



## KAMUYU AYDINLATMA PLATFORMU

# DENİZBANK A.Ş. Bank Financial Report Consolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT  
İSTANBUL**  
Türkiye Sermaye Piyasası - Merkezi  
Saklama ve Vadi Depolama Kuruluşu

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

## ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU DenizBank Bankası Anonim Şirketi Yönetim Kurulu'na

### Giriş

DenizBank Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 31 Mart 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç 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. Grup 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 ("TMS") 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.

### *Şartlı Sonucun Dayanađı*

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.h.3 numaralı dipnotta belirtildiđi üzere, 31 Mart 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılan ve tamamı geçmiş yıllarda gider yazılan toplam 8.700.000 Bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

### *Şartlı Sonuç*

Sınırlı denetimimize göre, şartlı sonucun dayanađı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 31 Mart 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeđe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

### *Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor*

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

Güney Bađımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Sorumlu Denetçi

21 Nisan 2026

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		208.020.021	573.922.533	781.942.554	220.332.426	507.368.727	727.701.153
Cash and cash equivalents		129.195.366	422.355.936	551.551.302	136.380.066	367.795.540	504.175.606
Cash and Cash Balances at Central Bank	(5.1.a)	128.753.792	246.819.510	375.573.302	131.541.761	207.743.416	339.285.177
Banks	(5.1.a)	430.674	167.665.240	168.095.914	4.834.251	158.751.647	163.585.898
Receivables From Money Markets		11.235	7.916.027	7.927.262	4.575	1.350.227	1.354.802
Allowance for Expected Losses ( - )		-335	-44.841	-45.176	-521	-49.750	-50.271
Financial assets at fair value through profit or loss	(5.1.b)	13.735.481	4.272.592	18.008.073	10.992.960	5.597.357	16.590.317
Public Debt Securities		1.409.788	2.374.003	3.783.791	160.978	2.381.431	2.542.409
Equity instruments		0	1.733.791	1.733.791	0	1.981.777	1.981.777
Other Financial Assets		12.325.693	164.798	12.490.491	10.831.982	1.234.149	12.066.131
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.c)	64.033.176	134.628.793	198.661.969	71.810.486	121.576.658	193.387.144
Public Debt Securities		64.032.182	106.292.285	170.324.467	71.809.492	95.144.468	166.953.960
Equity instruments		994	1.738	2.732	994	1.716	2.710
Other Financial Assets		0	28.334.770	28.334.770	0	26.430.474	26.430.474
Derivative financial assets		1.055.998	12.665.212	13.721.210	1.148.914	12.399.172	13.548.086
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.b)	1.055.998	12.665.212	13.721.210	1.148.914	12.399.172	13.548.086
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.c)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		813.047.728	500.582.619	1.313.630.347	721.003.731	466.861.308	1.187.865.039
Loans	(5.1.d)	769.451.445	474.266.445	1.243.717.890	679.582.741	446.813.931	1.126.396.672
Receivables From Leasing Transactions	(5.1.i)	4.849.906	30.108.308	34.958.214	4.644.074	25.161.008	29.805.082
Factoring Receivables		16.371.639	5.163.529	21.535.168	12.692.090	4.370.805	17.062.895
Other Financial Assets Measured at Amortised Cost	(5.1.e)	75.239.969	0	75.239.969	72.034.461	0	72.034.461
Public Debt Securities		75.239.969	0	75.239.969	72.034.461	0	72.034.461
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses ( - )		-52.865.231	-8.955.663	-61.820.894	-47.949.635	-9.484.436	-57.434.071
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(5.1.l)	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		5.556.706	2.851	5.559.557	5.556.706	2.815	5.559.521
Investments in Associates (Net)	(5.1.f)	31.142	0	31.142	31.142	0	31.142

