



KAMUYU AYDINLATMA PLATFORMU

QNB BANK A.Ş. Bank Financial Report Consolidated 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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

QNB Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 31 Mart 2026 tarihli ilişikteki konsolide bilançosu ile aynı tarihte sona eren üç aylık döneme ait; konsolide kar veya zarar tablosu ve konsolide kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide özkaynaklar değişim tablosu ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız

denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.8.5'te belirtildiği üzere, 31 Mart 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup 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 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 kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 31 Mart 2025 tarihinde sona eren üç aylık döneme ilişkin konsolide 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 finansal tablolar üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 31 Mart 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle 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 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) (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)		306.389.545	303.161.284	609.550.829	291.281.749	237.695.844	528.977.593
Cash and cash equivalents		139.970.636	244.925.415	384.896.051	123.073.619	179.773.620	302.847.239
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)	9.192.375	31.972.835	41.165.210	10.112.419	25.001.508	35.113.927
Receivables From Money Markets	(4)	2.654.137	0	2.654.137	11.913.009	0	11.913.009
Allowance for Expected Losses (-)		-12.334	-28.108	-40.442	-10.046	-21.157	-31.203
Financial assets at fair value through profit or loss	(2)	15.859.645	3.690.499	19.550.144	10.648.357	5.883.876	16.532.233
Public Debt Securities		9.142.307	1.977.121	11.119.428	4.434.400	4.074.056	8.508.456
Equity instruments		1.653.863	642.510	2.296.373	1.841.743	610.612	2.452.355
Other Financial Assets		5.063.475	1.070.868	6.134.343	4.372.214	1.199.208	5.571.422
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	132.894.929	39.913.867	172.808.796	149.783.325	39.231.258	189.014.583
Public Debt Securities		132.893.406	39.890.154	172.783.560	149.781.806	39.207.845	188.989.651
Equity instruments		1.523	23.713	25.236	1.519	23.413	24.932
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2,13)	17.664.335	14.631.503	32.295.838	7.776.448	12.807.090	20.583.538
Derivative Financial Assets At Fair Value Through Profit Or Loss		8.541.766	12.568.076	21.109.842	3.544.923	10.869.383	14.414.306
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		9.122.569	2.063.427	11.185.996	4.231.525	1.937.707	6.169.232
FINANCIAL ASSETS AT AMORTISED COST (Net)		882.200.158	465.935.015	1.348.135.173	834.336.988	448.227.079	1.282.564.067
Loans	(6)	823.328.050	385.356.587	1.208.684.637	751.654.220	368.699.439	1.120.353.659
Receivables From Leasing Transactions	(12)	11.859.011	38.695.227	50.554.238	10.210.344	36.454.319	46.664.663
Factoring Receivables	(7)	24.879.616	9.797.763	34.677.379	26.447.475	9.348.345	35.795.820
Other Financial Assets Measured at Amortised Cost	(8)	77.329.988	42.048.949	119.378.937	95.154.259	42.857.173	138.011.432
Public Debt Securities		77.329.988	42.048.949	119.378.937	95.154.259	42.857.173	138.011.432
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-55.196.507	-9.963.511	-65.160.018	-49.129.310	-9.132.197	-58.261.507
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	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		567.377	0	567.377	567.377	0	567.377
Investments in Associates (Net)	(9)	58.531	0	58.531	58.531	0	58.531

