



KAMUYU AYDINLATMA PLATFORMU

DENİZBANK A.Ş. Bank Financial Report Unconsolidated 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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

DenizBank Anonim Şirketi Yönetim Kurulu'na

Giriş

DenizBank Anonim Şirketi'nin ("Banka") 31 Mart 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan 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 olmayan 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 Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.h.3 numaralı dipnotta belirtildiği üzere, 31 Mart 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka 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 dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, DenizBank A.Ş.'nin 31 Mart 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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 Yükümlülüklerle İlişkin Rapor

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

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel, SMMM

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	Unconsolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		196.057.761	324.249.282	520.307.043	209.681.711	265.220.109	474.901.820
Cash and cash equivalents		129.130.453	223.531.524	352.661.977	136.126.968	168.949.484	305.076.452
Cash and Cash Balances at Central Bank	(5.1.a)	128.752.719	172.331.337	301.084.056	131.540.087	129.253.762	260.793.849
Banks	(5.1.a)	378.069	43.284.686	43.662.755	4.587.404	38.345.937	42.933.341
Receivables From Money Markets		0	7.916.027	7.916.027	0	1.350.227	1.350.227
Allowance for Expected Losses (-)		-335	-526	-861	-523	-442	-965
Financial assets at fair value through profit or loss	(5.1.b)	1.883.618	4.272.587	6.156.205	633.306	4.476.085	5.109.391
Public Debt Securities		1.409.788	2.374.003	3.783.791	160.978	2.381.431	2.542.409
Equity instruments		0	1.733.786	1.733.786	0	1.980.979	1.980.979
Other Financial Assets		473.830	164.798	638.628	472.328	113.675	586.003
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.c)	64.033.176	83.922.715	147.955.891	71.810.486	80.851.370	152.661.856
Public Debt Securities		64.032.182	74.851.499	138.883.681	71.809.492	73.534.774	145.344.266
Equity instruments		994	0	994	994	0	994
Other Financial Assets		0	9.071.216	9.071.216	0	7.316.596	7.316.596
Derivative financial assets		1.010.514	12.522.456	13.532.970	1.110.951	10.943.170	12.054.121
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.b)	1.010.514	12.522.456	13.532.970	1.110.951	10.943.170	12.054.121
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.j)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		776.305.654	355.613.234	1.131.918.888	686.122.443	342.255.408	1.028.377.851
Loans	(5.1.d)	753.125.040	362.614.098	1.115.739.138	660.990.259	349.070.427	1.010.060.686
Receivables From Leasing Transactions	(5.1.i)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
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 (-)		-52.059.355	-7.000.864	-59.060.219	-46.902.277	-6.815.019	-53.717.296
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.m)	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		47.988.569	80.649.699	128.638.268	44.377.135	78.238.640	122.615.775
Investments in Associates (Net)	(5.1.f)	29.646	0	29.646	29.646	0	29.646