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		31.142	0	31.142	31.142	0	31.142
Investments in Subsidiaries (Net)	(5.1.g)	5.522.764	2.851	5.525.615	5.522.764	2.815	5.525.579
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		5.522.764	2.851	5.525.615	5.522.764	2.815	5.525.579
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.h)	2.800	0	2.800	2.800	0	2.800
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		39.195.119	1.541.941	40.737.060	38.240.803	1.551.247	39.792.050
INTANGIBLE ASSETS AND GOODWILL (Net)		6.735.555	568.489	7.304.044	6.730.015	603.119	7.333.134
Goodwill		0	0	0	0	0	0
Other		6.735.555	568.489	7.304.044	6.730.015	603.119	7.333.134
INVESTMENT PROPERTY (Net)	(5.1.j)	4.176.159	0	4.176.159	4.163.844	0	4.163.844
CURRENT TAX ASSETS		434.554	325.408	759.962	0	102.478	102.478
DEFERRED TAX ASSET	(5.1.k)	5.961.243	0	5.961.243	717.715	40.975	758.690
OTHER ASSETS (Net)	(5.1.m)	69.692.074	20.256.476	89.948.550	64.150.386	11.810.375	75.960.761
<b>TOTAL ASSETS</b>		<b>1.152.819.159</b>	<b>1.097.200.317</b>	<b>2.250.019.476</b>	<b>1.060.895.626</b>	<b>988.341.044</b>	<b>2.049.236.670</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(5.11.a)	681.157.452	720.903.750	1.402.061.202	621.750.588	662.453.842	1.284.204.430
LOANS RECEIVED	(5.11.c)	13.990.955	259.678.658	273.669.613	7.581.960	242.113.708	249.695.668
MONEY MARKET FUNDS		29.932.814	13.679.102	43.611.916	6.447.073	10.034.128	16.481.201
MARKETABLE SECURITIES (Net)	(5.11.d)	0	105.905.652	105.905.652	2.155.187	102.824.996	104.980.183
Bills		0	3.673.468	3.673.468	2.155.187	3.585.416	5.740.603
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	102.232.184	102.232.184	0	99.239.580	99.239.580
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		376.139	18.003.898	18.380.037	136.697	6.612.059	6.748.756
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.11.b)	376.139	18.003.898	18.380.037	136.697	6.612.059	6.748.756
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.11.g)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.11.f)	1.988.706	105.871	2.094.577	1.730.901	95.269	1.826.170
PROVISIONS	(5.11.h)	19.750.881	3.339.539	23.090.420	19.213.605	3.620.850	22.834.455
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.057.336	221.957	4.279.293	4.243.457	303.852	4.547.309
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		15.693.545	3.117.582	18.811.127	14.970.148	3.316.998	18.287.146
CURRENT TAX LIABILITIES	(5.11.i)	18.032.387	795.962	18.828.349	12.234.216	611.216	12.845.432
DEFERRED TAX LIABILITY	(5.11.i)	1.539.010	385.558	1.924.568	1.461.298	405.418	1.866.716
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.11.j)	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	15.809.406	15.809.406	0	15.392.282	15.392.282
Loans	(5.11.c)	0	15.809.406	15.809.406	0	15.392.282	15.392.282

