



KAMUYU AYDINLATMA PLATFORMU

QNB BANK A.Ş. Bank Financial Report Unconsolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

QNB Bank A.Ş.'nin ("Banka") 31 Mart 2026 tarihli ilişikteki konsolide olmayan bilançosu ile aynı tarihte sona eren üç aylık döneme ait; konsolide olmayan kar veya zarar tablosu ve konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynaklar değişim tablosu 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.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.8.4'te 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 tamamı geçmiş yıllarda ayrılan toplam 4.000.000 Bin TL tutarında TMS 37 " Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Ayrıca, Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.6'da belirttiği üzere, ilişikteki 31 Mart 2026 tarihinde sona eren üç aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 31 Mart 2025 tarihinde sona eren üç aylık döneme ilişkin konsolide olmayan kar veya zarar tablosu; 1.900.000 Bin TL tutarında ayrılan serbest karşılık giderini içermektedir. Bu hususun, 31 Mart 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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

Emre elik, SMMM

Sorumlu Deneti

29 Nisan 2026

İstanbul, Trkiye

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)		289.869.211	293.673.179	583.542.390	277.425.295	227.707.331	505.132.626
Cash and cash equivalents		128.783.899	242.745.366	371.529.265	113.530.089	175.911.558	289.441.647
Cash and Cash Balances at Central Bank	(1)	128.136.458	212.980.688	341.117.146	101.058.237	154.793.269	255.851.506
Banks	(3)	658.571	29.792.536	30.451.107	2.506.729	21.139.232	23.645.961
Receivables From Money Markets	(4)	0	0	0	9.974.114	0	9.974.114
Allowance for Expected Losses (-)		-11.130	-27.858	-38.988	-8.991	-20.943	-29.934
Financial assets at fair value through profit or loss	(2)	10.147.106	2.862.145	13.009.251	5.841.562	5.190.511	11.032.073
Public Debt Securities		8.392.918	1.791.277	10.184.195	4.105.050	3.991.303	8.096.353
Equity instruments		377.110	0	377.110	410.811	0	410.811
Other Financial Assets		1.377.078	1.070.868	2.447.946	1.325.701	1.199.208	2.524.909
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	132.825.532	33.444.288	166.269.820	149.713.932	33.773.097	183.487.029
Public Debt Securities		132.825.532	33.420.575	166.246.107	149.713.932	33.749.684	183.463.616
Equity instruments		0	23.713	23.713	0	23.413	23.413
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2,12)	18.112.674	14.621.380	32.734.054	8.339.712	12.832.165	21.171.877
Derivative Financial Assets At Fair Value Through Profit Or Loss		8.990.105	12.580.372	21.570.477	4.108.187	10.896.771	15.004.958
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		9.122.569	2.041.008	11.163.577	4.231.525	1.935.394	6.166.919
FINANCIAL ASSETS AT AMORTISED COST (Net)		846.988.185	436.531.760	1.283.519.945	799.270.849	419.772.944	1.219.043.793
Loans	(6)	824.509.103	403.622.270	1.228.131.373	752.984.792	385.261.934	1.138.246.726
Receivables From Leasing Transactions	(11)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(7)	76.924.083	42.048.949	118.973.032	94.741.490	42.857.173	137.598.663
Public Debt Securities		76.924.083	42.048.949	118.973.032	94.741.490	42.857.173	137.598.663
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-54.445.001	-9.139.459	-63.584.460	-48.455.433	-8.346.163	-56.801.596
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(15)	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		29.165.031	0	29.165.031	29.567.043	0	29.567.043
Investments in Associates (Net)	(8)	53.722	0	53.722	53.722	0	53.722

