



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.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	DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş.'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. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2026 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona üç aylık döneme ilişkin 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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 28 Nisan 2026

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		575.837.955	650.876.420	1.226.714.375	650.854.758	614.605.854	1.265.460.612
Cash and cash equivalents		231.707.250	368.368.739	600.075.989	297.052.253	324.130.381	621.182.634
Cash and Cash Balances at Central Bank	(I-a)	228.693.745	272.963.728	501.657.473	294.966.637	264.467.131	559.433.768
Banks	(I-d)	2.927.079	95.405.485	98.332.564	2.060.166	59.663.456	61.723.622
Receivables From Money Markets		87.008	0	87.008	25.765	0	25.765
Allowance for Expected Losses (-)		-582	-474	-1.056	-315	-206	-521
Financial assets at fair value through profit or loss	(I-b)	41.073.837	11.169.127	52.242.964	41.212.421	7.133.087	48.345.508
Public Debt Securities		7.448.496	7.879.602	15.328.098	11.963.332	3.551.862	15.515.194
Equity instruments		5.352.557	2.462.254	7.814.811	1.668.943	2.757.347	4.426.290
Other Financial Assets		28.272.784	827.271	29.100.055	27.580.146	823.878	28.404.024
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	246.441.864	251.282.007	497.723.871	264.020.001	253.119.240	517.139.241
Public Debt Securities		207.113.015	178.513.890	385.626.905	233.164.046	171.424.535	404.588.581
Equity instruments		170.008	109	170.117	170.008	109	170.117
Other Financial Assets		39.158.841	72.768.008	111.926.849	30.685.947	81.694.596	112.380.543
Derivative financial assets	(I-c, I-l)	56.615.004	20.056.547	76.671.551	48.570.083	30.223.146	78.793.229
Derivative Financial Assets At Fair Value Through Profit Or Loss		18.593.405	19.820.951	38.414.356	13.014.520	29.747.924	42.762.444
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		38.021.599	235.596	38.257.195	35.555.563	475.222	36.030.785
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.578.411.116	655.490.996	2.233.902.112	1.500.963.338	625.664.893	2.126.628.231
Loans	(I-f)	1.413.879.167	610.377.684	2.024.256.851	1.338.323.123	582.635.129	1.920.958.252
Receivables From Leasing Transactions	(I-k)	7.850.756	33.550.166	41.400.922	7.570.108	31.259.013	38.829.121
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	229.850.709	14.550.885	244.401.594	223.017.982	14.895.630	237.913.612
Public Debt Securities		229.850.709	6.435.560	236.286.269	223.017.982	6.144.150	229.162.132
Other Financial Assets		0	8.115.325	8.115.325	0	8.751.480	8.751.480
Allowance for Expected Credit Losses (-)		-73.169.516	-2.987.739	-76.157.255	-67.947.875	-3.124.879	-71.072.754
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	3.830.551	0	3.830.551	3.770.075	0	3.770.075
Held for Sale		3.830.551	0	3.830.551	3.770.075	0	3.770.075
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		164.496	5.021.682	5.186.178	152.581	4.764.908	4.917.489
Investments in Associates (Net)	(I-h)	20.956	0	20.956	20.956	0	20.956