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.e)	82.827.821	32.785.911	115.613.732	78.721.857	36.481.035	115.202.892
EQUITY	(5.II.k)	166.520.230	62.509.774	229.030.004	146.656.735	70.501.750	217.158.485
Issued capital		19.638.600	0	19.638.600	19.638.600	0	19.638.600
Capital Reserves		71.237	0	71.237	29.317	0	29.317
Equity Share Premiums		15	0	15	15	0	15
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		71.222	0	71.222	29.302	0	29.302
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		9.885.303	564.992	10.450.295	9.908.450	561.448	10.469.898
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-38.963.072	56.934.555	17.971.483	-36.666.665	60.281.450	23.614.785
Profit Reserves		156.230.853	1.562.572	157.793.425	102.947.086	1.562.572	104.509.658
Legal Reserves		3.992.933	5.019	3.997.952	3.388.701	5.019	3.393.720
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		152.237.920	1.557.553	153.795.473	99.558.385	1.557.553	101.115.938
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		18.326.727	3.446.228	21.772.955	49.500.061	8.094.885	57.594.946
Prior Years' Profit or Loss		1.372.479	1.314.700	2.687.179	1.372.479	1.314.700	2.687.179
Current Period Net Profit Or Loss		16.954.248	2.131.528	19.085.776	48.127.582	6.780.185	54.907.767
Non-controlling Interests		1.330.582	1.427	1.332.009	1.299.886	1.395	1.301.281
<b>Total equity and liabilities</b>		<b>1.016.116.395</b>	<b>1.233.903.081</b>	<b>2.250.019.476</b>	<b>898.090.117</b>	<b>1.151.146.553</b>	<b>2.049.236.670</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		1.639.316.246	1.812.990.384	3.452.306.630	1.363.255.778	1.498.656.998	2.861.912.776
GUARANTIES AND WARRANTIES	(5.III.a)	212.732.632	171.896.706	384.629.338	176.806.673	149.609.329	326.416.002
Letters of Guarantee		179.740.157	98.004.088	277.744.245	152.064.382	89.452.182	241.516.564
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		79.021	550.127	629.148	79.021	576.603	655.624
Other Letters of Guarantee		179.661.136	97.453.961	277.115.097	151.985.361	88.875.579	240.860.940
Bank Acceptances		665.714	1.296.301	1.962.015	553.596	1.112.498	1.666.094
Import Letter of Acceptance		665.714	1.296.301	1.962.015	553.596	1.112.498	1.666.094
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		2.382.289	66.372.870	68.755.159	0	53.835.365	53.835.365
Documentary Letters of Credit		2.376.250	50.435.585	52.811.835	0	42.909.309	42.909.309
Other Letters of Credit		6.039	15.937.285	15.943.324	0	10.926.056	10.926.056
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		29.944.472	6.223.447	36.167.919	24.188.695	5.209.284	29.397.979
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	1.134.379.112	43.391.214	1.177.770.326	938.384.768	70.020.538	1.008.405.306
Irrevocable Commitments		1.125.739.650	43.391.214	1.169.130.864	934.019.392	69.801.453	1.003.820.845
Forward Asset Purchase Commitments		7.124.452	25.009.909	32.134.361	17.865.618	51.795.545	69.661.163
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		123.903.680	0	123.903.680	111.017.790	0	111.017.790
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		29.602.666	0	29.602.666	23.297.425	0	23.297.425
Tax and Fund Liabilities Arised from Export Commitments		1.900	0	1.900	1.871	0	1.871
Commitments for Credit Card Limits		964.727.513	0	964.727.513	778.252.959	0	778.252.959
Commitments for Credit Cards and Banking Services Promotions		30.237	0	30.237	33.283	0	33.283
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		349.202	18.381.305	18.730.507	3.550.446	18.005.908	21.556.354
Revocable Commitments		8.639.462	0	8.639.462	4.365.376	219.085	4.584.461
Revocable Loan Granting Commitments		8.638.903	0	8.638.903	4.364.817	219.085	4.583.902
Other Revocable Commitments		559	0	559	559	0	559
DERIVATIVE FINANCIAL INSTRUMENTS		292.204.502	1.597.702.464	1.889.906.966	248.064.337	1.279.027.131	1.527.091.468
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		292.204.502	1.597.702.464	1.889.906.966	248.064.337	1.279.027.131	1.527.091.468
Forward Foreign Currency Buy or Sell Transactions		58.836.488	102.865.531	161.702.019	45.107.432	71.469.154	116.576.586
Forward Foreign Currency Buying Transactions		11.806.472	71.045.204	82.851.676	3.302.487	57.376.913	60.679.400
Forward Foreign Currency Sale Transactions		47.030.016	31.820.327	78.850.343	41.804.945	14.092.241	55.897.186
Currency and Interest Rate Swaps		62.375.756	1.098.196.590	1.160.572.346	76.843.846	913.299.253	990.143.099
Currency Swap Buy Transactions		4.340.825	356.643.722	360.984.547	5.891.625	308.039.008	313.930.633
Currency Swap Sell Transactions		53.724.931	435.414.740	489.139.671	66.642.221	331.976.561	398.618.782
Interest Rate Swap Buy Transactions		2.155.000	153.069.064	155.224.064	2.155.000	136.641.842	138.796.842
Interest Rate Swap Sell Transactions		2.155.000	153.069.064	155.224.064	2.155.000	136.641.842	138.796.842
Currency, Interest Rate and Securities Options		168.143.186	226.725.038	394.868.224	126.113.059	174.352.100	300.465.159
Currency Options Buy Transactions		73.670.421	114.334.297	188.004.718	59.905.533	87.011.422	146.916.955
Currency Options Sell Transactions		94.472.765	96.957.855	191.430.620	66.207.526	82.094.414	148.301.940
Interest Rate Options Buy Transactions		0	7.716.443	7.716.443	0	2.623.132	2.623.132
Interest Rate Options Sell Transactions		0	7.716.443	7.716.443	0	2.623.132	2.623.132
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		2.849.072	2.704.744	5.553.816	0	0	0
Currency Futures Buy Transactions		2.849.072	0	2.849.072	0	0	0
Currency Futures Sell Transactions		0	2.704.744	2.704.744	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	167.210.561	167.210.561	0	119.906.624	119.906.624
CUSTODY AND PLEDGES RECEIVED		7.011.591.255	3.463.088.132	10.474.679.387	6.781.111.475	3.510.396.023	10.291.507.498
ITEMS HELD IN CUSTODY		334.622.461	590.008.844	924.631.305	359.894.674	603.006.444	962.901.118
Customer Fund and Portfolio Balances		3.494	0	3.494	3.494	0	3.494
Securities Held in Custody		310.153.242	554.292.129	864.445.371	339.997.401	572.542.429	912.539.830
Cheques Received for Collection		18.298.685	10.945.582	29.244.267	14.178.582	7.297.176	21.475.758
Commercial Notes Received for Collection		6.165.792	1.513.220	7.679.012	5.713.949	1.485.492	7.199.441
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		1.248	23.257.913	23.259.161	1.248	21.681.347	21.682.595
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		6.659.245.889	2.868.125.479	9.527.371.368	6.403.799.533	2.902.778.135	9.306.577.668
Securities		47.506.341	10.378.745	57.885.086	42.392.049	8.255.312	50.647.361
Guarantee Notes		5.205.722.832	840.962.827	6.046.685.659	4.919.777.532	836.029.573	5.755.807.105
Commodity		114.114.745	89.192.589	203.307.334	99.737.993	82.508.011	182.246.004
Warrant		0	0	0	0	0	0
Real Estate		1.059.597.369	1.160.096.852	2.219.694.221	1.118.350.732	1.247.171.048	2.365.521.780
Other Pledged Items		232.304.602	767.494.466	999.799.068	223.541.227	728.814.191	952.355.418

