KAMUYU AYDINLATMA PLATFORMU

ŞEKERBANK T.A.Ş.
Bank Financial Report
Consolidated
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	Partial Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Şekerbank T.A.Ş. Genel Kurulu'na

Giriş

Şekerbank T.A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide 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 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.

Şartlı Sonucun Dayanağı

Beşinci Bölüm 2.9.d.1 numaralı dipnotta belirtildiği üzere, 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 serbest karşılığın ve söz konusu karşılık üzerinden geçmiş dönemlerde ayrılan ertelenmiş vergi varlığının, 733,000 bin TL tutarındaki karşılık kısmı terse çevrilip gelir olarak muhasebeleştirilmiş ve buna istinaden 219,900 bin TL tutarında ertelenmiş vergi gideri oluşturulmuş olup, 30 Haziran 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda toplam 681,064 bin TL tutarında serbest karşılık ve toplam 204,319 bin TL ertelenmiş vergi varlığı olmuştur. 30 Haziran 2025 tarihi itibarıyla, eğer ilgili serbest karşılık ayrılmamış olsaydı, diğer karşılıklar 681,064 bin TL ve ertelenmiş vergi varlığı 204,319 bin TL daha az, geçmiş yıllar karları 989,845 bin TL daha fazla ve dönem net karı 513,100 bin TL daha az olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Şekerbank T.A.Ş.'nin 30 Haziran 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.önemli bir yanlışlığı tespit edememe riski, hata kaynaklı önemli bir yanlışlığı tespit edememe riskinden yüksektir.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Mehmet Erol, SMMM

Sorumlu Denetçi

İstanbul, 15 Ağustos 2025

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

KAMUYU AYDINLATMA PLATFORMU

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		26.548.288	17.621.351	44.169.639	20.448.591	11.715.233	32.163.824
Cash and cash equivalents		25.495.672	16.039.749	41.535.421	19.705.189	10.023.912	29.729.101
Cash and Cash Balances at Central Bank	(1)	17.052.790	14.319.864	31.372.654	5.318.448	8.318.439	13.636.887
Banks	(3)	205.063	1.553.945	1.759.008	173.889	1.634.491	1.808.380
Receivables From Money Markets		8.245.282	174.009	8.419.291	14.216.029	75.917	14.291.946
Allowance for Expected Losses (-)		-7.463	-8.069	-15.532	-3.177	-4.935	-8.112
Financial assets at fair value through profit or loss	(2)	95.410	519.200	614.610	78.136	481.805	559.941
Public Debt Securities		88.017	218.567	306.584	55.982	244.239	300.221
Equity instruments		7.366	0	7.366	7.323	0	7.323
Other Financial Assets		27	300.633	300.660	14.831	237.566	252.397
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	745.799	967.233	1.713.032	630.109	1.171.173	1.801.282
Public Debt Securities		723.603	826.364	1.549.967	607.913	1.171.173	1.779.086
Equity instruments		22.196	0	22.196	22.196	0	22.196
Other Financial Assets		0	140.869	140.869	0	0	0
Derivative financial assets	(2),(12)	211.407	95.169	306.576	35.157	38.343	73.500
Derivative Financial Assets At Fair Value Through Profit Or Loss		211.407	95.169	306.576	35.157	38.343	73.500
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		67.588.813	39.231.423	106.820.236	50.382.257	28.525.056	78.907.313
Loans	(5)	57.845.740	28.401.316	86.247.056	40.506.515	20.689.051	61.195.566
Receivables From Leasing Transactions	(10)	686.402	1.211.749	1.898.151	482.727	963.335	1.446.062
Factoring Receivables	(11)	2.007.287	0	2.007.287	1.482.968	0	1.482.968
Other Financial Assets Measured at Amortised Cost	(6)	8.321.504	9.939.168	18.260.672	9.112.331	7.232.351	16.344.682
Public Debt Securities		8.248.904	6.578.771	14.827.675	8.923.800	4.932.378	13.856.178
Other Financial Assets		72.600	3.360.397	3.432.997	188.531	2.299.973	2.488.504
Allowance for Expected Credit Losses (-)		-1.272.120	-320.810	-1.592.930	-1.202.284	-359.681	-1.561.965
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(17)	1.438.373	0	1.438.373	1.490.743	0	1.490.743
Held for Sale		1.438.373	0	1.438.373	1.490.743	0	1.490.743
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		130.306	0	130.306	130.306	0	130.306
Investments in Associates (Net)	(7)	4.209	0	4.209	4.209	0	4.209

