



## KAMUYU AYDINLATMA PLATFORMU

# ANADOLUBANK 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

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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

### SINIRLI DENETİM RAPORU

Anadolubank A.Ş. Genel Kurulu'na

#### Giriş

Anadolubank 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 finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

#### Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim

řirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

#### *Sonuç*

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Anadolubank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 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 Yükümlölüklere 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 21 Ağustos 2025

## 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
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		30.925.775	44.584.333	75.510.108	17.340.621	34.459.243	51.799.864
Cash and cash equivalents		11.417.009	29.383.331	40.800.340	13.867.695	22.192.722	36.060.417
Cash and Cash Balances at Central Bank	V-I-1	8.784.820	13.123.641	21.908.461	7.594.655	8.085.770	15.680.425
Banks	V-I-2	630.721	16.272.011	16.902.732	672.538	13.827.942	14.500.480
Receivables From Money Markets	V-I-3	2.002.560	0	2.002.560	5.601.483	293.994	5.895.477
Allowance for Expected Losses ( - )		-1.092	-12.321	-13.413	-981	-14.984	-15.965
Financial assets at fair value through profit or loss		1	206.039	206.040	63.620	341.044	404.664
Public Debt Securities	V-I-4	1	135.246	135.247	63.620	242.368	305.988
Equity instruments		0	0	0	0	0	0
Other Financial Assets	V-I-4	0	70.793	70.793	0	98.676	98.676
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-5	18.158.817	14.012.159	32.170.976	3.004.320	11.661.944	14.666.264
Public Debt Securities		17.990.255	2.834.424	20.824.679	2.868.088	2.277.600	5.145.688
Equity instruments		16.385	143.811	160.196	13.941	114.145	128.086
Other Financial Assets		152.177	11.033.924	11.186.101	122.291	9.270.199	9.392.490
Derivative financial assets	V-I-6	1.349.948	982.804	2.332.752	404.986	263.533	668.519
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.349.948	982.804	2.332.752	404.986	263.533	668.519
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		67.203.535	55.621.881	122.825.416	47.710.825	36.073.309	83.784.134
Loans	V-I-7	62.787.202	40.490.818	103.278.020	44.230.672	26.326.544	70.557.216
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables	V-I-9	5.874.625	0	5.874.625	4.319.966	0	4.319.966
Other Financial Assets Measured at Amortised Cost	V-I-8	0	15.408.340	15.408.340	0	9.954.557	9.954.557
Public Debt Securities		0	12.159.764	12.159.764	0	7.248.082	7.248.082
Other Financial Assets		0	3.248.576	3.248.576	0	2.706.475	2.706.475
Allowance for Expected Credit Losses ( - )		-1.458.292	-277.277	-1.735.569	-839.813	-207.792	-1.047.605
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )		62.195	0	62.195	190.178	0	190.178
Held for Sale		62.195	0	62.195	190.178	0	190.178