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		58.531	0	58.531	58.531	0	58.531
Investments in Subsidiaries (Net)	(10)	506.046	0	506.046	506.046	0	506.046
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		506.046	0	506.046	506.046	0	506.046
Jointly Controlled Partnerships (JointVentures) (Net)	(11)	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)		26.688.901	564	26.689.465	26.358.149	545	26.358.694
INTANGIBLE ASSETS AND GOODWILL (Net)		8.221.333	0	8.221.333	7.758.738	0	7.758.738
Goodwill		0	0	0	0	0	0
Other		8.221.333	0	8.221.333	7.758.738	0	7.758.738
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		1.070.567	0	1.070.567	500.112	0	500.112
DEFERRED TAX ASSET	(15)	2.612.457	0	2.612.457	662.719	0	662.719
OTHER ASSETS (Net)	(17)	61.104.989	8.049.099	69.154.088	56.375.497	6.959.168	63.334.665
TOTAL ASSETS		1.288.855.327	777.145.962	2.066.001.289	1.217.841.329	692.882.636	1.910.723.965
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	631.996.235	411.837.039	1.043.833.274	630.670.674	369.862.841	1.000.533.515
LOANS RECEIVED	(3)	16.299.298	276.363.181	292.662.479	19.102.440	272.617.918	291.720.358
MONEY MARKET FUNDS	(4)	83.306.064	48.480.184	131.786.248	50.172.007	42.120.432	92.292.439
MARKETABLE SECURITIES (Net)	(5)	19.936.024	158.786.335	178.722.359	26.515.675	121.789.577	148.305.252
Bills		18.432.988	0	18.432.988	24.196.751	0	24.196.751
Asset-backed Securities		1.450.000	0	1.450.000	2.318.924	0	2.318.924
Bonds		53.036	158.786.335	158.839.371	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	18.045.845	26.274.376	5.775.508	6.295.676	12.071.184
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.997.734	17.391.163	25.388.897	5.498.059	5.554.519	11.052.578
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		230.797	654.682	885.479	277.449	741.157	1.018.606
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	3.412.521	836	3.413.357	3.166.935	0	3.166.935
PROVISIONS	(8)	17.411.884	6.679.745	24.091.629	17.919.327	5.733.876	23.653.203
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.563.069	47.601	4.610.670	5.621.521	46.032	5.667.553
Insurance Technical Reserves (Net)		5.979.973	6.416.808	12.396.781	5.459.165	5.455.639	10.914.804
Other provisions		6.868.842	215.336	7.084.178	6.838.641	232.205	7.070.846
CURRENT TAX LIABILITIES	(9)	6.398.442	0	6.398.442	4.680.235	0	4.680.235
DEFERRED TAX LIABILITY		57.997	0	57.997	183.612	0	183.612
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		107.032.576	28.424.050	135.456.626	102.256.261	23.406.936	125.663.197
EQUITY		185.716.522	-247.026	185.469.496	171.300.273	1.615.778	172.916.051
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		153.215.343	0	153.215.343	105.400.631	0	105.400.631
Legal Reserves		1.702.954	0	1.702.954	1.015.487	0	1.015.487
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		151.512.389	0	151.512.389	104.385.144	0	104.385.144
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		15.747.271	0	15.747.271	47.814.712	0	47.814.712
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		15.747.271	0	15.747.271	47.814.712	0	47.814.712
Non-controlling Interests		44.497	0	44.497	41.101	0	41.101
Total equity and liabilities		1.079.796.094	986.205.195	2.066.001.289	1.031.742.947	878.981.018	1.910.723.965

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		2.447.251.686	2.147.117.462	4.594.369.148	2.127.891.507	1.878.230.940	4.006.122.447
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	130.234.493	115.073.846	245.308.339	115.363.380	109.442.980	224.806.360
Letters of Guarantee		113.714.275	67.777.413	181.491.688	101.768.495	67.726.356	169.494.851
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		55.260.182	67.174.934	122.435.116	49.619.351	67.232.061	116.851.412
Other Letters of Guarantee		56.630.129	0	56.630.129	50.380.127	0	50.380.127
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	21.909.654	21.955.934	51.879	21.309.546	21.361.425
Documentary Letters of Credit		46.280	15.513.713	15.559.993	51.879	16.610.378	16.662.257
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		1.669.360.268	105.122.758	1.774.483.026	1.548.889.821	63.936.698	1.612.826.519
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		92,034.881	16,444.286	108,479.167	110,668.793	9,013.406	119,682.199
Revocable Loan Granting Commitments		90,012.979	6,732.285	96,745.264	109,601.172	0	109,601.172
Other Revocable Commitments		2,021.902	9,712.001	11,733.903	1,067.621	9,013.406	10,081.027
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	647,656.925	1,926,920.858	2,574,577.783	463,638.306	1,704,851.262	2,168,489.568
Derivative Financial Instruments Held For Hedging		87,309.161	345,130.955	432,440.116	89,411.511	303,229.272	392,640.783
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	222,841.152	287,550.464	66,729.312	212,845.548	279,574.860
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		560,347.764	1,581,789.903	2,142,137.667	374,226.795	1,401,621.990	1,775,848.785
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		389,878.360	1,341,903.501	1,731,781.861	260,189.370	1,206,536.244	1,466,725.614
Currency Swap Buy Transactions		3,303.104	523,460.166	526,763.270	12,930	471,161.733	471,174.663
Currency Swap Sell Transactions		85,421.256	450,978.785	536,400.041	59,443.440	412,509.727	471,953.167
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		9,091,814.304	2,389,891.748	11,481,706.052	8,168,506.986	2,339,956.988	10,508,463.974
ITEMS HELD IN CUSTODY		2,673,591.889	339,900.234	3,013,492.123	2,334,932.146	341,109.304	2,676,041.450
Customer Fund and Portfolio Balances		250,741.471	246,796.252	497,537.723	228,430.836	244,436.766	472,867.602
Securities Held in Custody		1,898,784.375	51,901.359	1,950,685.734	1,601,816.619	57,312.679	1,659,129.298
Cheques Received for Collection		90,340.166	12,995.844	103,336.010	90,631.513	10,650.332	101,281.845
Commercial Notes Received for Collection		8,301.562	3,174.486	11,476.048	7,903.637	3,065.798	10,969.435
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		425,424.315	25,032.293	450,456.608	406,149.541	25,643.729	431,793.270
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		11.539.065.990	4.537.009.210	16.076.075.200	10.296.398.493	4.218.187.928	14.514.586.421

