



KAMUYU AYDINLATMA PLATFORMU

CITIBANK A.Ş. Bank Financial Report Unconsolidated 2025 - 4. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	GÜRELİ YEMİNLİ MALİ MÜŞAVİRLİK VE BAĞIMSIZ DENETİM HİZMETLERİ A.Ş.
Audit Type	Continuous
Audit Result	Positive

INDEPENDENT AUDITOR'S REPORT

To the General Assembly of Citibank Anonim Şirketi

A) Audit of the Unconsolidated Financial Statements

Opinion

We have audited the accompanying unconsolidated financial statements of Citibank Anonim Şirketi ("the Bank") which comprise the unconsolidated balance sheet as at 31 December 2025 and the unconsolidated statements of profit or loss, profit or loss and other comprehensive income, changes in shareholders' equity and cash flows for the year then ended, and notes, comprising a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying unconsolidated financial statements present fairly, in all material respects, the unconsolidated financial position of Citibank Anonim Şirketi as at 31 December 2025, and its unconsolidated financial performance and its unconsolidated cash flows for the year then ended in accordance with the "Banking Regulation and Supervision Board Accounting and Reporting Legislation" which includes the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette No. 26333 dated 1 November 2006, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and interpretations published by the Banking Regulation and Supervision Agency ("BRSA") and requirements of the Turkish Financial Reporting Standards ("TFRS") for the matters not regulated by the aforementioned legislations.

Basis for Opinion

We conducted our audit in accordance with the "Regulation on Independent Audit of the Banks" ("BRSA Auditing Regulation") published in the Official Gazette No.29314 dated 2 April 2015 by BRSA and Standards on Auditing which is a component of the Turkish Auditing Standards published by the Public Oversight Accounting and Auditing Standards Authority ("POA") ("Standards on Auditing issued by POA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements section of our report. We declare that we are independent of the Bank in accordance with the Code of Ethics for Auditors issued by POA (including Independence Standards) ("POA's Code of Ethics") and the ethical requirements in the regulations issued by POA that are relevant to audit of unconsolidated financial statements, and we have fulfilled our other ethical responsibilities in accordance with the POA's Code of Ethics and regulations. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the unconsolidated financial statements of the current period. Key audit matters were addressed in the context of our independent audit of the unconsolidated financial statements as a whole, and informing our opinion thereon, and we do not provide a separate opinion on these matters.

TFRS 9 – "Financial Instruments"

Key audit matter

The Bank calculates and recognises expected credit losses on its financial assets in accordance with TFRS 9, the 'Financial Instruments Standard'. The reasons why the impairment allowance for financial assets is considered a key audit matter by us are as follows:

-The complexity and comprehensiveness of TFRS 9 applications,

-Under the TFRS 9 standard, the classification of financial instruments must be based on the Bank's business model and the characteristics of contractual cash flows, and significant judgements may be required in determining this business model and identifying the cash flow characteristics of complex contracts,

-Risks associated with the compliance of policies established by management for the calculation of expected credit losses with legislation and other practices,

-The control environment for TFRS 9 processes is complex and intensive,

-The estimates and assumptions used in expected credit losses are significant and complex.

How the matter is addressed in our audit

In addition to our existing audit procedures, our audit procedures include:

- Assessing the compliance of the accounting policies applied with TFRS 9, the Bank's past performance, local and global practices, and regulatory authorities' guidance,

- Review and testing by Information Systems and Process Audit specialists of the processes, systems and controls established or revised to enable the calculation of expected credit losses,

- An assessment of the reasonableness and appropriateness of the key judgements and estimates determined by management, as well as the methods, judgements and data sources used in the calculation of expected losses, taking into account standard requirements, industry and global practices,

- Testing, through sampling, of the criteria used to identify contracts that give rise to contractual cash flows comprising only principal and interest payments on the principal balance of financial assets, and examining their suitability for the Bank's business model,

- Examination by Financial Risk Management specialists of the key and significant estimates and assumptions regarding the significant increase in credit risk identified during the calculation of expected credit losses, the definition of default, the definition of restructuring, probability of default, loss given default, default amount and forward-looking expectations, and assessing their alignment with the Bank's past performance, regulatory requirements and other processes involving future projections, alongside the review of credit files selected via sampling,

- Assessment of the accuracy and completeness of the data sets used in the calculation of expected credit losses,

- Detailed testing, via sampling, of the mathematical validation of the expected credit loss calculation,

- Assessment of the assumptions and estimates used for financial assets subject to individual assessment based on expert judgement,

- Assessing the necessity and accuracy of updates to validation and calibration procedures performed or required following the model process – including the review of disclosures related to TFRS 9.