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	V-I-11	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-12	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-13	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)	V-I-14	2.352.957	60.950	2.413.907	2.283.150	53.066	2.336.216
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-15	183.730	0	183.730	137.333	0	137.333
Goodwill		0	0	0	0	0	0
Other		183.730	0	183.730	137.333	0	137.333
INVESTMENT PROPERTY (Net)	V-I-16	0	0	0	0	0	0
CURRENT TAX ASSETS		0	3.075	3.075	0	8.937	8.937
DEFERRED TAX ASSET	V-I-17	153.775	0	153.775	546.211	0	546.211
OTHER ASSETS (Net)	V-I-19	6.847.920	134.953	6.982.873	3.580.399	118.731	3.699.130
TOTAL ASSETS		107.729.887	100.405.192	208.135.079	71.788.717	70.713.286	142.502.003
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	47.798.988	90.449.517	138.248.505	42.925.114	65.706.002	108.631.116
LOANS RECEIVED	V-II-2	4.572.258	11.056.834	15.629.092	3.203.777	7.192.167	10.395.944
MONEY MARKET FUNDS	V-II-3	15.122.889	2.168.890	17.291.779	148.195	0	148.195
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-4	140.046	584.931	724.977	472.582	475.140	947.722
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		140.046	584.931	724.977	472.582	475.140	947.722
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		36	0	36	66	0	66
LEASE PAYABLES (Net)	V-II-5	349.146	46.161	395.307	316.350	41.581	357.931
PROVISIONS	V-II-6	439.594	33.290	472.884	391.046	40.486	431.532
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		308.284	0	308.284	244.162	11.072	255.234
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		131.310	33.290	164.600	146.884	29.414	176.298
CURRENT TAX LIABILITIES	V-II-7	852.318	0	852.318	1.116.151	0	1.116.151
DEFERRED TAX LIABILITY	V-II-8	0	17.385	17.385	0	24.318	24.318
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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-10	0	6.146.029	6.146.029	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	6.146.029	6.146.029	0	0	0
OTHER LIABILITIES	V-II-11	5.198.224	722.894	5.921.118	2.949.089	342.884	3.291.973
EQUITY		22.051.786	383.863	22.435.649	16.399.566	757.489	17.157.055
Issued capital	V-II-12	1.100.000	0	1.100.000	1.100.000	0	1.100.000
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		1.602.798	78.337	1.681.135	1.579.791	60.077	1.639.868
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.129.609	-123.203	2.006.406	1.525.407	-115.909	1.409.498
Profit Reserves		12.978.375	0	12.978.375	7.672.982	0	7.672.982
Legal Reserves		220.000	0	220.000	220.000	0	220.000
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		12.758.375	0	12.758.375	7.452.982	0	7.452.982
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		4.207.599	428.729	4.636.328	4.492.072	813.321	5.305.393
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		4.207.599	428.729	4.636.328	4.492.072	813.321	5.305.393
Non-controlling Interests		33.405	0	33.405	29.314	0	29.314
Total equity and liabilities		96.525.285	111.609.794	208.135.079	67.921.936	74.580.067	142.502.003