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		4.209	0	4.209	4.209	0	4.209
Investments in Subsidiaries (Net)	(8)	126.097	0	126.097	126.097	0	126.097
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		126.097	0	126.097	126.097	0	126.097
Jointly Controlled Partnerships (JointVentures) (Net)	(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)	(13)	7.025.674	0	7.025.674	8.498.684	0	8.498.684
INTANGIBLE ASSETS AND GOODWILL (Net)	(14)	497.531	0	497.531	308.792	0	308.792
Goodwill		0	0	0	0	0	0
Other		497.531	0	497.531	308.792	0	308.792
INVESTMENT PROPERTY (Net)	(15)	2.417.927	0	2.417.927	2.165.180	0	2.165.180
CURRENT TAX ASSETS		5.370	0	5.370	300.635	0	300.635
DEFERRED TAX ASSET	(16)	733.571	0	733.571	1.121.473	0	1.121.473
OTHER ASSETS (Net)	(18)	8.646.654	261.339	8.907.993	4.477.131	209.149	4.686.280
TOTAL ASSETS		**115.032.507**	**57.114.113**	**172.146.620**	**89.323.792**	**40.449.438**	**129.773.230**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	71.602.486	41.554.293	113.156.779	45.967.947	29.569.566	75.537.513
LOANS RECEIVED	(3)	2.842.731	18.618.355	21.461.086	5.931.723	13.835.325	19.767.048
MONEY MARKET FUNDS	(4)	3.889.551	0	3.889.551	5.578.107	0	5.578.107
MARKETABLE SECURITIES (Net)	(5)	259.305	0	259.305	163.885	0	163.885
Bills		259.305	0	259.305	163.885	0	163.885
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	(2),(8)	299.292	322.320	621.612	110.365	86.658	197.023
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		299.292	322.320	621.612	110.365	86.658	197.023
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		1.764	0	1.764	112	0	112
LEASE PAYABLES (Net)	(7)	810.135	0	810.135	672.539	0	672.539
PROVISIONS	(9)	1.716.111	16.002	1.732.113	2.301.666	14.264	2.315.930
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		466.132	3.825	469.957	355.966	3.396	359.362
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.249.979	12.177	1.262.156	1.945.700	10.868	1.956.568
CURRENT TAX LIABILITIES	(10)	974.501	455	974.956	482.504	213	482.717
DEFERRED TAX LIABILITY	(10)	320.993	0	320.993	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(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	(12)	457.723	3.398.079	3.855.802	457.612	3.016.637	3.474.249
Loans		0	0	0	0	0	0