Other Matters

The financial statements of the Company for the accounting period ended 31 December 2024 were audited by another independent auditor, who expressed an unmodified opinion on those financial statements on 25 March 2025.

Responsibilities of Management and Those Charged with Governance for the Unconsolidated Financial Statements

Management is responsible for the preparation and fair presentation of these unconsolidated financial statements in accordance with the "BRSA Accounting and Reporting Legislation", and for such internal control as management determines is necessary to enable the preparation of unconsolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the unconsolidated financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Unconsolidated Financial Statements

Responsibilities of auditors in an audit are as follows:

Our objectives are to obtain reasonable assurance about whether the unconsolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with BRSA Regulation and TSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these unconsolidated financial statements.

As part of an audit in accordance with BRSA Audit Regulation TSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

· Identify and assess the risks of material misstatement of the unconsolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

· Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

· Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

· Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion.

· Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

· Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the unconsolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We have notified those responsible for senior management that we comply with the ethical provisions regarding independence. In addition, we have conveyed the steps taken and the measures taken to eliminate all relations and other issues and threats (if any) that may be considered to have an impact on independence to those responsible for senior management.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the unconsolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

B) Report on Other Legal and Regulatory Requirements

1) Pursuant to the fourth paragraph of Article 402 of the Turkish Commercial Code No. 6102 ("TCC"); no significant matter has come to our attention that causes us to believe that the Bank's bookkeeping activities for the period 1 January - 31 December 2025 are not in compliance with TCC and provisions of the Bank's articles of association in relation to financial reporting.

2) Pursuant to the fourth paragraph of Article 402 of the TCC; the Board of Directors provided us the necessary explanations and required documents in connection with the audit.

Gürel Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri A.Ş.