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		114.307.346	188.367.473	302.674.819	67.364.928	107.017.639	174.382.567
GUARANTIES AND WARRANTIES	V-III-2	23.640.251	14.201.209	37.841.460	15.250.713	7.125.594	22.376.307
Letters of Guarantee		17.712.751	3.884.852	21.597.603	11.781.363	2.890.555	14.671.918
Guarantees Subject to State Tender Law		209.732	10.158	219.890	114.491	9.018	123.509
Guarantees Given for Foreign Trade Operations		110.639	8.156	118.795	121.623	6.429	128.052
Other Letters of Guarantee		17.392.380	3.866.538	21.258.918	11.545.249	2.875.108	14.420.357
Bank Acceptances		0	87.273	87.273	0	130.340	130.340
Import Letter of Acceptance		0	87.273	87.273	0	130.340	130.340
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	10.229.084	10.229.084	0	4.104.699	4.104.699
Documentary Letters of Credit		0	10.229.084	10.229.084	0	4.104.699	4.104.699
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		5.927.500	0	5.927.500	3.469.350	0	3.469.350
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>	V-III-1	16.566.229	14.291.513	30.857.742	10.349.701	6.925.991	17.275.692
Irrevocable Commitments		16.566.229	14.291.513	30.857.742	10.349.701	6.925.991	17.275.692
Forward Asset Purchase Commitments		10.272.803	14.291.513	24.564.316	5.492.147	6.925.991	12.418.138
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		4.191.687	0	4.191.687	3.226.871	0	3.226.871
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		1.459.701	0	1.459.701	1.122.019	0	1.122.019
Tax and Fund Liabilities Arised from Export Commitments		52	0	52	39	0	39
Commitments for Credit Card Limits		456.916	0	456.916	380.868	0	380.868
Commitments for Credit Cards and Banking Services Promotions		1.294	0	1.294	1.014	0	1.014
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		183.776	0	183.776	126.743	0	126.743
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		74.100.866	159.874.751	233.975.617	41.764.514	92.966.054	134.730.568
Derivative Financial Instruments Held For Hedging		0	3.029.481	3.029.481	0	2.755.215	2.755.215
Fair Value Hedges		0	3.029.481	3.029.481	0	2.755.215	2.755.215
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		74.100.866	156.845.270	230.946.136	41.764.514	90.210.839	131.975.353
Forward Foreign Currency Buy or Sell Transactions		7.522.606	8.847.831	16.370.437	4.539.873	6.392.749	10.932.622
Forward Foreign Currency Buying Transactions		456.537	7.375.896	7.832.433	1.124.680	4.122.671	5.247.351
Forward Foreign Currency Sale Transactions		7.066.069	1.471.935	8.538.004	3.415.193	2.270.078	5.685.271
Currency and Interest Rate Swaps		55.137.576	124.226.121	179.363.697	27.631.699	71.311.720	98.943.419
Currency Swap Buy Transactions		7.987.315	44.342.045	52.329.360	2.825.434	29.932.632	32.758.066
Currency Swap Sell Transactions		2.070.099	50.107.178	52.177.277	1.267.737	31.792.616	33.060.353
Interest Rate Swap Buy Transactions		22.540.081	14.888.449	37.428.530	11.769.264	4.793.236	16.562.500
Interest Rate Swap Sell Transactions		22.540.081	14.888.449	37.428.530	11.769.264	4.793.236	16.562.500
Currency, Interest Rate and Securities Options		11.440.684	23.305.244	34.745.928	9.592.942	12.139.008	21.731.950
Currency Options Buy Transactions		1.395.732	15.673.934	17.069.666	956.887	9.232.447	10.189.334
Currency Options Sell Transactions		10.044.952	7.631.310	17.676.262	8.636.055	2.906.561	11.542.616
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	466.074	466.074	0	367.362	367.362
CUSTODY AND PLEDGES RECEIVED		1.113.138.524	82.314.622	1.195.453.146	845.029.665	67.337.100	912.366.765
ITEMS HELD IN CUSTODY		241.303.114	8.933.400	250.236.514	195.253.778	8.453.569	203.707.347
Customer Fund and Portfolio Balances		8.160.156	3.189.564	11.349.720	1.965.623	3.399.400	5.365.023
Securities Held in Custody		202.007.705	5.412.966	207.420.671	168.169.579	4.855.798	173.025.377
Cheques Received for Collection		29.448.892	282.871	29.731.763	21.923.818	176.976	22.100.794
Commercial Notes Received for Collection		220.666	38.243	258.909	150.028	21.395	171.423
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		1.465.695	9.756	1.475.451	3.044.730	0	3.044.730
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		871.405.410	73.381.222	944.786.632	648.178.902	58.883.531	707.062.433
Securities		995	0	995	1.382	0	1.382
Guarantee Notes		36.048	109.759	145.807	12.538	89.330	101.868
Commodity		0	0	0	0	0	0
Warrant		275.945	0	275.945	315.444	0	315.444
Real Estate		0	0	0	0	0	0
Other Pledged Items		871.092.422	73.271.463	944.363.885	647.849.538	58.794.201	706.643.739



Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		430.000	0	430.000	1.596.985	0	1.596.985
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.227.445.870	270.682.095	1.498.127.965	912.394.593	174.354.739	1.086.749.332



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		18.610.659	10.139.483	10.060.810	5.929.951
Interest Income on Loans	V-IV-1	13.542.731	7.513.782	7.287.162	4.225.805
Interest Income on Reserve Deposits		1.054.507	124.260	546.030	106.944
Interest Income on Banks	V-IV-1	327.339	269.032	84.062	141.254
Interest Income on Money Market Placements		901.528	1.136.504	334.288	826.658
Interest Income on Marketable Securities Portfolio	V-IV-1	1.605.850	415.404	1.177.729	244.028
Financial Assets At Fair Value Through Profit Loss		56.939	9.471	29.463	5.192
Financial Assets At Fair Value Through Other Comprehensive Income		1.332.170	302.109	1.021.218	169.504
Financial Assets Measured at Amortised Cost		216.741	103.824	127.048	69.332
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.178.704	680.501	631.539	385.262
INTEREST EXPENSES (-)		-12.239.386	-6.835.974	-6.541.996	-3.825.204
Interest Expenses on Deposits	V-IV-2	-10.498.703	-6.120.633	-5.375.836	-3.417.780
Interest Expenses on Funds Borrowed	V-IV-2	-1.081.076	-597.297	-598.785	-367.253
Interest Expenses on Money Market Funds		-430.766	-346	-406.417	-186
Interest Expenses on Securities Issued	V-IV-2	-184.909	0	-137.642	0
Lease Interest Expenses		-39.494	-25.022	-20.875	-12.647
Other Interest Expense		-4.438	-92.676	-2.441	-27.338
NET INTEREST INCOME OR EXPENSE		6.371.273	3.303.509	3.518.814	2.104.747
NET FEE AND COMMISSION INCOME OR EXPENSES		1.317.705	841.351	712.739	461.547
Fees and Commissions Received		1.844.229	1.178.008	932.116	679.036
From Noncash Loans		114.021	107.269	60.204	55.638
Other		1.730.208	1.070.739	871.912	623.398
Fees and Commissions Paid (-)		-526.524	-336.657	-219.377	-217.489
Paid for Noncash Loans		-588	-139	-369	-79
Other		-525.936	-336.518	-219.008	-217.410
DIVIDEND INCOME	V-IV-3	3.378	640	2.827	551
TRADING INCOME OR LOSS (Net)	V-IV-4	466.709	903.142	-441.434	111.862
Gains (Losses) Arising from Capital Markets Transactions		123.927	73.731	85.100	38.053
Gains (Losses) Arising From Derivative Financial Transactions		370.957	348.463	-329.351	41.371
Foreign Exchange Gains or Losses		-28.175	480.948	-197.183	32.438
OTHER OPERATING INCOME	V-IV-5	1.425.194	323.878	1.181.163	72.085
GROSS PROFIT FROM OPERATING ACTIVITIES		9.584.259	5.372.520	4.974.109	2.750.792
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	V-IV-6	-840.519	-298.194	-420.830	-73.961
OTHER ALLOWANCE EXPENSES ( - )	V-IV-6	-667	-92.872	-15	-35.425
PERSONNEL EXPENSES (-)		-1.593.939	-958.026	-736.358	-480.701
OTHER OPERATING EXPENSES (-)	V-IV-7	-908.703	-529.125	-294.591	-257.541
NET OPERATING INCOME (LOSS)		6.240.431	3.494.303	3.522.315	1.903.164
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	V-IV-8	6.240.431	3.494.303	3.522.315	1.903.164
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-1.600.014	-999.190	-783.760	-546.535
Current Tax Provision		-688.826	-1.487.063	-385.528	-838.488
Expense Effect of Deferred Tax		-992.514	-119.942	-448.165	-13.238
Income Effect of Deferred Tax		81.326	607.815	49.933	305.191
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-8	4.640.417	2.495.113	2.738.555	1.356.629
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-10	4.640.417	2.495.113	2.738.555	1.356.629
Profit (Loss) Attributable to Group		4.636.328	2.490.278	2.736.384	1.354.830
Profit (loss), attributable to non-controlling interests		4.089	4.835	2.171	1.799
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar(Zarar)	III-XXIV	0,04218600	0,02268300	0,02490000	0,01233300



