



## KAMUYU AYDINLATMA PLATFORMU

# AKBANK T.A.Ş. Bank Financial Report Unconsolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements

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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

### SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

#### Giriş

Akbank T.A.Ş.'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 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.

#### Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 31 Mart 2026 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin 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.

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 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) (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
<b>Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		549.414.472	578.430.322	1.127.844.794	628.774.510	538.748.995	1.167.523.505
Cash and cash equivalents		229.568.642	347.165.203	576.733.845	294.968.080	298.488.806	593.456.886
Cash and Cash Balances at Central Bank	(I-a)	228.693.743	272.963.155	501.656.898	294.966.636	264.466.606	559.433.242
Banks	(I-d)	875.019	74.202.314	75.077.333	1.444	34.022.366	34.023.810
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses ( - )		-120	-266	-386	0	-166	-166
Financial assets at fair value through profit or loss	(I-b)	16.990.573	11.169.127	28.159.700	21.531.621	7.133.087	28.664.708
Public Debt Securities		6.967.203	7.879.602	14.846.805	11.706.346	3.551.862	15.258.208
Equity instruments		0	2.462.254	2.462.254	0	2.757.347	2.757.347
Other Financial Assets		10.023.370	827.271	10.850.641	9.825.275	823.878	10.649.153
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	246.236.829	200.851.628	447.088.457	263.795.602	204.414.630	468.210.232
Public Debt Securities		206.908.140	148.220.473	355.128.613	232.939.807	141.344.359	374.284.166
Equity instruments		169.848	109	169.957	169.848	109	169.957
Other Financial Assets		39.158.841	52.631.046	91.789.887	30.685.947	63.070.162	93.756.109
Derivative financial assets	(I-c, I-l)	56.618.428	19.244.364	75.862.792	48.479.207	28.712.472	77.191.679
Derivative Financial Assets At Fair Value Through Profit Or Loss		18.612.842	19.015.549	37.628.391	12.923.644	28.237.250	41.160.894
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		38.005.586	228.815	38.234.401	35.555.563	475.222	36.030.785
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.534.870.817	518.507.279	2.053.378.096	1.456.026.862	493.350.319	1.949.377.181
Loans	(I-f)	1.378.002.659	506.651.333	1.884.653.992	1.300.821.107	481.247.840	1.782.068.947
Receivables From Leasing Transactions	(I-k)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	229.837.739	14.550.885	244.388.624	223.003.871	14.895.630	237.899.501
Public Debt Securities		229.837.739	6.435.560	236.273.299	223.003.871	6.144.150	229.148.021
Other Financial Assets		0	8.115.325	8.115.325	0	8.751.480	8.751.480
Allowance for Expected Credit Losses ( - )		-72.969.581	-2.694.939	-75.664.520	-67.798.116	-2.793.151	-70.591.267
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(I-o)	3.676.241	0	3.676.241	3.632.985	0	3.632.985
Held for Sale		3.676.241	0	3.676.241	3.632.985	0	3.632.985
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		26.935.768	65.731.274	92.667.042	25.450.969	64.759.554	90.210.523
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)	26.914.812	65.731.274	92.646.086	25.430.013	64.759.554	90.189.567