Other Debt Instruments		457.723	3.398.079	3.855.802	457.612	3.016.637	3.474.249
OTHER LIABILITIES	(6)	4.922.465	393.707	5.316.172	3.108.410	296.707	3.405.117
EQUITY	(13)	19.403.158	343.194	19.746.352	17.885.276	293.714	18.178.990
Issued capital		2.500.000	0	2.500.000	2.500.000	0	2.500.000
Capital Reserves		2.605	0	2.605	2.605	0	2.605
Equity Share Premiums		6.508	0	6.508	6.508	0	6.508
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-3.903	0	-3.903	-3.903	0	-3.903
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.978.398	0	4.978.398	4.464.285	0	4.464.285
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-27.723	292.190	264.467	6.354	248.182	254.536
Profit Reserves		7.375.254	34.570	7.409.824	5.076.839	26.792	5.103.631
Legal Reserves		505.698	34.570	540.268	384.495	26.792	411.287
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		6.622.187	0	6.622.187	4.453.129	0	4.453.129
Other Profit Reserves		247.369	0	247.369	239.215	0	239.215
Profit or Loss		2.289.688	1.308	2.290.996	3.657.869	5.494	3.663.363
Prior Years' Profit or Loss		917.476	-3.076	914.400	767.129	-2.094	765.035
Current Period Net Profit Or Loss		1.372.212	4.384	1.376.596	2.890.740	7.588	2.898.328
Non-controlling Interests		2.284.936	15.126	2.300.062	2.177.324	13.246	2.190.570
Total equity and liabilities		**107.500.215**	**64.646.405**	**172.146.620**	**82.660.146**	**47.113.084**	**129.773.230**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		30.364.229	60.407.003	90.771.232	20.609.444	39.073.554	59.682.998
GUARANTIES AND WARRANTIES	(1)	9.144.825	3.654.465	12.799.290	6.915.954	2.844.952	9.760.906
Letters of Guarantee		7.777.504	2.769.030	10.546.534	6.227.526	2.317.400	8.544.926
Guarantees Subject to State Tender Law		365.358	13.217	378.575	317.738	10.156	327.894
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		7.412.146	2.755.813	10.167.959	5.909.788	2.307.244	8.217.032
Bank Acceptances		0	3.496	3.496	0	20.072	20.072
Import Letter of Acceptance		0	3.496	3.496	0	20.072	20.072
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	579.936	579.936	0	210.512	210.512
Documentary Letters of Credit		0	579.936	579.936	0	210.512	210.512
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		1.313.800	0	1.313.800	644.430	0	644.430
Endorsements to the Central Bank of Turkey		1.313.800	0	1.313.800	644.430	0	644.430
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		53.521	302.003	355.524	43.998	296.968	340.966
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	9.446.302	628.812	10.075.114	8.466.436	3.538.348	12.004.784
Irrevocable Commitments		8.172.918	280.263	8.453.181	7.385.960	3.327.781	10.713.741
Forward Asset Purchase Commitments		12.131	280.263	292.394	500.698	3.327.781	3.828.479
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		3.388.721	0	3.388.721	3.173.538	0	3.173.538
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		1.730.340	0	1.730.340	1.356.937	0	1.356.937
Tax and Fund Liabilities Arised from Export Commitments		73.612	0	73.612	55.965	0	55.965
Commitments for Credit Card Limits		1.581.411	0	1.581.411	1.387.282	0	1.387.282
Commitments for Credit Cards and Banking Services Promotions		5.282	0	5.282	8.189	0	8.189
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		1.381.421	0	1.381.421	903.351	0	903.351
Revocable Commitments	(4)	1.273.384	348.549	1.621.933	1.080.476	210.567	1.291.043
Revocable Loan Granting Commitments		1.189.406	251.129	1.440.535	1.068.898	183.655	1.252.553
Other Revocable Commitments		83.978	97.420	181.398	11.578	26.912	38.490
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	11.773.102	56.123.726	67.896.828	5.227.054	32.690.254	37.917.308
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		11.773.102	56.123.726	67.896.828	5.227.054	32.690.254	37.917.308
Forward Foreign Currency Buy or Sell Transactions		133.076	101.280	234.356	24.240	228.377	252.617
Forward Foreign Currency Buying Transactions		54.312	61.539	115.851	17.072	112.897	129.969
Forward Foreign Currency Sale Transactions		78.764	39.741	118.505	7.168	115.480	122.648
Currency and Interest Rate Swaps		3.603.030	30.824.229	34.427.259	2.838.642	22.638.487	25.477.129
Currency Swap Buy Transactions		0	13.258.172	13.258.172	0	9.776.995	9.776.995
Currency Swap Sell Transactions		3.603.030	16.799.193	20.402.223	2.838.642	11.667.006	14.505.648
Interest Rate Swap Buy Transactions		0	383.432	383.432	0	597.243	597.243
Interest Rate Swap Sell Transactions		0	383.432	383.432	0	597.243	597.243
Currency, Interest Rate and Securities Options		8.036.996	18.326.175	26.363.171	1.892.866	4.816.009	6.708.875
Currency Options Buy Transactions		5.039	12.511.522	12.516.561	5.040	3.152.272	3.157.312
Currency Options Sell Transactions		8.031.957	5.814.653	13.846.610	1.887.826	1.663.737	3.551.563
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	471.306	381.698	853.004
Currency Futures Buy Transactions		0	0	0	350.605	103.160	453.765
Currency Futures Sell Transactions		0	0	0	120.701	278.538	399.239
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	6.872.042	6.872.042	0	4.625.683	4.625.683
CUSTODY AND PLEDGES RECEIVED		2.232.783.246	1.393.103.890	3.625.887.136	1.353.668.497	1.222.174.817	2.575.843.314
ITEMS HELD IN CUSTODY		20.576.630	18.320.562	38.897.192	14.065.969	14.939.759	29.005.728
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		708.501	10.294.712	11.003.213	381.366	8.227.260	8.608.626
Cheques Received for Collection		18.606.197	482.599	19.088.796	12.518.951	308.534	12.827.485
Commercial Notes Received for Collection		714.133	244.495	958.628	622.317	206.971	829.288
Other Assets Received for Collection		2.580	3.661.361	3.663.941	2.580	3.096.202	3.098.782
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		545.218	3.637.395	4.182.613	540.754	3.100.792	3.641.546
Custodians		1	0	1	1	0	1
PLEDGED ITEMS		2.204.099.716	1.369.353.464	3.573.453.180	1.334.563.058	1.203.754.203	2.538.317.261
Securities		110.004	778.122	888.126	0	713.272	713.272
Guarantee Notes		482.891.592	277.530.896	760.422.488	354.180.952	233.511.780	587.692.732
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		138.119.135	66.283.218	204.402.353	108.045.383	56.883.037	164.928.420
Other Pledged Items		1.581.343.126	1.024.676.683	2.606.019.809	870.772.188	912.587.422	1.783.359.610