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	(1)	107.386.188	102.715.055
Interest Income on Loans		71.068.802	66.880.227
Interest Income on Reserve Deposits		8.394.176	8.955.600
Interest Income on Banks		5.619.886	5.849.072
Interest Income on Money Market Placements		546.895	90.596
Interest Income on Marketable Securities Portfolio		16.252.633	16.338.601
Financial Assets At Fair Value Through Profit Loss		684.156	603.445
Financial Assets At Fair Value Through Other Comprehensive Income		11.116.662	10.038.073
Financial Assets Measured at Amortised Cost		4.451.815	5.697.083
Finance Leasing Interest Income		1.933.823	1.465.584
Other Interest Income		3.569.973	3.135.375
INTEREST EXPENSES (-)	(2)	-73.840.925	-79.400.729
Interest Expenses on Deposits		-53.711.023	-59.527.569
Interest Expenses on Funds Borrowed		-6.593.687	-5.130.726
Interest Expenses on Money Market Funds		-8.438.169	-11.591.837
Interest Expenses on Securities Issued		-4.586.679	-2.863.034
Lease Interest Expenses		-286.516	-148.789
Other Interest Expense		-224.851	-138.774
NET INTEREST INCOME OR EXPENSE		33.545.263	23.314.326
NET FEE AND COMMISSION INCOME OR EXPENSES		20.682.235	17.101.875
Fees and Commissions Received		29.679.917	22.822.443
From Noncash Loans		508.841	413.198
Other		29.171.076	22.409.245
Fees and Commissions Paid (-)		-8.997.682	-5.720.568
Paid for Noncash Loans		-6.376	-3.494
Other		-8.991.306	-5.717.074
DIVIDEND INCOME	(3)	356.831	2.577
TRADING INCOME OR LOSS (Net)	(4)	-7.886.201	-3.855.334
Gains (Losses) Arising from Capital Markets Transactions		3.301.765	1.665.871
Gains (Losses) Arising From Derivative Financial Transactions		-11.626.827	-2.094.061
Foreign Exchange Gains or Losses		438.861	-3.427.144
OTHER OPERATING INCOME	(5)	307.980	151.165
GROSS PROFIT FROM OPERATING ACTIVITIES		47.006.108	36.714.609
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-8.805.433	-6.041.068
OTHER ALLOWANCE EXPENSES (-)	(6)	-16.509	-1.923.274
PERSONNEL EXPENSES (-)		-8.666.607	-6.589.946
OTHER OPERATING EXPENSES (-)	(7)	-9.221.003	-6.364.632
NET OPERATING INCOME (LOSS)		20.296.556	15.795.689
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	20.296.556	15.795.689
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-4.545.889	-4.605.550
Current Tax Provision		-5.192.015	-1.197.335
Expense Effect of Deferred Tax		-1.365.971	-3.496.288
Income Effect of Deferred Tax		2.012.097	88.073
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	15.750.667	11.190.139
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)	15.750.667	11.190.139
Profit (Loss) Attributable to Group		15.747.271	11.187.849
Profit (loss), attributable to non-controlling interests		3.396	2.290
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	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)		15.750.667	11.190.139
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		60.534	321
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	-15
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-18.160	-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		-7.670.671	-5.487.771
Income (Loss) Related with Cash Flow Hedges		3.042.496	2.249.422
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		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.388.579	974.828
TOTAL COMPREHENSIVE INCOME (LOSS)		12.553.445	8.926.828

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		16.863.688	-14.367.455
Interest Received		94.596.322	93.121.853
Interest Paid		-71.568.346	-76.573.113
Dividends received		356.831	2.577
Fees and Commissions Received		29.719.042	22.849.257
Other Gains		270.051	151.165
Collections from Previously Written Off Loans and Other Receivables		3.434.050	2.497.983
Cash Payments to Personnel and Service Suppliers		-9.868.707	-6.956.694
Taxes Paid		-7.642.510	-2.807.852
Other		-22.433.045	-46.652.631
Changes in Operating Assets and Liabilities Subject to Banking Operations		-15.922.428	41.233.619
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.954.327	-1.178.034
Net (Increase) Decrease in Due From Banks		-26.334.238	-15.079.286
Net (Increase) Decrease in Loans		-83.616.131	-60.219.579
Net (Increase) Decrease in Other Assets		-9.000.906	3.323.204
Net Increase (Decrease) in Bank Deposits		-13.934.788	-20.552.022
Net Increase (Decrease) in Other Deposits		51.187.539	119.748.919
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		11.897.872	718.787
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		56.832.551	14.471.630
Net Cash Provided From Banking Operations		941.260	26.866.164
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		39.480.942	-3.140.524
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		-2.598.498	-1.802.415
Cash Obtained from Tangible and Intangible Asset Sales		343.588	158.129
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-62.073.865	-54.937.884
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		77.391.130	49.532.235
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		39.047.559	30.249.099
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		15.428.487	48.671.687
Cash Obtained from Loans and Securities Issued		84.239.460	96.285.298
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		-244.489	-368.819
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		19.374	5.592.075
Net Increase (Decrease) in Cash and Cash Equivalents		55.870.063	77.989.402
Cash and Cash Equivalents at Beginning of the Period		164.601.582	163.342.431
Cash and Cash Equivalents at End of the Period		220.471.645	241.331.833