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		29.646	0	29.646	29.646	0	29.646
Investments in Subsidiaries (Net)	(5.1.g)	47.956.123	80.649.699	128.605.822	44.344.689	78.238.640	122.583.329
Unconsolidated Financial Subsidiaries		42.465.123	80.649.699	123.114.822	38.853.689	78.238.640	117.092.329
Unconsolidated Non-Financial Subsidiaries		5.491.000	0	5.491.000	5.491.000	0	5.491.000
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)		28.136.156	1.278	28.137.434	27.590.303	1.547	27.591.850
INTANGIBLE ASSETS AND GOODWILL (Net)		6.399.358	0	6.399.358	6.375.211	0	6.375.211
Goodwill		0	0	0	0	0	0
Other		6.399.358	0	6.399.358	6.375.211	0	6.375.211
INVESTMENT PROPERTY (Net)	(5.1.k)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.1.l)	5.844.827	0	5.844.827	601.489	0	601.489
OTHER ASSETS (Net)	(5.1.n)	67.705.157	18.267.252	85.972.409	61.962.389	10.616.796	72.579.185
TOTAL ASSETS		1.128.437.482	778.780.745	1.907.218.227	1.036.710.681	696.332.500	1.733.043.181
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.11.a)	681.458.912	414.701.320	1.096.160.232	622.249.036	370.706.180	992.955.216
LOANS RECEIVED	(5.11.c)	1.020.816	299.443.803	300.464.619	709.470	293.328.387	294.037.857
MONEY MARKET FUNDS		28.831.562	11.773.069	40.604.631	500.520	6.760.542	7.261.062
MARKETABLE SECURITIES (Net)	(5.11.d)	0	58.780.763	58.780.763	0	55.821.672	55.821.672
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	58.780.763	58.780.763	0	55.821.672	55.821.672
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		42.736	16.841.307	16.884.043	701	6.628.646	6.629.347
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.11.b)	42.736	16.841.307	16.884.043	701	6.628.646	6.629.347
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)	2.003.993	289.777	2.293.770	1.746.732	312.712	2.059.444
PROVISIONS	(5.11.h)	19.431.073	3.098.383	22.529.456	18.850.778	3.291.919	22.142.697
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.841.141	0	3.841.141	3.986.602	0	3.986.602
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		15.589.932	3.098.383	18.688.315	14.864.176	3.291.919	18.156.095
CURRENT TAX LIABILITIES	(5.11.i)	16.606.548	486.982	17.093.530	10.866.862	423.870	11.290.732
DEFERRED TAX LIABILITY	(5.11.i)	0	0	0	0	0	0
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		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)	81.483.159	27.424.443	108.907.602	77.819.698	31.784.857	109.604.555
EQUITY	(5.II.k)	228.236.956	-546.781	227.690.175	212.779.917	3.068.400	215.848.317
Issued capital		19.638.600	0	19.638.600	19.638.600	0	19.638.600
Capital Reserves		71.236	0	71.236	29.316	0	29.316
Equity Share Premiums		15	0	15	15	0	15
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		71.221	0	71.221	29.301	0	29.301
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		10.408.624	0	10.408.624	10.428.275	0	10.428.275
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		18.567.434	-546.781	18.020.653	20.587.801	3.068.400	23.656.201
Profit Reserves		159.226.653	0	159.226.653	105.946.489	0	105.946.489
Legal Reserves		3.991.927	0	3.991.927	3.387.695	0	3.387.695
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		155.234.726	0	155.234.726	102.558.794	0	102.558.794
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		20.324.409	0	20.324.409	56.149.436	0	56.149.436
Prior Years' Profit or Loss		1.245.272	0	1.245.272	1.245.272	0	1.245.272
Current Period Net Profit Or Loss		19.079.137	0	19.079.137	54.904.164	0	54.904.164
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.059.115.755	848.102.472	1.907.218.227	945.523.714	787.519.467	1.733.043.181

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.634.156.573	1.653.021.652	3.287.178.225	1.359.976.383	1.360.550.760	2.720.527.143
GUARANTIES AND WARRANTIES	(5.III.a)	212.992.417	168.266.639	381.259.056	177.057.632	145.604.035	322.661.667
Letters of Guarantee		179.999.934	96.484.511	276.484.445	152.315.333	87.431.857	239.747.190
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		179.920.913	95.934.384	275.855.297	152.236.312	86.855.254	239.091.566
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	64.262.380	66.644.669	0	51.850.396	51.850.396
Documentary Letters of Credit		2.376.250	50.530.161	52.906.411	0	43.029.794	43.029.794
Other Letters of Credit		6.039	13.732.219	13.738.258	0	8.820.602	8.820.602
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		29.944.480	6.223.447	36.167.927	24.188.703	5.209.284	29.397.987
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	1.134.379.112	44.659.659	1.179.038.771	938.377.796	70.572.539	1.008.950.335
Irrevocable Commitments		1.125.739.650	44.659.659	1.170.399.309	934.012.420	70.572.539	1.004.584.959
Forward Asset Purchase Commitments		7.124.452	24.558.850	31.683.302	17.858.646	50.751.823	68.610.469
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	20.100.809	20.450.011	3.550.446	19.820.716	23.371.162
Revocable Commitments		8.639.462	0	8.639.462	4.365.376	0	4.365.376
Revocable Loan Granting Commitments		8.638.903	0	8.638.903	4.364.817	0	4.364.817
Other Revocable Commitments		559	0	559	559	0	559
DERIVATIVE FINANCIAL INSTRUMENTS		286.785.044	1.440.095.354	1.726.880.398	244.540.955	1.144.374.186	1.388.915.141
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		286.785.044	1.440.095.354	1.726.880.398	244.540.955	1.144.374.186	1.388.915.141
Forward Foreign Currency Buy or Sell Transactions		58.248.045	102.279.091	160.527.136	44.657.378	71.019.100	115.676.478
Forward Foreign Currency Buying Transactions		11.240.404	71.024.832	82.265.236	2.852.433	57.376.913	60.229.346
Forward Foreign Currency Sale Transactions		47.007.641	31.254.259	78.261.900	41.804.945	13.642.187	55.447.132
Currency and Interest Rate Swaps		57.544.741	941.175.920	998.720.661	73.770.518	779.096.362	852.866.880
Currency Swap Buy Transactions		4.340.825	275.197.185	279.538.010	6.291.625	236.994.328	243.285.953
Currency Swap Sell Transactions		48.893.916	356.535.301	405.429.217	63.168.893	265.555.354	328.724.247
Interest Rate Swap Buy Transactions		2.155.000	154.721.717	156.876.717	2.155.000	138.273.340	140.428.340
Interest Rate Swap Sell Transactions		2.155.000	154.721.717	156.876.717	2.155.000	138.273.340	140.428.340
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		6.906.830.514	2.950.281.829	9.857.112.343	6.699.568.644	3.058.650.153	9.758.218.797
ITEMS HELD IN CUSTODY		293.680.989	587.334.385	881.015.374	324.960.538	601.118.722	926.079.260
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		289.271.711	554.292.129	843.563.840	320.912.892	572.542.429	893.455.321
Cheques Received for Collection		453.534	8.773.081	9.226.615	454.625	5.887.512	6.342.137
Commercial Notes Received for Collection		3.955.744	1.020.045	4.975.789	3.593.021	1.015.932	4.608.953
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	23.249.130	23.249.130	0	21.672.849	21.672.849
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		6.595.426.620	2.357.993.635	8.953.420.255	6.357.190.838	2.452.919.987	8.810.110.825
Securities		47.479.760	10.056.952	57.536.712	42.365.467	7.943.522	50.308.989
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		1.053.436.142	1.091.883.909	2.145.320.051	1.110.532.185	1.193.733.955	2.304.266.140
Other Pledged Items		174.673.141	325.897.358	500.570.499	184.777.661	332.704.926	517.482.587