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		53.722	0	53.722	53.722	0	53.722
Investments in Subsidiaries (Net)	(9)	29.108.509	0	29.108.509	29.510.521	0	29.510.521
Unconsolidated Financial Subsidiaries		28.602.463	0	28.602.463	29.004.475	0	29.004.475
Unconsolidated Non-Financial Subsidiaries		506.046	0	506.046	506.046	0	506.046
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	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)		26.293.761	564	26.294.325	25.980.327	545	25.980.872
INTANGIBLE ASSETS AND GOODWILL (Net)		6.924.591	0	6.924.591	6.258.048	0	6.258.048
Goodwill		0	0	0	0	0	0
Other		6.924.591	0	6.924.591	6.258.048	0	6.258.048
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS		984.205	0	984.205	463.819	0	463.819
DEFERRED TAX ASSET	(14)	2.321.942	0	2.321.942	302.403	0	302.403
OTHER ASSETS (Net)	(16)	55.786.563	3.343.085	59.129.648	48.297.181	2.235.423	50.532.604
TOTAL ASSETS		1.258.333.489	733.548.588	1.991.882.077	1.187.564.965	649.716.243	1.837.281.208
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	632.449.316	413.240.104	1.045.689.420	631.381.561	371.125.101	1.002.506.662
LOANS RECEIVED	(3)	1.046.111	241.574.314	242.620.425	1.037.404	237.950.631	238.988.035
MONEY MARKET FUNDS	(4)	83.025.478	48.480.184	131.505.662	49.833.626	42.120.432	91.954.058
MARKETABLE SECURITIES (Net)	(5)	13.437.888	158.786.335	172.224.223	21.411.929	121.789.577	143.201.506
Bills		13.437.888	0	13.437.888	21.411.929	0	21.411.929
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	158.786.335	158.786.335	0	121.789.577	121.789.577
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	(2)	8.228.531	18.010.522	26.239.053	5.775.508	6.159.859	11.935.367
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.997.734	17.382.744	25.380.478	5.498.059	5.468.965	10.967.024
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		230.797	627.778	858.575	277.449	690.894	968.343
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	3.232.471	26.854	3.259.325	2.976.777	33.108	3.009.885
PROVISIONS	(8)	10.820.158	262.738	11.082.896	11.583.386	278.041	11.861.427
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.178.517	47.601	4.226.118	4.947.505	46.032	4.993.537
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.641.641	215.137	6.856.778	6.635.881	232.009	6.867.890
CURRENT TAX LIABILITIES	(9)	5.015.434	0	5.015.434	3.515.825	0	3.515.825
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	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	(11)	0	37.835.006	37.835.006	0	35.537.984	35.537.984
Loans		0	23.980.749	23.980.749	0	22.508.108	22.508.108

Other Debt Instruments		0	13.854.257	13.854.257	0	13.029.876	13.029.876
OTHER LIABILITIES		105.118.672	25.866.120	130.984.792	101.142.351	20.752.353	121.894.704
EQUITY		185.672.867	-247.026	185.425.841	171.259.977	1.615.778	172.875.755
Issued capital	(12)	5.500.000	0	5.500.000	5.500.000	0	5.500.000
Capital Reserves		714	0	714	714	0	714
Equity Share Premiums	(13)	714	0	714	714	0	714
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.838.383	0	12.838.383	12.796.009	0	12.796.009
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.629.686	-247.026	-1.876.712	-252.894	1.615.778	1.362.884
Profit Reserves		153.216.148	0	153.216.148	105.401.365	0	105.401.365
Legal Reserves		1.100.000	0	1.100.000	771.684	0	771.684
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		152.116.148	0	152.116.148	104.629.681	0	104.629.681
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		15.747.308	0	15.747.308	47.814.783	0	47.814.783
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		15.747.308	0	15.747.308	47.814.783	0	47.814.783
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.048.046.926	943.835.151	1.991.882.077	999.918.344	837.362.864	1.837.281.208

