



## KAMUYU AYDINLATMA PLATFORMU

# **TURKISH BANK A.Ş.** **Bank Financial Report** **Consolidated** **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") ve konsolidasyona tabi ortaklığının 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 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 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 finansal bilgilerin, Turkish Bank A.Ş.'nin ve konsolidasyona tabi ortaklığının 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 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 konsolide 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 .

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

19 Ağustos 2025

İstanbul, Türkiye

## Balance Sheet (Statement of Financial Position) (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
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.561.970	2.110.425	3.672.395	1.718.504	2.077.535	3.796.039
Cash and cash equivalents		1.278.311	1.847.139	3.125.450	1.528.363	1.838.819	3.367.182
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	54.858	599.264	654.122	53.720	437.583	491.303
Receivables From Money Markets		1.218.208	0	1.218.208	1.336.836	0	1.336.836
Allowance for Expected Losses ( - )		-267	0	-267	-348	0	-348
Financial assets at fair value through profit or loss	V-I-2	113.271	66.733	180.004	101.463	52.892	154.355
Public Debt Securities		0	0	0	0	0	0
Equity instruments		7	66.733	66.740	4	52.892	52.896
Other Financial Assets		113.264	0	113.264	101.459	0	101.459
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	170.360	192.961	363.321	87.925	183.673	271.598
Public Debt Securities		19.306	0	19.306	11.419	0	11.419
Equity instruments		1.517	0	1.517	1.517	0	1.517
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)		861.415	1.429.162	2.290.577	1.274.509	1.081.314	2.355.823
Loans	V-I-5	904.373	1.429.162	2.333.535	1.320.773	1.081.314	2.402.087
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 (-)		-42.958	0	-42.958	-46.264	0	-46.264
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		10.000	0	10.000	10.000	0	10.000
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	10.000	0	10.000	10.000	0	10.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		19.392	0	19.392	21.630	0	21.630
INTANGIBLE ASSETS AND GOODWILL (Net)		13.179	0	13.179	14.518	0	14.518
Goodwill		0	0	0	0	0	0
Other		13.179	0	13.179	14.518	0	14.518
INVESTMENT PROPERTY (Net)	V-I-11	0	0	0	0	0	0
CURRENT TAX ASSETS	V-I-12	565	0	565	0	0	0
DEFERRED TAX ASSET	V-I-12	69.346	0	69.346	55.766	0	55.766
OTHER ASSETS (Net)		257.620	13.039	270.659	247.173	47.302	294.475
<b>TOTAL ASSETS</b>		<b>2.793.487</b>	<b>3.552.626</b>	<b>6.346.113</b>	<b>3.342.100</b>	<b>3.206.151</b>	<b>6.548.251</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	V-II-1	1.280.444	2.981.216	4.261.660	2.317.496	2.993.721	5.311.217
LOANS RECEIVED	V-II-3	22.900	460.242	483.142	11.604	161.529	173.133
MONEY MARKET FUNDS	V-II-4	421.283	0	421.283	160.224	0	160.224
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	33.244	0	33.244	37.672	0	37.672
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		20.623	0	20.623	17.713	0	17.713
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		12.621	0	12.621	19.959	0	19.959
CURRENT TAX LIABILITIES	V-II-10	29.563	0	29.563	34.727	0	34.727
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	530.461	39.748	570.209	253.941	30.944	284.885
EQUITY	V-II-13	413.476	-1.622	411.854	416.733	-699	416.034
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		-5.088	0	-5.088	-7.207	0	-7.207
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.165	-1.622	-457	166	-699	-533
Profit Reserves		30.698	0	30.698	26.368	0	26.368
Legal Reserves	V-II-14	17.302	0	17.302	12.972	0	12.972
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	V-II-15	13.396	0	13.396	13.396	0	13.396
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		211.701	0	211.701	222.406	0	222.406
Prior Years' Profit or Loss		218.076	0	218.076	132.658	0	132.658
Current Period Net Profit Or Loss		-6.375	0	-6.375	89.748	0	89.748
Non-controlling Interests	V-II-16	0	0	0	0	0	0
Total equity and liabilities		2.857.590	3.488.523	6.346.113	3.359.237	3.189.014	6.548.251

