737	2.319.763	2.993.721	5.313.484
LOANS RECEIVED	V-II-3	16.391	460.242	476.633	11.604	161.529	173.133
MONEY MARKET FUNDS	V-II-4	0	0	0	0	0	0
MARKETABLE SECURITIES (Net)	V-II-5	122.962	0	122.962	122.461	0	122.461
Bills		122.962	0	122.962	122.461	0	122.461
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	V-II-2	2	8.939	8.941	758	3.519	4.277
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2	8.939	8.941	758	3.519	4.277
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	V-II-8	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-7	3.255	0	3.255	3.621	0	3.621
PROVISIONS	V-II-9	25.731	0	25.731	30.957	0	30.957
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		15.610	0	15.610	13.498	0	13.498
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		10.121	0	10.121	17.459	0	17.459
CURRENT TAX LIABILITIES	V-II-10	16.972	0	16.972	28.284	0	28.284
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-11	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	V-II-12	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	V-II-6	379.160	39.748	418.908	156.999	30.944	187.943
EQUITY	V-II-13	399.688	-1.622	398.066	406.009	-699	405.310
Issued capital		175.000	0	175.000	175.000	0	175.000
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		-2.318	0	-2.318	-4.117	0	-4.117
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-57	-1.622	-1.679	-1.056	-699	-1.755
Profit Reserves		27.242	0	27.242	22.912	0	22.912
Legal Reserves	V-II-14	13.994	0	13.994	9.664	0	9.664
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	V-II-15	13.248	0	13.248	13.248	0	13.248
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		199.821	0	199.821	213.270	0	213.270
Prior Years' Profit or Loss		208.940	0	208.940	126.660	0	126.660
Current Period Net Profit Or Loss		-9.119	0	-9.119	86.610	0	86.610
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		2.337.682	3.488.523	5.826.205	3.080.456	3.189.014	6.269.470

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		378.591	1.652.924	2.031.515	449.923	1.479.862	1.929.785
GUARANTIES AND WARRANTIES	V-III-1	311.877	92.453	404.330	304.944	219.238	524.182
Letters of Guarantee		311.877	47.657	359.534	304.944	168.293	473.237
Guarantees Subject to State Tender Law		309.839	47.657	357.496	291.826	163.649	455.475
Guarantees Given for Foreign Trade Operations		546	0	546	548	0	548
Other Letters of Guarantee		1.492	0	1.492	12.570	4.644	17.214
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	44.796	44.796	0	50.945	50.945
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	44.796	44.796	0	50.945	50.945
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
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
<b>COMMITMENTS</b>	V-III-1	24.714	30.297	55.011	20.797	114.129	134.926
Irrevocable Commitments		24.714	30.297	55.011	20.797	114.129	134.926
Forward Asset Purchase Commitments		11.903	16.073	27.976	9.193	100.465	109.658
Time Deposit Purchase and Sales Commitments		3.000	0	3.000	1.263	0	1.263
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		1.061	0	1.061	1.475	0	1.475
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.847	0	3.847	4.022	0	4.022
Tax and Fund Liabilities Arised from Export Commitments		7	0	7	7	0	7
Commitments for Credit Card Limits		4.752	14.224	18.976	4.693	13.664	18.357
Commitments for Credit Cards and Banking Services Promotions		144	0	144	144	0	144
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		42.000	1.530.174	1.572.174	124.182	1.146.495	1.270.677
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		42.000	1.530.174	1.572.174	124.182	1.146.495	1.270.677
Forward Foreign Currency Buy or Sell Transactions		0	0	0	27.982	26.460	54.442
Forward Foreign Currency Buying Transactions		0	0	0	0	26.460	26.460
Forward Foreign Currency Sale Transactions		0	0	0	27.982	0	27.982
Currency and Interest Rate Swaps		0	740.398	740.398	0	860.540	860.540
Currency Swap Buy Transactions		0	367.591	367.591	0	430.009	430.009
Currency Swap Sell Transactions		0	372.807	372.807	0	430.531	430.531
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		42.000	785.552	827.552	96.200	256.517	352.717
Currency Options Buy Transactions		21.000	394.453	415.453	48.100	128.217	176.317
Currency Options Sell Transactions		21.000	391.099	412.099	48.100	128.300	176.400
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		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
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	4.224	4.224	0	2.978	2.978
CUSTODY AND PLEDGES RECEIVED		16.241.929	75.031.726	91.273.655	16.902.008	63.728.982	80.630.990
ITEMS HELD IN CUSTODY		799.873	4.438.318	5.238.191	995.814	1.855.072	2.850.886
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		519.601	4.075.743	4.595.344	648.396	1.438.208	2.086.604
Cheques Received for Collection		227.521	69.557	297.078	294.667	58.165	352.832
Commercial Notes Received for Collection		0	2.394	2.394	0	1.887	1.887
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		52.751	290.624	343.375	52.751	356.812	409.563
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.991.437	6.650.869	8.642.306	2.304.575	7.042.065	9.346.640
Securities		4.315	0	4.315	4.315	0	4.315
Guarantee Notes		56.785	11.652	68.437	56.785	9.184	65.969
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		144.620	6.355.049	6.499.669	129.120	6.791.357	6.920.477
Other Pledged Items		1.785.717	284.168	2.069.885	2.114.355	241.524	2.355.879



Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		13.450.619	63.942.539	77.393.158	13.601.619	54.831.845	68.433.464
TOTAL OFF-BALANCE SHEET ACCOUNTS		16.620.520	76.684.650	93.305.170	17.351.931	65.208.844	82.560.775

# 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	V-IV-1	582.590	420.193	269.140	252.844
Interest Income on Loans		286.959	194.465	142.340	108.718
Interest Income on Reserve Deposits		101	5.206	69	50
Interest Income on Banks		35.942	46.078	6.261	30.020
Interest Income on Money Market Placements		221.865	147.981	98.075	97.494
Interest Income on Marketable Securities Portfolio		32.573	15.834	19.053	9.426
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		32.573	15.834	19.053	9.426
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		5.150	10.629	3.342	7.136
INTEREST EXPENSES (-)	V-IV-2	-459.209	-282.263	-207.630	-148.836
Interest Expenses on Deposits		-402.903	-267.609	-171.441	-144.196
Interest Expenses on Funds Borrowed		-10.468	-2.530	-5.434	-1.266
Interest Expenses on Money Market Funds		0	-214	0	-105
Interest Expenses on Securities Issued		-26.544	-8.382	-13.940	-2.920
Lease Interest Expenses		-695	-763	-339	-349
Other Interest Expense		-18.599	-2.765	-16.476	0
NET INTEREST INCOME OR EXPENSE		123.381	137.930	61.510	104.008
NET FEE AND COMMISSION INCOME OR EXPENSES		-20.582	-7.990	-13.388	-5.689
Fees and Commissions Received		23.747	17.693	11.431	8.897
From Noncash Loans		2.422	3.402	1.091	1.606
Other	V-IV-4	21.325	14.291	10.340	7.291
Fees and Commissions Paid (-)		-44.329	-25.683	-24.819	-14.586
Paid for Noncash Loans		-247	-147	-121	-86
Other	V-IV-4	-44.082	-25.536	-24.698	-14.500
DIVIDEND INCOME		152	0	142	0
TRADING INCOME OR LOSS (Net)	V-IV-3	45.986	46.269	22.124	3.244
Gains (Losses) Arising from Capital Markets Transactions		31.955	43.949	10.766	19.612
Gains (Losses) Arising From Derivative Financial Transactions		-5.461	10.214	-5.559	-12.023
Foreign Exchange Gains or Losses		19.492	-7.894	16.917	-4.345
OTHER OPERATING INCOME	V-IV-5	28.116	17.447	15.580	8.923
GROSS PROFIT FROM OPERATING ACTIVITIES		177.053	193.656	85.968	110.486
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	V-IV-6	-1.400	-2.412	-884	-306
OTHER ALLOWANCE EXPENSES ( - )		0	0	0	0
PERSONNEL EXPENSES (-)		-64.510	-49.901	-32.589	-24.460
OTHER OPERATING EXPENSES (-)	V-IV-7	-134.375	-104.457	-72.017	-56.012
NET OPERATING INCOME (LOSS)		-23.232	36.886	-19.522	29.708
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		-23.232	36.886	-19.522	29.708
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	14.113	2.903	9.983	-6.706
Current Tax Provision		0	-16.068	0	-16.068
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		14.113	18.971	9.983	9.362
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		-9.119	39.789	-9.539	23.002
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 (+/-)	V-IV-8	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	V-IV-9	-9.119	39.789	-9.539	23.002
Profit (Loss) Attributable to Group		-9.119	39.789	-9.539	23.002
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar) (Tam TL)		-0,00052000	0,00227000	-0,00055000	0,00131000