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		20.956	0	20.956	20.956	0	20.956
Investments in Subsidiaries (Net)	(I-i)	143.540	5.021.682	5.165.222	131.625	4.764.908	4.896.533
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		143.540	5.021.682	5.165.222	131.625	4.764.908	4.896.533
Jointly Controlled Partnerships (JointVentures) (Net)	(I-j)	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)		53.959.113	477.907	54.437.020	53.583.051	483.559	54.066.610
INTANGIBLE ASSETS AND GOODWILL (Net)		13.396.694	481.514	13.878.208	10.935.105	460.933	11.396.038
Goodwill		134.405	0	134.405	134.405	0	134.405
Other		13.262.289	481.514	13.743.803	10.800.700	460.933	11.261.633
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(I-n)	544.081	614.684	1.158.765	501.351	413.253	914.604
OTHER ASSETS (Net)	(I-p)	94.719.922	10.147.869	104.867.791	82.133.069	9.662.957	91.796.026
TOTAL ASSETS		2.320.863.928	1.323.111.072	3.643.975.000	2.302.893.328	1.256.056.357	3.558.949.685
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	1.422.813.459	895.584.666	2.318.398.125	1.350.918.436	822.502.731	2.173.421.167
LOANS RECEIVED	(II-c)	3.775.532	182.147.768	185.923.300	2.930.804	179.015.815	181.946.619
MONEY MARKET FUNDS		113.449.258	150.174.443	263.623.701	188.718.896	189.827.716	378.546.612
MARKETABLE SECURITIES (Net)	(II-d)	27.677.914	188.154.000	215.831.914	16.086.298	195.412.410	211.498.708
Bills		11.988.690	0	11.988.690	5.726.074	0	5.726.074
Asset-backed Securities		0	0	0	0	0	0
Bonds		15.689.224	188.154.000	203.843.224	10.360.224	195.412.410	205.772.634
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	(II-b, II-g)	17.203.088	28.215.423	45.418.511	16.482.936	8.801.888	25.284.824
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		16.684.615	28.213.889	44.898.504	16.216.885	8.801.888	25.018.773
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		518.473	1.534	520.007	266.051	0	266.051
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	3.551.483	351.793	3.903.276	3.545.615	354.039	3.899.654
PROVISIONS	(II-h)	8.459.987	1.521.293	9.981.280	8.159.841	1.474.841	9.634.682
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.551.205	42.420	4.593.625	4.260.627	39.370	4.299.997
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.908.782	1.478.873	5.387.655	3.899.214	1.435.471	5.334.685
CURRENT TAX LIABILITIES	(II-i)	26.938.872	271.122	27.209.994	14.685.453	478.724	15.164.177
DEFERRED TAX LIABILITY	(II-i)	2.645.439	275.634	2.921.073	13.428.318	559.691	13.988.009
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	(II-j)	0	112.711.058	112.711.058	0	82.804.217	82.804.217
Loans		0	0	0	0	0	0

Other Debt Instruments		0	112.711.058	112.711.058	0	82.804.217	82.804.217
OTHER LIABILITIES	(II-e)	115.040.540	40.437.600	155.478.140	104.770.515	47.821.385	152.591.900
EQUITY	(II-k)	336.604.522	-34.029.894	302.574.628	336.492.138	-26.323.022	310.169.116
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.320.613	0	5.320.613	5.320.613	0	5.320.613
Equity Share Premiums		3.505.742	0	3.505.742	3.505.742	0	3.505.742
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.814.871	0	1.814.871	1.814.871	0	1.814.871
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		26.025.105	116.508	26.141.613	26.130.900	116.508	26.247.408
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		34.045.110	-34.146.402	-101.292	41.520.281	-26.439.530	15.080.751
Profit Reserves		246.711.045	0	246.711.045	200.905.584	0	200.905.584
Legal Reserves		5.888.328	0	5.888.328	4.645.981	0	4.645.981
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		217.218.398	0	217.218.398	180.333.028	0	180.333.028
Other Profit Reserves		23.604.319	0	23.604.319	15.926.575	0	15.926.575
Profit or Loss		19.329.806	0	19.329.806	57.432.916	0	57.432.916
Prior Years' Profit or Loss		178.095	0	178.095	178.095	0	178.095
Current Period Net Profit Or Loss		19.151.711	0	19.151.711	57.254.821	0	57.254.821
Non-controlling Interests		-27.157	0	-27.157	-18.156	0	-18.156
Total equity and liabilities		2.078.160.094	1.565.814.906	3.643.975.000	2.056.219.250	1.502.730.435	3.558.949.685