# 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		406.180	1.652.924	2.059.104	479.778	1.479.862	1.959.640
GUARANTIES AND WARRANTIES	V-III-1	311.776	92.453	404.229	304.843	219.238	524.081
Letters of Guarantee		311.776	47.657	359.433	304.843	168.293	473.136
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		1.391	0	1.391	12.469	4.644	17.113
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
COMMITMENTS	V-III-1	52.404	30.297	82.701	50.753	114.129	164.882
Irrevocable Commitments		52.404	30.297	82.701	50.753	114.129	164.882
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		27.690	0	27.690	29.956	0	29.956
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		17.536.585	75.031.726	92.568.311	18.019.540	63.728.982	81.748.522
ITEMS HELD IN CUSTODY		2.094.529	4.438.318	6.532.847	2.113.346	1.855.072	3.968.418
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.814.257	4.075.743	5.890.000	1.765.928	1.438.208	3.204.136
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		17.942.765	76.684.650	94.627.415	18.499.318	65.208.844	83.708.162



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	V-IV-1	599.610	432.590	278.848	259.590
Interest Income on Loans		288.510	197.559	143.180	110.483
Interest Income on Reserve Deposits		101	5.206	69	50
Interest Income on Banks		35.942	47.618	6.259	30.565
Interest Income on Money Market Placements		223.003	152.349	98.536	99.835
Interest Income on Marketable Securities Portfolio		44.731	16.726	26.304	10.039
Financial Assets At Fair Value Through Profit Loss		12.158	540	7.251	540
Financial Assets At Fair Value Through Other Comprehensive Income		32.573	16.186	19.053	9.499
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		7.323	13.132	4.500	8.618
INTEREST EXPENSES (-)	V-IV-2	-458.313	-282.277	-207.005	-148.792
Interest Expenses on Deposits		-401.845	-267.262	-170.697	-143.976
Interest Expenses on Funds Borrowed		-10.630	-2.865	-5.553	-1.417
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	-764	-339	-349
Other Interest Expense		-18.599	-2.790	-16.476	-25
NET INTEREST INCOME OR EXPENSE		141.297	150.313	71.843	110.798
NET FEE AND COMMISSION INCOME OR EXPENSES		10.052	1.887	2.820	-1.200
Fees and Commissions Received		36.889	22.516	17.639	11.292
From Noncash Loans		2.422	3.402	1.091	1.606
Other	V-IV-4	34.467	19.114	16.548	9.686
Fees and Commissions Paid (-)		-26.837	-20.629	-14.819	-12.492
Paid for Noncash Loans		-419	-368	-206	-183
Other	V-IV-4	-26.418	-20.261	-14.613	-12.309
DIVIDEND INCOME		1.087	552	1.077	552
TRADING INCOME OR LOSS (Net)	V-IV-3	63.489	57.547	30.316	8.336
Gains (Losses) Arising from Capital Markets Transactions		49.058	54.739	18.525	24.692
Gains (Losses) Arising From Derivative Financial Transactions		-5.461	10.214	-5.559	-12.023
Foreign Exchange Gains or Losses		19.892	-7.406	17.350	-4.333
OTHER OPERATING INCOME	V-IV-5	27.337	16.633	14.946	8.525
GROSS PROFIT FROM OPERATING ACTIVITIES		243.262	226.932	121.002	127.011
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	V-IV-6	-1.400	-2.487	-884	-353
OTHER ALLOWANCE EXPENSES ( - )		0	0	0	0
PERSONNEL EXPENSES (-)		-94.840	-64.186	-48.467	-32.713
OTHER OPERATING EXPENSES (-)	V-IV-7	-166.667	-125.646	-90.176	-67.539
NET OPERATING INCOME (LOSS)		-19.645	34.613	-18.525	26.406
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		-19.645	34.613	-18.525	26.406
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	13.270	6.840	10.076	-2.724
Current Tax Provision		-1.251	-16.067	-223	-15.722
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		14.521	22.907	10.299	12.998
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		-6.375	41.453	-8.449	23.682
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	-6.375	41.453	-8.449	23.682
Profit (Loss) Attributable to Group		-6.375	41.453	-8.449	23.682
Profit (loss), attributable to non-controlling interests	V-IV-10	0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar) (tam TL)		-0,00036000	0,00237000	-0,00048000	0,00135000