An Independent Member of BAKER TILLY INTERNATIONAL

Emine GÜNDÜZ ALTINOK,

Partner

İstanbul, 31 March 2026

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.12.2025			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)		98.063.199	19.131.877	117.195.076	66.147.232	9.603.671	75.750.903
Cash and cash equivalents		75.924.094	15.753.675	91.677.769	53.461.293	7.797.197	61.258.490
Cash and Cash Balances at Central Bank	5.1.1	75.924.428	9.457.587	85.382.015	53.472.920	7.622.310	61.095.230
Banks	5.1.3	1.559	6.296.088	6.297.647	656	174.887	175.543
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-1.893	0	-1.893	-12.283	0	-12.283
Financial assets at fair value through profit or loss	5.1.2	22.139.062	6.970	22.146.032	10.401.048	0	10.401.048
Public Debt Securities	5.1.2	22.139.062	0	22.139.062	10.388.365	0	10.388.365
Equity instruments		0	0	0	12.683	0	12.683
Other Financial Assets		0	6.970	6.970	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.4.3	0	3.159.090	3.159.090	2.284.627	1.524.097	3.808.724
Public Debt Securities	5.1.4.3		3.159.090	3.159.090	2.284.627	1.524.097	3.808.724
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	5.1.2.3	43	212.142	212.185	264	282.377	282.641
Derivative Financial Assets At Fair Value Through Profit Or Loss		43	212.142	212.185	264	282.377	282.641
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	5.1.5	3.569.691	14.719.984	18.289.675	3.500.421	11.330.073	14.830.494
Loans		3.801.169	14.719.984	18.521.153	3.685.384	11.330.073	15.015.457
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		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 (-)	5.1.5.2	-231.478	0	-231.478	-184.963	0	-184.963
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)		0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)		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)		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)	5.1.13	485.952	0	485.952	272.350	0	272.350
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	356	0	356	927	0	927
Goodwill		0	0	0	0	0	0
Other		356	0	356	927	0	927
INVESTMENT PROPERTY (Net)	5.1.15	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	5.1.16	52.870	0	52.870	119.604	3.916	123.520
OTHER ASSETS (Net)	5.1.18	170.520	81.224	251.744	192.140	62.470	254.610
TOTAL ASSETS		102.342.588	33.933.085	136.275.673	70.232.674	21.000.130	91.232.804
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	67.817.981	33.528.058	101.346.039	38.061.748	23.487.866	61.549.614
LOANS RECEIVED	5.2.3	2.284.950		2.284.950	0	0	0
MONEY MARKET FUNDS		0	0	0	0	0	0
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	5.2.2	59.447	68.270	127.717	71.393	265.583	336.976
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		59.447	68.270	127.717	71.393	265.583	336.976
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.6	418.053		418.053	211.859	0	211.859
PROVISIONS	5.2.8	586.177	7.606	593.783	475.687	5.550	481.237
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits	5.2.8.1	415.604		415.604	272.557	0	272.557
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions	5.2.8.3	170.573	7.606	178.179	203.130	5.550	208.680
CURRENT TAX LIABILITIES	5.2.9	1.721.422		1.721.422	1.890.059	242	1.890.301
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		180.944	10.957	191.901	180.747	5.873	186.620
EQUITY		29.560.173	31.635	29.591.808	26.585.334	-9.137	26.576.197
Issued capital	5.2.12.1	33.753	0	33.753	33.753	0	33.753
Capital Reserves		245.777	0	245.777	245.777	0	245.777
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		245.777	0	245.777	245.777	0	245.777
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	5.2.12.8	3.049	31.635	34.684	94.725	-9.137	85.588
Profit Reserves		11.222.163	0	11.222.163	11.222.163	0	11.222.163
Legal Reserves	5.2.12.10	18.059	0	18.059	18.059	0	18.059
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	5.2.12.11	11.204.104	0	11.204.104	11.204.104	0	11.204.104
Other Profit Reserves			0	0	0	0	0
Profit or Loss	5.4.10	18.055.431	0	18.055.431	14.988.916	0	14.988.916
Prior Years' Profit or Loss			0	0	0	0	0
Current Period Net Profit Or Loss		18.055.431	0	18.055.431	14.988.916	0	14.988.916
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		102.629.147	33.646.526	136.275.673	67.476.827	23.755.977	91.232.804