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
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		3.027.972.491	2.921.425.835	5.949.398.326	2.665.978.425	2.475.794.227	5.141.772.652
GUARANTIES AND WARRANTIES	(III)	376.727.411	199.808.227	576.535.638	344.292.723	202.081.773	546.374.496
Letters of Guarantee		268.431.358	138.536.185	406.967.543	248.444.852	145.287.057	393.731.909
Guarantees Subject to State Tender Law		2.771.862	28.652.228	31.424.090	1.951.834	36.248.345	38.200.179
Guarantees Given for Foreign Trade Operations		0	14.379.622	14.379.622	0	15.743.381	15.743.381
Other Letters of Guarantee		265.659.496	95.504.335	361.163.831	246.493.018	93.295.331	339.788.349
Bank Acceptances		0	769.354	769.354	0	837.612	837.612
Import Letter of Acceptance		0	769.354	769.354	0	837.612	837.612
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		31.800	54.758.360	54.790.160	0	49.192.410	49.192.410
Documentary Letters of Credit		31.800	48.672.240	48.704.040	0	43.959.634	43.959.634
Other Letters of Credit		0	6.086.120	6.086.120	0	5.232.776	5.232.776
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	53.827	53.827	0	39.785	39.785
Other Guarantees		22.148.156	5.676.097	27.824.253	18.843.309	6.716.695	25.560.004
Other Collaterals		86.116.097	14.404	86.130.501	77.004.562	8.214	77.012.776
COMMITMENTS	(III)	1.850.648.855	98.860.482	1.949.509.337	1.725.593.768	106.747.377	1.832.341.145
Irrevocable Commitments		1.824.087.904	87.911.971	1.911.999.875	1.696.619.717	101.522.534	1.798.142.251
Forward Asset Purchase Commitments		29.411.561	61.272.531	90.684.092	33.061.381	76.058.196	109.119.577
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		63.443.494	26.123.753	89.567.247	60.395.965	24.947.214	85.343.179
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		20.809.972	0	20.809.972	16.153.370	0	16.153.370
Tax and Fund Liabilities Arised from Export Commitments		25.855	0	25.855	20.963	0	20.963
Commitments for Credit Card Limits		1.355.411.789	0	1.355.411.789	1.274.624.608	0	1.274.624.608
Commitments for Credit Cards and Banking Services Promotions		775.718	0	775.718	672.825	0	672.825
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		354,209,515	515,687	354,725,202	311,690,605	517,124	312,207,729
Revocable Commitments		26,560,951	10,948,511	37,509,462	28,974,051	5,224,843	34,198,894
Revocable Loan Granting Commitments		23,055,302	0	23,055,302	26,362,315	0	26,362,315
Other Revocable Commitments		3,505,649	10,948,511	14,454,160	2,611,736	5,224,843	7,836,579
DERIVATIVE FINANCIAL INSTRUMENTS		800,596,225	2,622,757,126	3,423,353,351	596,091,934	2,166,965,077	2,763,057,011
Derivative Financial Instruments Held For Hedging		69,198,860	282,130,587	351,329,447	79,203,601	291,159,176	370,362,777
Fair Value Hedges		22,606,285	177,584,976	200,191,261	22,607,026	189,663,579	212,270,605
Cash Flow Hedges		46,592,575	104,545,611	151,138,186	56,596,575	101,495,597	158,092,172
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		731,397,365	2,340,626,539	3,072,023,904	516,888,333	1,875,805,901	2,392,694,234
Forward Foreign Currency Buy or Sell Transactions		192,535,144	227,866,825	420,401,969	73,434,668	91,061,675	164,496,343
Forward Foreign Currency Buying Transactions		48,798,934	161,355,460	210,154,394	19,264,898	61,477,557	80,742,455
Forward Foreign Currency Sale Transactions		143,736,210	66,511,365	210,247,575	54,169,770	29,584,118	83,753,888
Currency and Interest Rate Swaps		393,073,887	1,385,763,510	1,778,837,397	346,299,475	1,199,797,532	1,546,097,007
Currency Swap Buy Transactions		22,783,284	442,824,679	465,607,963	22,031,795	392,908,868	414,940,663
Currency Swap Sell Transactions		136,538,733	597,581,119	734,119,852	132,768,984	474,007,942	606,776,926
Interest Rate Swap Buy Transactions		116,875,935	172,678,856	289,554,791	95,749,348	166,440,361	262,189,709
Interest Rate Swap Sell Transactions		116,875,935	172,678,856	289,554,791	95,749,348	166,440,361	262,189,709
Currency, Interest Rate and Securities Options		95,935,641	327,173,068	423,108,709	66,806,572	279,378,311	346,184,883
Currency Options Buy Transactions		47,849,626	149,750,896	197,600,522	29,861,411	130,550,771	160,412,182
Currency Options Sell Transactions		45,561,497	151,549,148	197,110,645	34,355,463	123,783,296	158,138,759
Interest Rate Options Buy Transactions		0	12,936,512	12,936,512	0	12,522,122	12,522,122
Interest Rate Options Sell Transactions		0	12,936,512	12,936,512	0	12,522,122	12,522,122
Securities Options Buy Transactions		675,650	0	675,650	1,128,775	0	1,128,775
Securities Options Sell Transactions		1,848,868	0	1,848,868	1,460,923	0	1,460,923
Currency Futures		44,347,606	38,096,737	82,444,343	29,100,580	26,150,916	55,251,496
Currency Futures Buy Transactions		15,273,564	23,463,960	38,737,524	0	26,150,916	26,150,916
Currency Futures Sell Transactions		29,074,042	14,632,777	43,706,819	29,100,580	0	29,100,580
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		5,505,087	361,726,399	367,231,486	1,247,038	279,417,467	280,664,505
CUSTODY AND PLEDGES RECEIVED		6,224,681,608	2,717,031,552	8,941,713,160	5,769,481,990	2,706,947,849	8,476,429,839
ITEMS HELD IN CUSTODY		715,582,344	641,259,505	1,356,841,849	709,878,510	623,060,873	1,332,939,383
Customer Fund and Portfolio Balances		362,461,889	272,053,828	634,515,717	375,691,353	269,711,003	645,402,356
Securities Held in Custody		85,334,284	79,025,517	164,359,801	92,112,995	79,169,094	171,282,089
Cheques Received for Collection		233,990,367	29,425,629	263,415,996	213,376,939	26,553,664	239,930,603
Commercial Notes Received for Collection		32,756,008	43,435,653	76,191,661	27,777,987	41,641,915	69,419,902
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		1,039,796	217,318,878	218,358,674	919,236	205,985,197	206,904,433
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1,297,435,648	455,901,484	1,753,337,132	1,233,787,317	553,599,947	1,787,387,264
Securities		3,543,349	49,485,749	53,029,098	3,975,984	36,973,707	40,949,691
Guarantee Notes		2,359,066	2,704,686	5,063,752	2,373,948	2,514,687	4,888,635
Commodity		2,400,000	73,254	2,473,254	2,400,000	70,695	2,470,695
Warrant		0	0	0	0	0	0
Real Estate		969,247,920	289,995,988	1,259,243,908	900,233,749	344,785,542	1,245,019,291
Other Pledged Items		319,885,313	113,641,807	433,527,120	324,803,636	169,255,316	494,058,952