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		2.444.716.232	2.131.366.305	4.576.082.537	2.126.933.370	1.865.024.576	3.991.957.946
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	130.350.235	115.740.160	246.090.395	115.472.864	110.187.743	225.660.607
Letters of Guarantee		113.830.017	68.231.361	182.061.378	101.877.979	68.164.669	170.042.648
Guarantees Subject to State Tender Law		1.823.964	602.479	2.426.443	1.769.017	494.295	2.263.312
Guarantees Given for Foreign Trade Operations		55.260.938	67.628.882	122.889.820	49.620.107	67.670.374	117.290.481
Other Letters of Guarantee		56.745.115	0	56.745.115	50.488.855	0	50.488.855
Bank Acceptances		16.473.938	25.386.779	41.860.717	13.543.006	20.407.078	33.950.084
Import Letter of Acceptance		16.473.938	25.386.779	41.860.717	13.543.006	20.407.078	33.950.084
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		46.280	22.122.020	22.168.300	51.879	21.615.996	21.667.875
Documentary Letters of Credit		46.280	15.726.079	15.772.359	51.879	16.916.828	16.968.707
Other Letters of Credit		0	6.395.941	6.395.941	0	4.699.168	4.699.168
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		1.667.338.366	95.410.757	1.762.749.123	1.547.822.200	54.923.292	1.602.745.492
Irrevocable Commitments	(1)	1.577.325.387	88.678.472	1.666.003.859	1.438.221.028	54.923.292	1.493.144.320
Forward Asset Purchase Commitments		17.948.176	71.036.268	88.984.444	20.145.551	37.971.478	58.117.029
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		310.706.108	4.440	310.710.548	300.305.510	4.285	300.309.795
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		17.009.737	0	17.009.737	13.909.224	0	13.909.224
Tax and Fund Liabilities Arised from Export Commitments		1.040.319	0	1.040.319	998.545	0	998.545
Commitments for Credit Card Limits		1.212.755.663	0	1.212.755.663	1.088.199.029	0	1.088.199.029
Commitments for Credit Cards and Banking Services Promotions		305.120	0	305.120	251.784	0	251.784
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		17,560,264	17,637,764	35,198,028	14,411,385	16,947,529	31,358,914
Revocable Commitments		90,012,979	6,732,285	96,745,264	109,601,172	0	109,601,172
Revocable Loan Granting Commitments		90,012,979	6,732,285	96,745,264	109,601,172	0	109,601,172
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	647,027,631	1,920,215,388	2,567,243,019	463,638,306	1,699,913,541	2,163,551,847
Derivative Financial Instruments Held For Hedging		87,309,161	339,003,971	426,313,132	89,411,511	300,944,626	390,356,137
Fair Value Hedges		22,599,849	122,289,803	144,889,652	22,682,199	90,383,724	113,065,923
Cash Flow Hedges		64,709,312	216,714,168	281,423,480	66,729,312	210,560,902	277,290,214
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		559,718,470	1,581,211,417	2,140,929,887	374,226,795	1,398,968,915	1,773,195,710
Forward Foreign Currency Buy or Sell Transactions		107,063,597	119,656,516	226,720,113	62,033,027	86,084,886	148,117,913
Forward Foreign Currency Buying Transactions		4,223,797	103,043,859	107,267,656	847,949	69,044,492	69,892,441
Forward Foreign Currency Sale Transactions		102,839,800	16,612,657	119,452,457	61,185,078	17,040,394	78,225,472
Currency and Interest Rate Swaps		389,249,066	1,341,325,015	1,730,574,081	260,189,370	1,203,883,169	1,464,072,539
Currency Swap Buy Transactions		2,673,810	522,881,680	525,555,490	12,930	469,876,362	469,889,292
Currency Swap Sell Transactions		85,421,256	450,978,785	536,400,041	59,443,440	411,142,023	470,585,463
Interest Rate Swap Buy Transactions		150,577,000	183,732,275	334,309,275	100,366,500	161,432,392	261,798,892
Interest Rate Swap Sell Transactions		150,577,000	183,732,275	334,309,275	100,366,500	161,432,392	261,798,892
Currency, Interest Rate and Securities Options		48,103,847	105,988,309	154,092,156	51,847,207	108,847,772	160,694,979
Currency Options Buy Transactions		11,381,142	63,820,809	75,201,951	20,865,403	58,924,803	79,790,206
Currency Options Sell Transactions		36,722,705	42,167,500	78,890,205	30,981,804	49,922,969	80,904,773
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		15,301,960	14,241,577	29,543,537	157,191	153,088	310,279
Currency Futures Buy Transactions		12,898,422	1,849,098	14,747,520	0	153,088	153,088
Currency Futures Sell Transactions		2,403,538	12,392,479	14,796,017	157,191	0	157,191
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		6,784,809,395	2,365,094,476	9,149,903,871	6,167,664,409	2,314,895,573	8,482,559,982
ITEMS HELD IN CUSTODY		366,586,980	315,102,962	681,689,942	334,089,569	316,047,889	650,137,458
Customer Fund and Portfolio Balances		221,303,549	246,796,247	468,099,796	201,252,005	244,436,761	445,688,766
Securities Held in Custody		61,068,132	51,901,359	112,969,491	49,076,286	57,312,679	106,388,965
Cheques Received for Collection		76,248,559	10,527,621	86,776,180	76,245,053	8,607,942	84,852,995
Commercial Notes Received for Collection		7,963,460	2,425,269	10,388,729	7,516,225	2,325,776	9,842,001
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		3,280	3,452,466	3,455,746	0	3,364,731	3,364,731
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		3,556,191,913	1,078,400,517	4,634,592,430	3,256,459,913	1,056,067,329	4,312,527,242
Securities		54,899,132	86,163,574	141,062,706	52,120,069	88,378,930	140,498,999
Guarantee Notes		2,386,802	992,135	3,378,937	2,009,608	813,522	2,823,130
Commodity		1,764,684	0	1,764,684	1,826,684	0	1,826,684
Warrant		0	0	0	0	0	0
Real Estate		821,708,289	468,374,326	1,290,082,615	768,773,800	460,401,695	1,229,175,495
Other Pledged Items		2,675,433,006	522,870,482	3,198,303,488	2,431,729,752	506,473,182	2,938,202,934