# 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)		-9.119	39.789	-9.539	23.002
OTHER COMPREHENSIVE INCOME		1.875	-2.967	2.449	-4.865
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.799	-981	-199	-1.759
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		2.569	-1.402	-285	-2.513
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-770	421	86	754
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		76	-1.986	2.648	-3.106
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		110	-2.836	3.783	-4.354
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-34	850	-1.135	1.248
TOTAL COMPREHENSIVE INCOME (LOSS)		-7.244	36.822	-7.090	18.137

# 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
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		-39.401	73.123
Interest Received		618.078	396.856
Interest Paid		-470.173	-246.930
Dividends received		64	0
Fees and Commissions Received		23.747	17.693
Other Gains		50.949	67.815
Collections from Previously Written Off Loans and Other Receivables		4.154	4.023
Cash Payments to Personnel and Service Suppliers		-59.828	-45.716
Taxes Paid		-13.081	-296
Other		-193.311	-120.322
Changes in Operating Assets and Liabilities Subject to Banking Operations		-448.963	130.354
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-8.741	97.100
Net (Increase) Decrease in Due From Banks		303.257	-6.861
Net (Increase) Decrease in Loans		256.841	-263.902
Net (Increase) Decrease in Other Assets		-44.292	-332.151
Net Increase (Decrease) in Bank Deposits		-446.201	-181.746
Net Increase (Decrease) in Other Deposits		-998.457	975.938
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		241.985	-224.243
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		246.645	66.219
Net Cash Provided From Banking Operations		-488.364	203.477
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-46.657	-21.939
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-4	-8.891
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.607	-1.896
Cash Obtained from Tangible and Intangible Asset Sales		279	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-286.203	-153.060
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		240.878	141.908
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-27.105	-60.046
Cash Obtained from Loans and Securities Issued		113.956	59.041
Cash Outflow Arised From Loans and Securities Issued		-140.000	-117.000
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.061	-2.087
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		227.530	87.114
Net Increase (Decrease) in Cash and Cash Equivalents		-334.596	208.606
Cash and Cash Equivalents at Beginning of the Period		2.088.106	1.473.599
Cash and Cash Equivalents at End of the Period		1.753.510	1.682.205



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss						Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit ( Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)									
Previous Period 01.01.2024 - 30.06.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																				
	CHANGES IN EQUITY ITEMS																				
	Equity at beginning of period		175.000	0	0	0	0	-3.391	0	-3.391	0	-270	0	-270	18.873	49.929	80.770	320.911	0	320.911	
	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		175.000	0	0	0	0	-3.391	0	-3.391	0	-270	0	-270	18.873	49.929	80.770	320.911	0	320.911	
	Total Comprehensive Income (Loss)		0	0	0	0	0	-981	0	-981	0	-1.986	0	-1.986	0	0	39.789	36.822	0	36.822	
	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	4.039	76.731	-80.770	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	4.039	76.731	-80.770	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		175.000	0	0	0	0	-4.372	0	-4.372	0	-2.256	0	-2.256	22.912	126.660	39.789	357.733	0	357.733	
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		175.000	0	0	0	0	-4.117	0	-4.117	0	-1.755	0	-1.755	22.912	126.660	86.610	405.310	0	405.310	
	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		175.000	0	0	0	0	-4.117	0	-4.117	0	-1.755	0	-1.755	22.912	126.660	86.610	405.310	0	405.310	
	Total Comprehensive Income (Loss)		0	0	0	0	0	1.799	0	1.799	0	76	0	76	0	0	-9.119	-7.244	0	-7.244	
	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	4.330	82.280	-86.610	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	4.330	82.280	-86.610	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		175.000	0	0	0	0	-2.318	0	-2.318	0	-1.679	0	-1.679	27.242	208.940	-9.119	398.066	0	398.066	