Depositories Receiving Pledged Items		1.635.859	84.545	1.720.404	1.564.535	58.692	1.623.227
ACCEPTED BILL, GUARANTIES AND WARRANTEES		8.106.900	5.429.864	13.536.764	5.039.470	3.480.855	8.520.325
TOTAL OFF-BALANCE SHEET ACCOUNTS		**2.263.147.475**	**1.453.510.893**	**3.716.658.368**	**1.374.277.941**	**1.261.248.371**	**2.635.526.312**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	17.669.281	10.655.021	9.139.520	5.878.510
Interest Income on Loans		12.530.994	7.584.012	7.040.540	4.261.218
Interest Income on Reserve Deposits		1.306.282	263.688	716.384	167.469
Interest Income on Banks		65.262	95.539	37.262	54.201
Interest Income on Money Market Placements		1.335.336	596.478	63.876	308.872
Interest Income on Marketable Securities Portfolio		1.840.781	1.672.304	965.234	864.291
Financial Assets At Fair Value Through Profit Loss		48.134	27.387	26.302	14.084
Financial Assets At Fair Value Through Other Comprehensive Income		173.049	10.183	74.583	467
Financial Assets Measured at Amortised Cost		1.619.598	1.634.734	864.349	849.740
Finance Leasing Interest Income		226.093	196.237	126.052	99.246
Other Interest Income		364.533	246.763	190.172	123.213
INTEREST EXPENSES (-)	(2)	-12.292.723	-6.895.639	-6.387.434	-3.822.012
Interest Expenses on Deposits		-9.114.941	-4.579.732	-4.848.605	-2.574.203
Interest Expenses on Funds Borrowed		-1.552.348	-631.009	-620.803	-344.162
Interest Expenses on Money Market Funds		-1.143.102	-1.312.016	-677.943	-720.472
Interest Expenses on Securities Issued		-323.851	-267.839	-169.585	-136.491
Lease Interest Expenses		-138.560	-87.513	-69.646	-46.214
Other Interest Expense		-19.921	-17.530	-852	-470
NET INTEREST INCOME OR EXPENSE		5.376.558	3.759.382	2.752.086	2.056.498
NET FEE AND COMMISSION INCOME OR EXPENSES		1.151.806	422.123	631.629	161.090
Fees and Commissions Received		2.721.010	1.518.123	1.296.966	687.847
From Noncash Loans		118.017	90.924	66.851	47.358
Other		2.602.993	1.427.199	1.230.115	640.489
Fees and Commissions Paid (-)		-1.569.204	-1.096.000	-665.337	-526.757
Paid for Noncash Loans		-6.101	-7.150	-3.260	-3.767
Other		-1.563.103	-1.088.850	-662.077	-522.990
DIVIDEND INCOME	(3)	6.901	3.548	6.901	1.008
TRADING INCOME OR LOSS (Net)	(4)	-398.145	-185.746	-259.293	-167.654
Gains (Losses) Arising from Capital Markets Transactions		290.880	44.348	136.637	1.127
Gains (Losses) Arising From Derivative Financial Transactions		684.404	230.127	-80.165	110.140
Foreign Exchange Gains or Losses		-1.373.429	-460.221	-315.765	-278.921
OTHER OPERATING INCOME	(5)	1.418.124	1.813.100	661.217	1.070.488
GROSS PROFIT FROM OPERATING ACTIVITIES		7.555.244	5.812.407	3.792.540	3.121.430
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-245.420	-45.898	-82.112	878
OTHER ALLOWANCE EXPENSES (-)	(6)	-33.843	-143	2.202	108.663
PERSONNEL EXPENSES (-)		-3.455.166	-2.186.534	-1.704.706	-1.087.204
OTHER OPERATING EXPENSES (-)	(7)	-1.993.439	-1.515.467	-1.066.639	-675.018
NET OPERATING INCOME (LOSS)		1.827.376	2.064.365	941.285	1.468.749
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	(8)	1.827.376	2.064.365	941.285	1.468.749
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-296.987	-321.341	-47.061	-307.092
Current Tax Provision		-233.883	-365.935	-186.517	-284.904
Expense Effect of Deferred Tax		-311.815	-24.455	-105.888	-587
Income Effect of Deferred Tax		248.711	69.049	245.344	-21.601
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.530.389	1.743.024	894.224	1.161.657