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
TOTAL OFF-BALANCE SHEET ACCOUNTS		8.540.987.087	4.603.303.481	13.144.290.568	8.059.545.027	4.419.200.913	12.478.745.940

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(5.IV.a)	92.657.245	76.456.055
Interest Income on Loans		69.714.315	53.049.791
Interest Income on Reserve Deposits		7.945.041	6.924.782
Interest Income on Banks		2.883.770	7.213.197
Interest Income on Money Market Placements		51.755	376.977
Interest Income on Marketable Securities Portfolio		10.227.670	7.920.689
Financial Assets At Fair Value Through Profit Loss		64.914	36.319
Financial Assets At Fair Value Through Other Comprehensive Income		6.657.203	4.406.142
Financial Assets Measured at Amortised Cost		3.505.553	3.478.228
Finance Leasing Interest Income		0	0
Other Interest Income		1.834.694	970.619
INTEREST EXPENSES (-)	(5.IV.b)	-61.762.472	-59.188.490
Interest Expenses on Deposits		-55.946.608	-52.624.298
Interest Expenses on Funds Borrowed		-4.389.181	-4.327.963
Interest Expenses on Money Market Funds		-400.104	-974.296
Interest Expenses on Securities Issued		-771.849	-790.447
Lease Interest Expenses		-177.843	-122.638
Other Interest Expense		-76.887	-348.848
NET INTEREST INCOME OR EXPENSE		30.894.773	17.267.565
NET FEE AND COMMISSION INCOME OR EXPENSES		12.148.864	8.188.607
Fees and Commissions Received		20.637.133	14.502.668
From Noncash Loans		640.319	438.679
Other		19.996.814	14.063.989
Fees and Commissions Paid (-)		-8.488.269	-6.314.061
Paid for Noncash Loans		-1.622	-1.197
Other		-8.486.647	-6.312.864
DIVIDEND INCOME		58	77
TRADING INCOME OR LOSS (Net)	(5.IV.c)	-2.928.185	-1.284.771
Gains (Losses) Arising from Capital Markets Transactions		-165.856	732.657
Gains (Losses) Arising From Derivative Financial Transactions		4.960.152	1.874.225
Foreign Exchange Gains or Losses		-7.722.481	-3.891.653
OTHER OPERATING INCOME	(5.IV.d)	7.182.026	1.926.346
GROSS PROFIT FROM OPERATING ACTIVITIES		47.297.536	26.097.824
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-9.309.284	-3.095.115
OTHER ALLOWANCE EXPENSES (-)		-380.598	546.327
PERSONNEL EXPENSES (-)		-8.152.864	-5.576.338
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-11.203.487	-7.398.374
NET OPERATING INCOME (LOSS)		18.251.303	10.574.324
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		5.642.971	3.997.492
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.g)	23.894.274	14.571.816
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-4.815.137	-2.218.820
Current Tax Provision		-7.514.242	-2.624.225
Expense Effect of Deferred Tax		-4.978.385	-5.289.180
Income Effect of Deferred Tax		7.677.490	5.694.585
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		19.079.137	12.352.996
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.i)	19.079.137	12.352.996
Profit (Loss) Attributable to Group		19.079.137	12.352.996
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse başına kar zarar</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	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		19.079.137	12.352.996
OTHER COMPREHENSIVE INCOME		-5.655.199	1.241.435
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-19.651	38.863
Gains (Losses) on Revaluation of Property, Plant and Equipment		-27.219	49.415
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		7.568	-10.552
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-5.635.548	1.202.572
Exchange Differences on Translation		803.730	6.346.618
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
TOTAL COMPREHENSIVE INCOME (LOSS)		13.423.938	13.594.431