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.862.030.502	971.590.997	3.833.621.499	2.577.114.927	942.780.355	3.519.895.282
TOTAL OFF-BALANCE SHEET ACCOUNTS		9.229.525.627	4.496.460.781	13.725.986.408	8.294.597.779	4.179.920.149	12.474.517.928

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	(1)	100.952.297	97.931.528
Interest Income on Loans		71.330.907	67.211.579
Interest Income on Reserve Deposits		8.394.176	8.955.600
Interest Income on Banks		4.857.068	5.240.976
Interest Income on Money Market Placements		104.853	6.610
Interest Income on Marketable Securities Portfolio		16.014.271	16.239.227
Financial Assets At Fair Value Through Profit Loss		564.378	562.857
Financial Assets At Fair Value Through Other Comprehensive Income		11.008.565	9.988.381
Financial Assets Measured at Amortised Cost		4.441.328	5.687.989
Finance Leasing Interest Income		0	0
Other Interest Income		251.022	277.536
INTEREST EXPENSES (-)	(2)	-71.157.771	-77.226.399
Interest Expenses on Deposits		-53.761.385	-59.567.133
Interest Expenses on Funds Borrowed		-4.568.593	-3.672.146
Interest Expenses on Money Market Funds		-8.290.172	-11.525.761
Interest Expenses on Securities Issued		-4.100.548	-2.233.257
Lease Interest Expenses		-268.167	-135.819
Other Interest Expense		-168.906	-92.283
NET INTEREST INCOME OR EXPENSE		29.794.526	20.705.129
NET FEE AND COMMISSION INCOME OR EXPENSES		18.097.769	15.579.168
Fees and Commissions Received		23.732.603	19.233.920
From Noncash Loans		508.854	413.208
Other		23.223.749	18.820.712
Fees and Commissions Paid (-)		-5.634.834	-3.654.752
Paid for Noncash Loans		-542	-395
Other		-5.634.292	-3.654.357
DIVIDEND INCOME	(3)	354.250	1.189
TRADING INCOME OR LOSS (Net)	(4)	-9.117.734	-4.475.071
Gains (Losses) Arising from Capital Markets Transactions		2.754.303	1.273.688
Gains (Losses) Arising From Derivative Financial Transactions		-11.634.682	-2.093.496
Foreign Exchange Gains or Losses		-237.355	-3.655.263
OTHER OPERATING INCOME	(5)	263.679	144.147
GROSS PROFIT FROM OPERATING ACTIVITIES		39.392.490	31.954.562
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-8.689.737	-6.005.681
OTHER ALLOWANCE EXPENSES (-)	(6)	-16.286	-1.922.974
PERSONNEL EXPENSES (-)		-7.309.204	-5.692.300
OTHER OPERATING EXPENSES (-)	(7)	-8.257.300	-5.975.446
NET OPERATING INCOME (LOSS)		15.119.963	12.358.161
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		3.599.950	2.409.292
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	18.719.913	14.767.453
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-2.972.605	-3.579.582
Current Tax Provision		-3.647.925	-65.782
Expense Effect of Deferred Tax		-1.324.673	-3.577.953
Income Effect of Deferred Tax		1.999.993	64.153
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	15.747.308	11.187.871
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	(11)	15.747.308	11.187.871
Profit (Loss) Attributable to Group		15.747.308	11.187.871
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>		0,28630000	0,20340000