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		17.722.905	4.953.809	22.676.714	17.417.268	4.611.444	22.028.712
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>8.650.907.501</b>	<b>5.276.078.516</b>	<b>13.926.986.017</b>	<b>8.144.367.253</b>	<b>5.009.053.021</b>	<b>13.153.420.274</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	(5.IV.a)	101.238.768	83.082.383
Interest Income on Loans		74.819.601	56.757.055
Interest Income on Reserve Deposits		7.945.041	6.924.782
Interest Income on Banks		4.398.306	8.314.208
Interest Income on Money Market Placements		169.083	622.087
Interest Income on Marketable Securities Portfolio		10.590.732	8.131.405
Financial Assets At Fair Value Through Profit Loss		64.944	34.573
Financial Assets At Fair Value Through Other Comprehensive Income		7.020.235	4.618.604
Financial Assets Measured at Amortised Cost		3.505.553	3.478.228
Finance Leasing Interest Income		956.160	973.210
Other Interest Income		2.359.845	1.359.636
INTEREST EXPENSES (-)	(5.IV.b)	-64.721.659	-61.411.573
Interest Expenses on Deposits		-57.389.826	-53.710.065
Interest Expenses on Funds Borrowed		-5.405.729	-4.523.716
Interest Expenses on Money Market Funds		-703.866	-1.031.012
Interest Expenses on Securities Issued		-973.397	-1.683.351
Lease Interest Expenses		-171.954	-114.581
Other Interest Expense		-76.887	-348.848
NET INTEREST INCOME OR EXPENSE		36.517.109	21.670.810
NET FEE AND COMMISSION INCOME OR EXPENSES		13.289.623	8.924.959
Fees and Commissions Received		21.977.008	15.437.853
From Noncash Loans		648.997	448.288
Other		21.328.011	14.989.565
Fees and Commissions Paid (-)		-8.687.385	-6.512.894
Paid for Noncash Loans		-25.109	-18.608
Other		-8.662.276	-6.494.286
DIVIDEND INCOME		58	77
TRADING INCOME OR LOSS (Net)	(5.IV.c)	-1.761.279	-772.230
Gains (Losses) Arising from Capital Markets Transactions		829.663	1.455.067
Gains (Losses) Arising From Derivative Financial Transactions		5.083.324	1.992.015
Foreign Exchange Gains or Losses		-7.674.266	-4.219.312
OTHER OPERATING INCOME	(5.IV.d)	8.315.082	2.728.065
GROSS PROFIT FROM OPERATING ACTIVITIES		56.360.593	32.551.681
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-9.342.403	-3.158.631
OTHER ALLOWANCE EXPENSES (-)		-383.061	546.840
PERSONNEL EXPENSES (-)		-9.251.660	-6.317.603
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-11.678.304	-7.689.857
NET OPERATING INCOME (LOSS)		25.705.165	15.932.430
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.IV.g)	25.705.165	15.932.430
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-6.588.661	-3.568.845
Current Tax Provision		-9.262.062	-3.359.695
Expense Effect of Deferred Tax		-5.141.288	-5.765.377
Income Effect of Deferred Tax		7.814.689	5.556.227
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.i)	19.116.504	12.363.585
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	(5.IV.j)	19.116.504	12.363.585
Profit (Loss) Attributable to Group		19.085.776	12.357.556
Profit (loss), attributable to non-controlling interests		30.728	6.029
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
Profit (Loss) per Share			
<i>Hisse başına kar</i>		0,97000000	0,63000000