Unconsolidated Financial Subsidiaries		26.771.272	60.709.592	87.480.864	25.298.388	59.994.646	85.293.034
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)		49.554.268	116.139	49.670.407	49.965.216	116.182	50.081.398
INTANGIBLE ASSETS AND GOODWILL (Net)		12.628.500	0	12.628.500	10.340.581	0	10.340.581
Goodwill		0	0	0	0	0	0
Other		12.628.500	0	12.628.500	10.340.581	0	10.340.581
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)	0	614.684	614.684	0	413.253	413.253
OTHER ASSETS (Net)	(I-p)	77.938.005	1.385.209	79.323.214	62.725.840	1.701.242	64.427.082
<b>TOTAL ASSETS</b>		<b>2.255.018.071</b>	<b>1.164.784.907</b>	<b>3.419.802.978</b>	<b>2.236.916.963</b>	<b>1.099.089.545</b>	<b>3.336.006.508</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	1.424.784.458	791.818.103	2.216.602.561	1.355.137.392	716.443.031	2.071.580.423
LOANS RECEIVED	(II-c)	575.873	143.893.408	144.469.281	489.164	144.015.868	144.505.032
MONEY MARKET FUNDS		78.045.474	143.329.887	221.375.361	146.151.923	183.393.390	329.545.313
MARKETABLE SECURITIES (Net)	(II-d)	8.549.428	188.154.000	196.703.428	3.944.759	195.412.410	199.357.169
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		8.549.428	188.154.000	196.703.428	3.944.759	195.412.410	199.357.169
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)	17.064.291	27.355.295	44.419.586	16.367.056	8.257.888	24.624.944
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		16.550.953	27.355.295	43.906.248	16.174.751	8.257.888	24.432.639
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		513.338	0	513.338	192.305	0	192.305
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	3.456.514	0	3.456.514	3.464.161	0	3.464.161
PROVISIONS	(II-h)	7.545.526	999.677	8.545.203	7.211.507	1.054.449	8.265.956
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.390.423	0	4.390.423	4.121.145	0	4.121.145
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.155.103	999.677	4.154.780	3.090.362	1.054.449	4.144.811
CURRENT TAX LIABILITIES	(II-i)	26.040.091	2.723	26.042.814	13.928.644	0	13.928.644
DEFERRED TAX LIABILITY	(II-i)	2.518.313	0	2.518.313	13.329.824	0	13.329.824
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)	105.371.026	34.990.269	140.361.295	92.563.636	41.878.999	134.442.635
EQUITY	(II-k)	335.364.368	-32.766.804	302.597.564	335.210.830	-25.052.640	310.158.190
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.400.628	0	5.400.628	5.400.628	0	5.400.628
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		1.894.886	0	1.894.886	1.894.886	0	1.894.886
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		26.752.230	146.107	26.898.337	26.793.474	1.010.846	27.804.320
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		33.319.133	-32.912.911	406.222	40.853.566	-26.063.486	14.790.080
Profit Reserves		245.513.802	0	245.513.802	199.716.101	0	199.716.101
Legal Reserves		5.476.871	0	5.476.871	4.357.935	0	4.357.935
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		216.434.518	0	216.434.518	179.433.499	0	179.433.499
Other Profit Reserves		23.602.413	0	23.602.413	15.924.667	0	15.924.667
Profit or Loss		19.178.575	0	19.178.575	57.247.061	0	57.247.061
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		19.178.575	0	19.178.575	57.247.061	0	57.247.061
Non-controlling Interests		0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>2.009.315.362</b>	<b>1.410.487.616</b>	<b>3.419.802.978</b>	<b>1.987.798.896</b>	<b>1.348.207.612</b>	<b>3.336.006.508</b>