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.12.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		8.218.367	34.870.799	43.089.166	19.658.850	46.347.695	66.006.545
GUARANTIES AND WARRANTIES	5.3.1	942.009	3.122.335	4.064.344	1.625.439	2.991.209	4.616.648
Letters of Guarantee		942.009	3.119.309	4.061.318	1.625.439	2.963.067	4.588.506
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		942.009	3.119.309	4.061.318	1.625.439	2.963.067	4.588.506
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	0	0	0	25.650	25.650
Documentary Letters of Credit		0	0	0	0	25.650	25.650
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		0	3.026	3.026	0	2.492	2.492
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		1.404.990	3.592.051	4.997.041	1.631.568	4.347.799	5.979.367
Irrevocable Commitments		1.404.990	3.592.051	4.997.041	1.631.568	4.347.799	5.979.367
Forward Asset Purchase Commitments	5.3.2	564.725	3.592.051	4.156.776	861.277	4.347.799	5.209.076
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		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	5.3.1.2	46	0	46	786	0	786
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	5.3.1.2	840.107	0	840.107	769.393	0	769.393
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		112	0	112	112	0	112
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	5.3.2	5,871.368	28,156.413	34,027.781	16,401.843	39,008.687	55,410.530
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		5,871.368	28,156.413	34,027.781	16,401.843	39,008.687	55,410.530
Forward Foreign Currency Buy or Sell Transactions		3,162.168	3,486.231	6,648.399	1,112.615	1,056.119	2,168.734
Forward Foreign Currency Buying Transactions		2,958.684	554.065	3,512.749	684.958	416.838	1,101.796
Forward Foreign Currency Sale Transactions		203.484	2,932.166	3,135.650	427.657	639.281	1,066.938
Currency and Interest Rate Swaps		2,709.200	2,574.414	5,283.614	2,542.078	4,763.174	7,305.252
Currency Swap Buy Transactions		0	2,574.414	2,574.414	0	3,578.564	3,578.564
Currency Swap Sell Transactions		2,709.200	0	2,709.200	2,542.078	1,184.610	3,726.688
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		0	22,095.768	22,095.768	12,747.150	33,189.394	45,936.544
Currency Options Buy Transactions		0	11,064.592	11,064.592	6,373.575	16,605.076	22,978.651
Currency Options Sell Transactions		0	11,031.176	11,031.176	6,373.575	16,584.318	22,957.893
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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		311,216.914	25,428.347	336,645.261	311,195.179	7,767.392	318,962.571
ITEMS HELD IN CUSTODY		311,162.193	16,775.299	327,937.492	311,147.754	503	311,148.257
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody	5.3.4	307,187.013	16,680.086	323,867.099	305,815.428	35	305,815.463
Cheques Received for Collection		3,975.180	95.213	4,070.393	5,332.326	468	5,332.794
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		38.120	8,401.543	8,439.663	38.120	6,792.873	6,830.993
Securities		0	0	0	0	0	0
Guarantee Notes		1,680	6,542.299	6,543.979	1,680	5,284.508	5,286.188
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		36,440	1,836.277	1,872.717	36,440	1,491.606	1,528.046
Other Pledged Items		0	22.967	22.967	0	16.759	16.759

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		16.601	251.505	268.106	9.305	974.016	983.321
TOTAL OFF-BALANCE SHEET ACCOUNTS		319.435.281	60.299.146	379.734.427	330.854.029	54.115.087	384.969.116

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.12.2025	Previous Period 01.01.2024 - 31.12.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME		37.494.067	28.984.326
Interest Income on Loans	5.4.1.1	3.499.805	2.889.328
Interest Income on Reserve Deposits		3.193.101	417.807
Interest Income on Banks	5.4.1.2	18.160.245	20.658.645
Interest Income on Money Market Placements		0	0
Interest Income on Marketable Securities Portfolio	5.4.1.3	12.630.049	5.012.248
Financial Assets At Fair Value Through Profit Loss		12.330.581	3.467.984
Financial Assets At Fair Value Through Other Comprehensive Income		299.468	1.544.264
Financial Assets Measured at Amortised Cost		0	0
Finance Leasing Interest Income		0	0
Other Interest Income		10.867	6.298
INTEREST EXPENSES (-)		-9.378.167	-5.948.737
Interest Expenses on Deposits	5.4.2.4	-7.457.527	-5.085.386
Interest Expenses on Funds Borrowed	5.4.2.1	-967.842	-828.587
Interest Expenses on Money Market Funds		0	0
Interest Expenses on Securities Issued		0	0
Lease Interest Expenses		-57.361	-17.475
Other Interest Expense		-895.437	-17.289
NET INTEREST INCOME OR EXPENSE		28.115.900	23.035.589
NET FEE AND COMMISSION INCOME OR EXPENSES		716.646	564.560
Fees and Commissions Received		1.026.875	805.865
From Noncash Loans		238.618	200.057
Other		788.257	605.808
Fees and Commissions Paid (-)	5.4.12	-310.229	-241.305
Paid for Noncash Loans		0	0
Other		-310.229	-241.305
DIVIDEND INCOME		0	0
TRADING INCOME OR LOSS (Net)	5.4.4	3.143.036	744.740
Gains (Losses) Arising from Capital Markets Transactions		2.441.196	265.921
Gains (Losses) Arising From Derivative Financial Transactions		350.194	-243.039
Foreign Exchange Gains or Losses		351.646	721.858
OTHER OPERATING INCOME		1.623.691	1.458.705
GROSS PROFIT FROM OPERATING ACTIVITIES		33.599.273	25.803.594
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-733.041	-542.470
OTHER ALLOWANCE EXPENSES (-)		0	0
PERSONNEL EXPENSES (-)	5.4.7	-1.742.134	-1.169.505
OTHER OPERATING EXPENSES (-)	5.4.7	-5.288.419	-2.790.360
NET OPERATING INCOME (LOSS)	5.4.8	25.835.679	21.301.259
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	25.835.679	21.301.259
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-7.780.248	-6.312.343
Current Tax Provision		-7.687.782	-6.436.563
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax	5.4.9	-92.466	124.220
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		18.055.431	14.988.916
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD		18.055.431	14.988.916
Profit (Loss) Attributable to Group		18.055.431	14.988.916
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.12.2025	Previous Period 01.01.2024 - 31.12.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		18.055.431	14.988.916
OTHER COMPREHENSIVE INCOME		-50.904	61.501
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	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		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-50.904	61.501
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-72.720	87.859
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		21.816	-26.358
TOTAL COMPREHENSIVE INCOME (LOSS)		18.004.527	15.050.417