## 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 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>			
PROFIT (LOSS)		19.116.504	12.363.585
OTHER COMPREHENSIVE INCOME		-5.662.905	1.259.883
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-19.603	38.473
Gains (Losses) on Revaluation of Property, Plant and Equipment		-27.169	49.471
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		7.566	-10.998
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-5.643.302	1.221.410
Exchange Differences on Translation		795.976	6.365.456
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-8.255.830	-2.243.461
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-875.206	-5.095.080
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		2.691.758	2.194.495
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>13.453.599</b>	<b>13.623.468</b>

## Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
<b>Statement of Cash Flow (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		10.432.493	10.143.007
Interest Received		92.561.815	73.285.898
Interest Paid		-64.812.944	-63.986.786
Dividends received		58	77
Fees and Commissions Received		21.977.007	15.437.852
Other Gains		8.833.020	4.080.251
Collections from Previously Written Off Loans and Other Receivables		9.113.635	6.724.453
Cash Payments to Personnel and Service Suppliers		-9.519.676	-6.753.958
Taxes Paid		-7.252.751	-2.820.004
Other		-40.467.671	-15.824.776
Changes in Operating Assets and Liabilities Subject to Banking Operations		-14.592.464	-240.708
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		4.403.412	-1.653.331
Net (Increase) Decrease in Due From Banks		-24.145.883	12.492.586
Net (Increase) Decrease in Loans		-123.093.447	-59.316.214
Net (Increase) Decrease in Other Assets		-18.710.739	-6.767.376
Net Increase (Decrease) in Bank Deposits		9.903.652	933.675
Net Increase (Decrease) in Other Deposits		103.146.818	31.258.168
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		5.963.343	1.112.711
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		27.940.380	21.699.073
Net Cash Provided From Banking Operations		-4.159.971	9.902.299
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-14.527.998	-4.055.411
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		-1.489.267	-316.536
Cash Obtained from Tangible and Intangible Asset Sales		779.999	532.416
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-21.122.541	-34.402.114
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.303.811	21.050.931
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	9.079.892
Other		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		5.968.010	-5.118.362
Cash Obtained from Loans and Securities Issued		15.948.180	25.073.854
Cash Outflow Arised From Loans and Securities Issued		-7.901.280	-28.815.967
Equity Instruments Issued		0	0
Dividends paid		-1.624.000	-750.000
Payments of lease liabilities		-454.890	-626.249
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		36.048.213	11.070.270
Net Increase (Decrease) in Cash and Cash Equivalents		23.328.254	11.798.796
Cash and Cash Equivalents at Beginning of the Period		311.307.412	314.217.957
Cash and Cash Equivalents at End of the Period		334.635.666	326.016.753