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		4.211.663.616	1.619.870.563	5.831.534.179	3.825.816.163	1.530.287.029	5.356.103.192
TOTAL OFF-BALANCE SHEET ACCOUNTS		9.252.654.099	5.638.457.387	14.891.111.486	8.435.460.415	5.182.742.076	13.618.202.491

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
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(IV-a)	171.455.184	146.272.264
Interest Income on Loans	(IV-a-1)	116.034.664	92.304.196
Interest Income on Reserve Deposits		15.099.710	14.319.636
Interest Income on Banks	(IV-a-2)	807.484	717.066
Interest Income on Money Market Placements		237.760	1.156.132
Interest Income on Marketable Securities Portfolio	(IV-a-3)	36.503.295	35.445.150
Financial Assets At Fair Value Through Profit Loss		942.238	424.141
Financial Assets At Fair Value Through Other Comprehensive Income		21.870.188	21.280.037
Financial Assets Measured at Amortised Cost		13.690.869	13.740.972
Finance Leasing Interest Income		1.533.861	1.281.810
Other Interest Income		1.238.410	1.048.274
INTEREST EXPENSES (-)	(IV-b)	-128.369.098	-126.745.086
Interest Expenses on Deposits	(IV-b-4)	-103.778.258	-98.512.176
Interest Expenses on Funds Borrowed	(IV-b-1)	-2.616.680	-2.355.717
Interest Expenses on Money Market Funds		-15.641.293	-22.190.775
Interest Expenses on Securities Issued	(IV-b-3)	-6.076.292	-3.547.102
Lease Interest Expenses		-213.653	-131.215
Other Interest Expense		-42.922	-8.101
NET INTEREST INCOME OR EXPENSE		43.086.086	19.527.178
NET FEE AND COMMISSION INCOME OR EXPENSES		32.401.773	23.996.218
Fees and Commissions Received		40.434.850	29.637.021
From Noncash Loans		1.049.389	762.125
Other		39.385.461	28.874.896
Fees and Commissions Paid (-)		-8.033.077	-5.640.803
Paid for Noncash Loans		-11.128	-3.301
Other		-8.021.949	-5.637.502
DIVIDEND INCOME		121.391	13.598
TRADING INCOME OR LOSS (Net)	(IV-c)	-3.476.909	7.487.580
Gains (Losses) Arising from Capital Markets Transactions		4.326.574	3.470.326
Gains (Losses) Arising From Derivative Financial Transactions		-33.317.470	11.788.390
Foreign Exchange Gains or Losses		25.513.987	-7.771.136
OTHER OPERATING INCOME	(IV-d)	3.401.558	2.852.532
GROSS PROFIT FROM OPERATING ACTIVITIES		75.533.899	53.877.106
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-11.926.816	-9.611.550
OTHER ALLOWANCE EXPENSES (-)		-1.994	-54.948
PERSONNEL EXPENSES (-)		-14.804.092	-8.958.626
OTHER OPERATING EXPENSES (-)	(IV-f)	-22.041.154	-17.205.867
NET OPERATING INCOME (LOSS)		26.759.843	18.046.115
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		94.750	29.854
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		26.854.593	18.075.969
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-7.711.883	-4.344.104
Current Tax Provision		-12.418.629	-696.800
Expense Effect of Deferred Tax		-3.430.611	-6.026.206
Income Effect of Deferred Tax		8.137.357	2.378.902
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		19.142.710	13.731.865
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		19.142.710	13.731.865
Profit (Loss) Attributable to Group		19.151.711	13.734.126
Profit (loss), attributable to non-controlling interests	(IV-g)	-9.001	-2.261
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,03683000	0,02641000