## 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
<b>Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		3.014.265.728	2.771.963.389	5.786.229.117	2.654.147.692	2.348.341.809	5.002.489.501
GUARANTIES AND WARRANTIES	(III)	376.757.657	198.999.118	575.756.775	344.323.054	201.209.514	545.532.568
Letters of Guarantee		268.461.584	137.727.076	406.188.660	248.475.163	144.203.295	392.678.458
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	14.362.307	14.362.307	0	15.713.129	15.713.129
Other Letters of Guarantee		265.689.722	94.712.541	360.402.263	246.523.329	92.241.821	338.765.150
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	49.403.913	49.403.913
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	5.444.279	5.444.279
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		86.116.117	14.404	86.130.521	77.004.582	8.214	77.012.796
COMMITMENTS	(III)	1.847.143.206	94.402.284	1.941.545.490	1.722.982.032	108.867.070	1.831.849.102
Irrevocable Commitments		1.824.087.904	94.402.284	1.918.490.188	1.696.619.717	108.867.070	1.805.486.787
Forward Asset Purchase Commitments		29.411.561	61.167.166	90.578.727	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	7,111,365	361,320,880	311,690,605	7,861,660	319,552,265
Revocable Commitments		23,055,302	0	23,055,302	26,362,315	0	26,362,315
Revocable Loan Granting Commitments		23,055,302	0	23,055,302	26,362,315	0	26,362,315
Other Revocable Commitments		0	0	0	0	0	0
<b>DERIVATIVE FINANCIAL INSTRUMENTS</b>		<b>790,364,865</b>	<b>2,478,561,987</b>	<b>3,268,926,852</b>	<b>586,842,606</b>	<b>2,038,265,225</b>	<b>2,625,107,831</b>
Derivative Financial Instruments Held For Hedging		65,098,860	238,894,139	303,992,999	75,103,601	248,583,067	323,686,668
Fair Value Hedges		22,606,285	134,547,713	157,153,998	22,607,026	147,087,470	169,694,496
Cash Flow Hedges		42,492,575	104,346,426	146,839,001	52,496,575	101,495,597	153,992,172
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		725,266,005	2,239,667,848	2,964,933,853	511,739,005	1,789,682,158	2,301,421,163
Forward Foreign Currency Buy or Sell Transactions		193,042,574	228,385,233	421,427,807	75,732,945	93,289,652	169,022,597
Forward Foreign Currency Buying Transactions		48,341,764	162,274,010	210,615,774	19,530,458	63,448,459	82,978,917
Forward Foreign Currency Sale Transactions		144,700,810	66,111,223	210,812,033	56,202,487	29,841,193	86,043,680
Currency and Interest Rate Swaps		388,959,615	1,284,286,411	1,673,246,026	341,441,568	1,111,445,812	1,452,887,380
Currency Swap Buy Transactions		22,101,804	412,118,643	434,220,447	21,530,930	364,810,215	386,341,145
Currency Swap Sell Transactions		136,995,903	565,229,644	702,225,547	132,902,534	445,533,425	578,435,959
Interest Rate Swap Buy Transactions		114,930,954	153,469,062	268,400,016	93,504,052	150,551,086	244,055,138
Interest Rate Swap Sell Transactions		114,930,954	153,469,062	268,400,016	93,504,052	150,551,086	244,055,138
Currency, Interest Rate and Securities Options		93,411,123	327,173,068	420,584,191	64,216,874	279,378,311	343,595,185
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
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
<b>CUSTODY AND PLEDGES RECEIVED</b>		<b>6,180,468,251</b>	<b>2,717,031,552</b>	<b>8,897,499,803</b>	<b>5,703,862,366</b>	<b>2,623,358,768</b>	<b>8,327,221,134</b>
<b>ITEMS HELD IN CUSTODY</b>		<b>671,368,987</b>	<b>641,259,505</b>	<b>1,312,628,492</b>	<b>650,732,157</b>	<b>623,060,873</b>	<b>1,273,793,030</b>
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		41,437,194	79,025,517	120,462,711	33,162,349	79,169,094	112,331,443
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		723,529	217,318,878	218,042,407	723,529	205,985,197	206,708,726
Custodians		0	0	0	0	0	0
<b>PLEDGED ITEMS</b>		<b>1,297,435,648</b>	<b>455,901,484</b>	<b>1,753,337,132</b>	<b>1,227,314,046</b>	<b>470,010,866</b>	<b>1,697,324,912</b>
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	899,419,690	316,529,013	1,215,948,703
Other Pledged Items		319,885,313	113,641,807	433,527,120	319,144,424	113,922,764	433,067,188