## 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 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)								
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																		
<b>CHANGES IN EQUITY ITEMS</b>																		
<b>Equity at beginning of period</b>	<b>19.638.600</b>	<b>15</b>	<b>0</b>	<b>15.097</b>	<b>1.242.514</b>	<b>-821.901</b>	<b>11.992.319</b>	<b>12.412.932</b>	<b>37.473.212</b>	<b>-3.476.824</b>	<b>-23.339.617</b>	<b>10.656.771</b>	<b>60.290.160</b>	<b>2.784.372</b>	<b>44.881.798</b>	<b>150.679.745</b>	<b>912.270</b>	<b>151.592.015</b>
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
<b>Adjusted Beginning Balance</b>	<b>19.638.600</b>	<b>15</b>	<b>0</b>	<b>15.097</b>	<b>1.242.514</b>	<b>-821.901</b>	<b>11.992.319</b>	<b>12.412.932</b>	<b>37.473.212</b>	<b>-3.476.824</b>	<b>-23.339.617</b>	<b>10.656.771</b>	<b>60.290.160</b>	<b>2.784.372</b>	<b>44.881.798</b>	<b>150.679.745</b>	<b>912.270</b>	<b>151.592.015</b>
Total Comprehensive Income (Loss)	0	0	0	0	38.471	2	0	38.473	6.365.456	-1.577.490	-3.566.556	1.221.410	0	0	12.357.556	13.617.439	6.029	13.623.468
Capital Increase in Cash	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Convertible Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Profit Distributions	0	0	0	0	0	0	0	0	0	0	0	0	44.219.498	-87.700	44.881.798	-750.000	0	-750.000
Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-750.000	-750.000	0	-750.000
Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	0	0	44.219.498	-87.700	44.131.798	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Equity at end of period</b>	<b>19.638.600</b>	<b>15</b>	<b>0</b>	<b>15.097</b>	<b>1.280.985</b>	<b>-821.899</b>	<b>11.992.319</b>	<b>12.451.405</b>	<b>43.838.668</b>	<b>-5.054.314</b>	<b>-26.906.173</b>	<b>11.878.181</b>	<b>104.509.658</b>	<b>2.696.672</b>	<b>12.357.556</b>	<b>163.547.184</b>	<b>918.299</b>	<b>164.465.483</b>
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																		
<b>CHANGES IN EQUITY ITEMS</b>																		
<b>Equity at beginning of period</b>	<b>19.638.600</b>	<b>15</b>	<b>0</b>	<b>29.302</b>	<b>6.601.263</b>	<b>-1.266.684</b>	<b>5.135.319</b>	<b>10.469.898</b>	<b>57.960.437</b>	<b>1.179.901</b>	<b>-35.525.553</b>	<b>23.614.785</b>	<b>104.509.658</b>	<b>2.687.179</b>	<b>54.907.767</b>	<b>215.857.204</b>	<b>1.301.281</b>	<b>217.158.485</b>
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
<b>Adjusted Beginning Balance</b>	<b>19.638.600</b>	<b>15</b>	<b>0</b>	<b>29.302</b>	<b>6.601.263</b>	<b>-1.266.684</b>	<b>5.135.319</b>	<b>10.469.898</b>	<b>57.960.437</b>	<b>1.179.901</b>	<b>-35.525.553</b>	<b>23.614.785</b>	<b>104.509.658</b>	<b>2.687.179</b>	<b>54.907.767</b>	<b>215.857.204</b>	<b>1.301.281</b>	<b>217.158.485</b>
Total Comprehensive Income (Loss)	0	0	0	0	-19.603	0	0	-19.603	795.976	-5.826.635	-612.643	-5.643.302	0	0	19.085.776	13.422.871	30.728	13.453.599
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	41.920	0	0	0	0	0	0	0	0	0	0	0	41.920	0	41.920
Profit Distributions	0	0	0	0	0	0	0	0	0	0	0	0	53.283.767	0	54.907.767	-1.624.000	0	-1.624.000
Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1.624.000	-1.624.000	0	-1.624.000
Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	0	0	53.283.767	0	53.283.767	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Equity at end of period</b>	<b>19.638.600</b>	<b>15</b>	<b>0</b>	<b>71.222</b>	<b>6.581.660</b>	<b>-1.266.684</b>	<b>5.135.319</b>	<b>10.450.295</b>	<b>58.756.413</b>	<b>-4.646.734</b>	<b>-36.138.196</b>	<b>17.971.483</b>	<b>157.793.425</b>	<b>2.687.179</b>	<b>19.085.776</b>	<b>227.697.995</b>	<b>1.332.009</b>	<b>229.030.004</b>

Previous Period  
01.01.2025 - 31.03.2025

Current Period  
01.01.2026 - 31.03.2026