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.12.2025	Previous Period 01.01.2024 - 31.12.2024
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		12.883.948	13.204.913
Interest Received		36.397.531	28.096.031
Interest Paid		-9.367.471	-5.898.117
Dividends received		0	0
Fees and Commissions Received		1.026.875	805.865
Other Gains		4.459.907	2.462.779
Collections from Previously Written Off Loans and Other Receivables		111	1.580
Cash Payments to Personnel and Service Suppliers		-1.626.192	-1.004.657
Taxes Paid		-6.278.679	-4.729.370
Other		-11.728.134	-6.529.198
Changes in Operating Assets and Liabilities Subject to Banking Operations		27.318.126	2.347.810
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-10.583.122	-9.355.787
Net (Increase) Decrease in Due From Banks		-2.378.544	-2.434.168
Net (Increase) Decrease in Loans		-100.285	-730.210
Net (Increase) Decrease in Other Assets		-29.340	201.645
Net Increase (Decrease) in Bank Deposits		-2.148.322	2.603.087
Net Increase (Decrease) in Other Deposits		41.966.001	13.148.237
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.253.000	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-1.661.262	-1.084.994
Net Cash Provided From Banking Operations		40.202.074	15.552.723
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		327.927	243.632
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		294.344	228.320
Cash Obtained from Tangible and Intangible Asset Sales		0	62
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-20.299.066	-16.303.881
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		20.332.649	16.319.131
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
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-15.153.721	-957.548
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		-14.988.916	-916.104
Payments of lease liabilities		-164.805	-41.444
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.654.065	1.027.216
Net Increase (Decrease) in Cash and Cash Equivalents		28.030.345	15.866.023
Cash and Cash Equivalents at Beginning of the Period		53.112.358	37.246.335
Cash and Cash Equivalents at End of the Period		81.142.703	53.112.358

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity	
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated 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)							
Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
		33.753	0	0	245.777	0	0	0	0	0	0	0	0	0	6.107.363	12.441.884	0	12.441.884
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		33.753	0	0	245.777	0	0	0	0	0	0	0	0	0	6.107.363	12.441.884	0	12.441.884
		0	0	0	0	0	0	0	0	0	0	0	0	0	14.988.916	15.050.417	0	15.050.417
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	5.2.12.3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	5.2.12.11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		33.753	0	0	245.777	0	0	0	0	0	0	0	0	0	14.988.916	26.576.197	0	26.576.197
Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
		33.753	0	0	245.777	0	0	0	0	0	0	0	0	0	14.988.916	26.576.197	0	26.576.197
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		33.753	0	0	245.777	0	0	0	0	0	0	0	0	0	14.988.916	14.988.916	0	26.576.197
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	5.2.12.3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	5.2.12.11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		33.753	0	0	245.777	0	0	0	0	0	0	0	0	0	18.055.431	18.055.431	0	29.591.808

Previous Period
01.01.2024 - 31.12.2024

Current Period
01.01.2025 - 31.12.2025