# 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)		4.640.417	2.495.113		
OTHER COMPREHENSIVE INCOME		638.175	135.617		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		41.267	-36.953		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		734	-62.484		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		26.085	9.020		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		14.448	16.511		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		596.908	172.570		
Exchange Differences on Translation		1.761.719	348.601		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		94.029	49.007		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.761.719	-331.665		
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		502.879	106.627		
TOTAL COMPREHENSIVE INCOME (LOSS)		5.278.592	2.630.730		



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		4.068.144	7.894.752
Interest Received		17.636.504	9.853.844
Interest Paid		-12.211.154	-8.094.622
Dividends received		3.378	640
Fees and Commissions Received		1.844.229	1.178.008
Other Gains		1.196.275	750.109
Collections from Previously Written Off Loans and Other Receivables		120.942	103.162
Cash Payments to Personnel and Service Suppliers		-1.593.939	-958.026
Taxes Paid		-919.427	-296.369
Other		-2.008.664	5.358.006
Changes in Operating Assets and Liabilities Subject to Banking Operations		4.377.537	-8.410.978
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		170.741	-15.640
Net (Increase) Decrease in Due From Banks		-4.196.268	-1.825.190
Net (Increase) Decrease in Loans		-31.115.737	-11.619.912
Net (Increase) Decrease in Other Assets		-10.847.531	-7.749.719
Net Increase (Decrease) in Bank Deposits		-309.384	-108.998
Net Increase (Decrease) in Other Deposits		30.029.509	11.419.777
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		20.646.207	1.488.704
Net Cash Provided From Banking Operations		8.445.681	-516.226
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-18.709.545	-6.153.083
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		-118.994	-106.957
Cash Obtained from Tangible and Intangible Asset Sales		221.655	16.260
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-20.841.867	-374.649
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.945.866	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.185.708	-6.243.895
Cash Obtained from Sale of Financial Assets At Amortised Cost		423.963	583.261
Other		-154.460	-27.103
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		10.305.374	7.599.159
Cash Obtained from Loans and Securities Issued		11.700.464	7.602.169
Cash Outflow Arised From Loans and Securities Issued		-1.143.462	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-251.628	-3.010
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		502.145	333.750
Net Increase (Decrease) in Cash and Cash Equivalents		543.655	1.263.600
Cash and Cash Equivalents at Beginning of the Period		30.154.146	19.214.158
Cash and Cash Equivalents at End of the Period		30.697.801	20.477.758



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		1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	11.132.934	19.947	11.152.881
	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	V-II-12	1.100.000	0	0	0	1.256.300	-96.343	38.911 0	3.316.174	-172.113	-1.982.977 0	4.741.743	2.931.239	0	11.132.934	19.947	11.152.881
	Total Comprehensive Income (Loss)		0	0	0	0	-951	-42.316	6.314 0	348.603	56.133	-232.166 0	0	0	2.490.278	2.625.895	4.835	2.630.730
	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	-39	-39
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	2.931.239	-	0	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	2.931.239	-	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		1.100.000	0	0	0	1.255.349	-138.659	45.225 0	3.664.777	-115.980	-2.215.143 0	7.672.982	0	2.490.278	13.758.829	24.743	13.783.572
Current Period 01.01.2025 - 30.06.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		1.100.000	0	0	0	1.731.851	-152.061	60.078 0	3.892.045	-105.929	-2.376.618 0	7.672.982	5.305.393	0	17.127.741	29.314	17.157.055
	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	V-II-12	1.100.000	0	0	0	1.731.851	-152.061	60.078 0	3.892.045	-105.929	-2.376.618 0	7.672.982	5.305.393	0	17.127.741	29.314	17.157.055
	Total Comprehensive Income (Loss)		0	0	0	0	22.609	399	18.259 0	1.761.719	68.392	-1.233.203 0	0	0	4.636.328	5.274.503	4.089	5.278.592
	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	2	2
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	5.305.393	-	0	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	5.305.393	-	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		1.100.000	0	0	0	1.754.460	-151.662	78.337 0	5.653.764	-37.537	-3.609.821 0	12.978.375	0	4.636.328	22.402.244	33.405	22.435.649