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	(8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(9)	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	(10)	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	1.530.389	1.743.024	894.224	1.161.657
Profit (Loss) Attributable to Group		1.376.596	1.614.401	757.146	1.057.248
Profit (loss), attributable to non-controlling interests		153.793	128.623	137.078	104.409
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,61200000	0,93700000	0,35800000	0,62500000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		1.530.389	1.743.024		
OTHER COMPREHENSIVE INCOME		164.884	1.001.522		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		153.368	978.851		
Gains (Losses) on Revaluation of Property, Plant and Equipment		811.638	836.337		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-658.270	142.514		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		11.516	22.671		
Exchange Differences on Translation		40.636	29.537		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-41.599	-6.444		
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		12.479	-422		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.695.273	2.744.546		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-2.079.707	-3.396.894
Interest Received		15.583.301	8.503.726
Interest Paid		-11.821.672	-6.326.703
Dividends received		6.901	3.548
Fees and Commissions Received		2.721.010	1.518.123
Other Gains		778.166	1.280.616
Collections from Previously Written Off Loans and Other Receivables		193.604	180.129
Cash Payments to Personnel and Service Suppliers		-3.874.674	-2.438.164
Taxes Paid		0	-344.961
Other		-5.666.343	-5.773.208
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.941.807	-2.488.361
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-55.952	-155.155
Net (Increase) Decrease in Due From Banks		-248.559	48.508
Net (Increase) Decrease in Loans		-18.449.342	-8.185.723
Net (Increase) Decrease in Other Assets		-21.761.756	-11.960.469
Net Increase (Decrease) in Bank Deposits		5.441.151	4.034.690
Net Increase (Decrease) in Other Deposits		25.805.213	9.096.851
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.682.196	2.611.310
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.645.242	2.021.627
Net Cash Provided From Banking Operations		-7.021.514	-5.885.255
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		1.383.529	986.340
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		-13.795	-94.358
Cash Obtained from Tangible and Intangible Asset Sales		252.896	239.142
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-8.311.816	-34.267
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.868.822	11.393
Cash Paid for Purchase of Financial Assets At Amortised Cost		-4.462.720	-1.373.167
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.288.430	2.351.982
Other		-238.288	-114.385
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-419.659	-782.304
Cash Obtained from Loans and Securities Issued		245.078	78.789
Cash Outflow Arised From Loans and Securities Issued		-323.568	-485.223
Equity Instruments Issued		0	0
Dividends paid		-124.616	-145.585
Payments of lease liabilities		-212.656	-226.370
Other		-3.897	-3.915
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		417.807	381.020
Net Increase (Decrease) in Cash and Cash Equivalents		-5.639.837	-5.300.199
Cash and Cash Equivalents at Beginning of the Period		17.928.435	12.211.329
Cash and Cash Equivalents at End of the Period		12.288.598	6.911.130