# 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)		-6.375	41.453	-8.449	23.682
OTHER COMPREHENSIVE INCOME		2.195	-3.800	2.553	-5.446
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.119	-1.814	-95	-2.340
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		3.026	-2.592	-137	-3.343
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		-907	778	42	1.003
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)		-4.180	37.653	-5.896	18.236

# 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
<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		-34.981	75.642
Interest Received		635.111	409.229
Interest Paid		-469.390	-246.975
Dividends received		999	552
Fees and Commissions Received		36.889	22.516
Other Gains		62.555	77.890
Collections from Previously Written Off Loans and Other Receivables		4.154	4.023
Cash Payments to Personnel and Service Suppliers		-88.903	-59.578
Taxes Paid		-15.983	-817
Other		-200.413	-131.198
Changes in Operating Assets and Liabilities Subject to Banking Operations		-194.836	176.857
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-13.619	91.640
Net (Increase) Decrease in Due From Banks		303.257	-6.861
Net (Increase) Decrease in Loans		248.596	-267.705
Net (Increase) Decrease in Other Assets		-14.300	-332.276
Net Increase (Decrease) in Bank Deposits		-446.201	-181.746
Net Increase (Decrease) in Other Deposits		-1.089.154	927.103
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		248.494	-230.743
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		568.091	177.445
Net Cash Provided From Banking Operations		-229.817	252.499
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-47.246	-13.048
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		-2.200	-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		227.650	87.151
Net Increase (Decrease) in Cash and Cash Equivalents		-76.518	266.556
Cash and Cash Equivalents at Beginning of the Period		2.251.796	1.594.235
Cash and Cash Equivalents at End of the Period		2.175.278	1.860.791



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		175.000	0	0	0	0	-4.731	-32 4.763	0	952	0	952	22.329	52.499	84.198	330.215	0	330.215		
	Adjustments Related to TMS 8		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		
	Effect Of Changes In Accounting Policy		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	-4.731	-32 4.763	0	952	0	952	22.329	52.499	84.198	330.215	0	330.215		
	Total Comprehensive Income (Loss)		0	0	0	0	0	-1.814	0 1.814	0	-1.986	0 1.986	0	0	0	41.453	37.653	0	37.653		
	Capital Increase in Cash		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		
	Issued Capital Inflation Adjustment Difference		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		
	Subordinated Debt		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		
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	4.039	80.159	-84.198	0	0	0		
	Dividends Paid		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	4.039	80.159	-84.198	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		175.000	0	0	0	0	-6.545	-32 6.577	0	-1.034	0 1.034	26.368	132.658	41.453	367.868	0	367.868			
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	-7.175	-32 7.207	0	-533	0 -533	26.368	132.658	89.748	416.034	0	416.034			
	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		175.000	0	0	0	0	-7.175	-32 7.207	0	-533	0 -533	26.368	132.658	89.748	416.034	0	416.034			
	Total Comprehensive Income (Loss)		0	0	0	0	0	2.119	0 2.119	0	76	0 76	0	0	-6.375	-4.180	0	-4.180			
	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	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	4.330	85.418	-89.748	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	4.330	85.418	-89.748	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		175.000	0	0	0	0	-5.056	-32 5.088	0	-457	0 -457	30.698	218.076	-6.375	411.854	0	411.854			