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
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>9.194.733.979</b>	<b>5.488.994.941</b>	<b>14.683.728.920</b>	<b>8.358.010.058</b>	<b>4.971.700.577</b>	<b>13.329.710.635</b>

## 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	(IV-a)	162.844.257	140.202.334
Interest Income on Loans	(IV-a-1)	110.822.398	88.811.470
Interest Income on Reserve Deposits		15.099.710	14.319.636
Interest Income on Banks	(IV-a-2)	342.089	505.240
Interest Income on Money Market Placements		228.722	970.891
Interest Income on Marketable Securities Portfolio	(IV-a-3)	35.895.906	35.083.503
Financial Assets At Fair Value Through Profit Loss		892.866	359.427
Financial Assets At Fair Value Through Other Comprehensive Income		21.312.171	20.983.104
Financial Assets Measured at Amortised Cost		13.690.869	13.740.972
Finance Leasing Interest Income		0	0
Other Interest Income		455.432	511.594
INTEREST EXPENSES (-)	(IV-b)	-122.247.415	-122.327.467
Interest Expenses on Deposits	(IV-b-4)	-103.300.416	-98.096.575
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.894.023	-1.575.396
Interest Expenses on Money Market Funds		-11.878.363	-19.804.221
Interest Expenses on Securities Issued	(IV-b-3)	-4.931.891	-2.727.064
Lease Interest Expenses		-199.800	-116.110
Other Interest Expense		-42.922	-8.101
NET INTEREST INCOME OR EXPENSE		40.596.842	17.874.867
NET FEE AND COMMISSION INCOME OR EXPENSES		30.158.371	22.665.971
Fees and Commissions Received		37.997.730	28.167.188
From Noncash Loans		1.043.843	750.931
Other		36.953.887	27.416.257
Fees and Commissions Paid (-)		-7.839.359	-5.501.217
Paid for Noncash Loans		-11.128	-3.301
Other		-7.828.231	-5.497.916
DIVIDEND INCOME		71.114	3.354
TRADING INCOME OR LOSS (Net)	(IV-c)	-4.956.739	5.981.431
Gains (Losses) Arising from Capital Markets Transactions		3.279.717	2.229.007
Gains (Losses) Arising From Derivative Financial Transactions		-33.711.401	11.645.532
Foreign Exchange Gains or Losses		25.474.945	-7.893.108
OTHER OPERATING INCOME	(IV-d)	3.394.927	2.685.587
GROSS PROFIT FROM OPERATING ACTIVITIES		69.264.515	49.211.210
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-11.913.574	-9.621.886
OTHER ALLOWANCE EXPENSES (-)		0	-20.037
PERSONNEL EXPENSES (-)		-13.672.673	-8.135.233
OTHER OPERATING EXPENSES (-)	(IV-f)	-20.875.327	-16.407.539
NET OPERATING INCOME (LOSS)		22.802.941	15.026.515
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		3.312.504	2.445.705
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		26.115.445	17.472.220
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-6.936.870	-3.745.141
Current Tax Provision		-11.605.689	0
Expense Effect of Deferred Tax		-3.407.584	-6.109.841
Income Effect of Deferred Tax		8.076.403	2.364.700
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	19.178.575	13.727.079
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		19.178.575	13.727.079
Profit (Loss) Attributable to Group		19.178.575	13.727.079
Profit (loss), attributable to non-controlling interests		0	0
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,03688000	0,02640000

## 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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>			
PROFIT (LOSS)		19.178.575	13.727.079
OTHER COMPREHENSIVE INCOME		-15.289.841	-4.794.840
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-905.983	91.359
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		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-794.778	-124.193
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3.749	218.383
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-14.383.858	-4.886.199
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		-21.467.039	-9.239.877
Income (Loss) Related with Cash Flow Hedges		755.570	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		6.318.909	4.176.673
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>3.888.734</b>	<b>8.932.239</b>

## 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
<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		47.357.065	17.480.917
Interest Received		160.965.119	124.821.869
Interest Paid		-119.138.786	-127.163.344
Dividends received		71.114	3.354
Fees and Commissions Received		38.159.744	27.935.381
Other Gains		26.465.971	13.874.539
Collections from Previously Written Off Loans and Other Receivables		6.024.055	3.974.205
Cash Payments to Personnel and Service Suppliers		-14.863.774	-8.926.715
Taxes Paid		-1.989.332	-1.647.394
Other		-48.337.046	-15.390.978
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.258.442	102.338.873
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.433.491	-9.416.638
Net (Increase) Decrease in Due From Banks		-11.860.127	5.045.249
Net (Increase) Decrease in Loans		-115.008.029	-69.741.280
Net (Increase) Decrease in Other Assets		57.413.265	18.921.759
Net Increase (Decrease) in Bank Deposits		-31.589.975	509.389
Net Increase (Decrease) in Other Deposits		173.491.985	115.644.766
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-245.072	15.195.616
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-77.026.998	26.180.012
Net Cash Provided From Banking Operations		41.098.623	119.819.790
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-34.391.312	-52.442.156
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		-3.829.324	-2.052.194
Cash Obtained from Tangible and Intangible Asset Sales		532.753	16.383
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-106.397.985	-126.051.241
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		103.139.683	90.118.680
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.359.280	3.389.316
Other		-29.195.719	-17.763.100
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		15.265.765	12.368.476
Cash Obtained from Loans and Securities Issued		64.091.590	38.669.542
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		-677.378	-497.382
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.426.329	3.392.385
Net Increase (Decrease) in Cash and Cash Equivalents		23.399.405	83.138.495
Cash and Cash Equivalents at Beginning of the Period		53.237.551	45.251.115
Cash and Cash Equivalents at End of the Period		76.636.956	128.389.610