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2024 - 30.06.2024																	
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		**1.860.000**	**1.466**	**0**	**-12.176**	**3.259.014**	**-205.676**	**0**	**210.585**	**-1.270**	**0**	**2.538.696**	**3.494.306**	**0**	**11.144.945**	**1.587.680**	**12.732.625**
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	(13)	1.860.000	1.466	0	-12.176	3.259.014	-205.676	0	210.585	-1.270	0	2.538.696	3.494.306	0	11.144.945	1.587.680	12.732.625
Total Comprehensive Income (Loss)		0	0	0	0	756.638	0	0	27.813	-5.126	0	0	0	1.614.401	2.393.726	350.820	2.744.546
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		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	-3.915	0	-3.915	0	-3.915
Increase (decrease) through other changes, equity		0	0	0	1.645	0	0	0	0	0	0	-2.197	-19.200	0	-19.752	18.469	-1.283
Profit Distributions		0	0	0	0	0	0	0	0	0	0	2.567.020	-2.701.989	0	-134.969	-10.616	-145.585
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-134.969	0	-134.969	-10.616	-145.585
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	2.567.020	-2.567.020	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		**1.860.000**	**1.466**	**0**	**-10.531**	**4.015.652**	**-205.676**	**0**	**238.398**	**-6.396**	**0**	**5.103.519**	**769.202**	**1.614.401**	**13.380.035**	**1.946.353**	**15.326.388**
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		**2.500.000**	**6.508**	**0**	**-3.903**	**4.708.738**	**-244.453**	**0**	**260.120**	**-5.584**	**0**	**5.103.631**	**3.663.363**	**0**	**15.988.420**	**2.190.570**	**18.178.990**
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	(13)	2.500.000	6.508	0	-3.903	4.708.738	-244.453	0	260.120	-5.584	0	5.103.631	3.663.363	0	15.988.420	2.190.570	18.178.990
Total Comprehensive Income (Loss)		0	0	0	0	514.113	0	0	38.969	-29.038	0	0	-314.834	1.376.596	1.585.806	109.467	1.695.273
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		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	-3.897	0	-3.897	0	-3.897
Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	577	0	577	25	602
Profit Distributions		0	0	0	0	0	0	0	0	0	0	2.306.193	-2.430.809	0	-124.616	0	-124.616
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-124.616	0	-124.616	0	-124.616
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	2.306.193	-2.306.193	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		**2.500.000**	**6.508**	**0**	**-3.903**	**5.222.851**	**-244.453**	**0**	**299.089**	**-34.622**	**0**	**7.409.824**	**914.400**	**1.376.596**	**17.446.290**	**2.300.062**	**19.746.352**