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)		15.747.308	11.187.871
OTHER COMPREHENSIVE INCOME		-3.197.222	-2.263.311
Other Comprehensive Income that will not be Reclassified to Profit or Loss		42.374	210
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		2.489	321
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		40.632	-15
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-747	-96
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3.239.596	-2.263.521
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-7.248.063	-5.475.666
Income (Loss) Related with Cash Flow Hedges		2.960.864	2.080.710
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-238.557	112.948
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.286.160	1.018.487
TOTAL COMPREHENSIVE INCOME (LOSS)		12.550.086	8.924.560

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		13.165.141	-10.203.434
Interest Received		87.926.617	88.364.916
Interest Paid		-68.636.896	-74.144.004
Dividends received		354.250	1.189
Fees and Commissions Received		23.771.728	19.260.734
Other Gains		225.749	144.147
Collections from Previously Written Off Loans and Other Receivables		3.370.797	2.477.666
Cash Payments to Personnel and Service Suppliers		-7.769.276	-5.549.049
Taxes Paid		-4.822.627	-1.403.926
Other		-21.255.201	-39.355.107
Changes in Operating Assets and Liabilities Subject to Banking Operations		-12.670.139	34.761.032
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.913.594	374.587
Net (Increase) Decrease in Due From Banks		-26.406.378	-15.148.008
Net (Increase) Decrease in Loans		-82.726.721	-58.075.617
Net (Increase) Decrease in Other Assets		-11.976.362	1.669.860
Net Increase (Decrease) in Bank Deposits		-13.934.788	-20.552.022
Net Increase (Decrease) in Other Deposits		51.070.623	121.290.698
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		14.408.574	-1.366.772
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		58.808.507	6.568.306
Net Cash Provided From Banking Operations		495.002	24.557.598
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		40.801.938	-2.430.070
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		-2.453.950	-1.643.923
Cash Obtained from Tangible and Intangible Asset Sales		235.687	91.586
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-60.765.247	-54.355.673
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		77.391.130	49.568.529
Cash Paid for Purchase of Financial Assets At Amortised Cost		-12.628.972	-26.339.688
Cash Obtained from Sale of Financial Assets At Amortised Cost		39.023.290	30.249.099
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		14.634.248	47.638.208
Cash Obtained from Loans and Securities Issued		83.415.080	95.229.223
Cash Outflow Arised From Loans and Securities Issued		-68.566.484	-47.244.792
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-214.348	-346.223
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-58.574	5.528.768
Net Increase (Decrease) in Cash and Cash Equivalents		55.872.614	75.294.504
Cash and Cash Equivalents at Beginning of the Period		151.348.643	157.680.038
Cash and Cash Equivalents at End of the Period		207.221.257	232.974.542