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
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		19.142.710	13.731.865
OTHER COMPREHENSIVE INCOME		-15.287.838	-4.805.012
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-105.795	225.234
Gains (Losses) on Revaluation of Property, Plant and Equipment		-114.954	-2.831
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		7.729	13.831
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		1.430	214.234
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-15.182.043	-5.030.246
Exchange Differences on Translation		938.792	4.792.347
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-22.609.545	-9.438.221
Income (Loss) Related with Cash Flow Hedges		850.649	93.728
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-930.090	-4.709.070
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		6.568.151	4.230.970
TOTAL COMPREHENSIVE INCOME (LOSS)		3.854.872	8.926.853

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
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		48.670.448	18.290.223
Interest Received		171.038.699	131.181.079
Interest Paid		-125.021.409	-131.470.513
Dividends received		121.391	13.598
Fees and Commissions Received		40.596.864	29.405.214
Other Gains		26.072.040	15.258.716
Collections from Previously Written Off Loans and Other Receivables		6.047.635	4.141.954
Cash Payments to Personnel and Service Suppliers		-16.027.609	-9.781.678
Taxes Paid		-2.977.397	-1.977.701
Other		-51.179.766	-18.480.446
Changes in Operating Assets and Liabilities Subject to Banking Operations		-17.635.683	100.246.214
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.555.390	-8.338.491
Net (Increase) Decrease in Due From Banks		-11.889.145	5.024.826
Net (Increase) Decrease in Loans		-116.125.981	-78.836.491
Net (Increase) Decrease in Other Assets		55.259.882	19.834.817
Net Increase (Decrease) in Bank Deposits		-30.449.876	1.395.268
Net Increase (Decrease) in Other Deposits		172.059.555	120.091.802
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.195.869	13.331.681
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-84.130.597	27.742.802
Net Cash Provided From Banking Operations		31.034.765	118.536.437
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-35.883.777	-52.820.384
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-100.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.845.453	-2.446.352
Cash Obtained from Tangible and Intangible Asset Sales		537.976	16.383
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-111.602.537	-134.190.366
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		105.672.843	91.968.598
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-918
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.359.280	3.389.316
Other		-27.005.886	-11.457.045
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		22.013.261	12.008.915
Cash Obtained from Loans and Securities Issued		70.894.471	38.347.295
Cash Outflow Arised From Loans and Securities Issued		-36.699.087	-19.449.284
Equity Instruments Issued		0	0
Dividends paid		-11.449.360	-6.354.400
Payments of lease liabilities		-732.763	-534.696
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.756.658	5.067.672
Net Increase (Decrease) in Cash and Cash Equivalents		18.920.907	82.792.640
Cash and Cash Equivalents at Beginning of the Period		80.943.518	61.980.087
Cash and Cash Equivalents at End of the Period		99.864.425	144.772.727