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
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		28.936.701	13.073.209
Interest Received		87.067.281	68.466.011
Interest Paid		-61.885.645	-61.491.956
Dividends received		58	77
Fees and Commissions Received		20.637.133	14.502.667
Other Gains		6.906.411	2.774.130
Collections from Previously Written Off Loans and Other Receivables		8.544.490	6.576.031
Cash Payments to Personnel and Service Suppliers		-8.298.325	-5.965.496
Taxes Paid		-4.404.118	-1.135.215
Other		-19.630.584	-10.653.040
Changes in Operating Assets and Liabilities Subject to Banking Operations		-10.798.340	4.718.554
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		4.916.682	-1.393.079
Net (Increase) Decrease in Due From Banks		-10.539.395	-669.658
Net (Increase) Decrease in Loans		-101.617.585	-43.117.752
Net (Increase) Decrease in Other Assets		-26.641.108	-5.841.374
Net Increase (Decrease) in Bank Deposits		4.096.974	4.363.582
Net Increase (Decrease) in Other Deposits		94.348.591	23.542.737
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-8.006.584	6.162.808
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		32.644.085	21.671.290
Net Cash Provided From Banking Operations		18.138.361	17.791.763
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.194.475	-6.489.805
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-100.000	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-690.088	-86.130
Cash Obtained from Tangible and Intangible Asset Sales		398.567	252.980
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-8.400.840	-32.332.261
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.597.886	16.595.714
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
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.713.240	-5.504.262
Cash Obtained from Loans and Securities Issued		12.914.009	18.249.721
Cash Outflow Arised From Loans and Securities Issued		-6.046.919	-22.373.664
Equity Instruments Issued		0	0
Dividends paid		-1.624.000	-750.000
Payments of lease liabilities		-529.850	-630.319
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		13.183.664	4.568.355
Net Increase (Decrease) in Cash and Cash Equivalents		31.840.790	10.366.051
Cash and Cash Equivalents at Beginning of the Period		179.792.578	227.201.192
Cash and Cash Equivalents at End of the Period		211.633.368	237.567.243

Statement of changes in equity (IFRS 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 (IFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
Equity at beginning of period	19.638.600	15	0	24.589	1.227.992	-822.139	11.965.170	12.371.023	37.108.830	-3.476.822	-22.907.278	10.724.730	61.726.992	1.245.272	44.969.497	150.700.718	0	150.700.718
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	19.638.600	15	0	24.589	1.227.992	-822.139	11.965.170	12.371.023	37.108.830	-3.476.822	-22.907.278	10.724.730	61.726.992	1.245.272	44.969.497	150.700.718	0	150.700.718
Total Comprehensive Income (Loss)	0	0	0	0	38.428	435	0	38.863	6.346.618	-1.577.490	-3.566.556	1.202.572	0	0	12.352.996	13.594.431	0	13.594.431
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	44.219.497	0	44.969.497	-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	44.219.497	0	44.219.497	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	19.638.600	15	0	24.589	1.266.420	-821.704	11.965.170	12.409.886	43.455.448	-5.054.312	-26.473.834	11.927.302	105.946.489	1.245.272	12.352.996	163.545.149	0	163.545.149
Statement of changes in equity (IFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
Equity at beginning of period	19.638.600	15	0	29.301	6.586.593	-1.266.488	5.108.170	10.428.275	57.569.512	1.179.903	-35.093.214	23.656.201	105.946.489	1.245.272	54.904.164	215.848.317	0	215.848.317
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	19.638.600	15	0	29.301	6.586.593	-1.266.488	5.108.170	10.428.275	57.569.512	1.179.903	-35.093.214	23.656.201	105.946.489	1.245.272	54.904.164	215.848.317	0	215.848.317
Total Comprehensive Income (Loss)	0	0	0	0	-19.651	0	0	-19.651	803.730	-5.826.635	-612.643	-5.635.548	0	0	19.079.137	13.423.938	0	13.423.938
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	53.280.164	0	54.904.164	-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	53.280.164	0	53.280.164	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	19.638.600	15	0	71.221	6.566.942	-1.266.488	5.108.170	10.408.624	58.373.242	-4.646.732	-35.705.857	18.020.653	159.226.653	1.245.272	19.079.137	227.690.175	0	227.690.175

Previous Period
01.01.2025 - 31.03.2025

Current Period
01.01.2026 - 31.03.2026