



## KAMUYU AYDINLATMA PLATFORMU

# TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş. Bank Financial Report Unconsolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements

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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Sınai Kalkınma Bankası Anonim Şirketi Genel Kurulu'na

### Giriş

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

### Şartlı Sonucun Dayanağı

Konsolide olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7.c.1 ve IV. kısım 5' te belirtildiği üzere, 31 Mart 2026 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal tablolarda, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 1.100.000 bin TL tutarında tamamı geçmiş yıllar içerisinde ayrılan, 300.000 bin TL tutarındaki kısmı cari dönemde iptal edilen toplam 800.000 bin TL tutarında diğer karşılıklar altında sınıflandırılan serbest karşılık ayrılmıştır. Söz konusu serbest karşılık ayrılmamış olsaydı, 31 Mart 2026 tarihi itibarıyla, diğer karşılıklar 800.000 bin TL daha az, net kar ve özkaynaklar sırasıyla 300.000 bin TL daha az ve 800.000 bin TL daha fazla olacaktı.

## ***Şartlı Sonuç***

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 31 Mart 2026 tarihi itibarıyla ara dönem 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 Yükümlülöklere 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 29 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)		29.821.418	24.547.641	54.369.059	32.690.850	22.750.872	55.441.722
Cash and cash equivalents		7.705.318	15.130.417	22.835.735	9.817.522	14.135.760	23.953.282
Cash and Cash Balances at Central Bank	(1)	428	5.820.877	5.821.305	474	5.702.663	5.703.137
Banks	(3)	73.276	9.314.500	9.387.776	2.530	8.439.386	8.441.916
Receivables From Money Markets		7.632.242	0	7.632.242	9.815.458	0	9.815.458
Allowance for Expected Losses ( - )		-628	-4.960	-5.588	-940	-6.289	-7.229
Financial assets at fair value through profit or loss	(2)	3.135.292	0	3.135.292	2.889.495	0	2.889.495
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		3.135.292	0	3.135.292	2.889.495	0	2.889.495
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	17.871.217	7.802.090	25.673.307	19.003.698	7.707.771	26.711.469
Public Debt Securities		17.289.371	6.516.468	23.805.839	18.295.242	6.495.688	24.790.930
Equity instruments		293.510	1.285.622	1.579.132	300.921	1.212.083	1.513.004
Other Financial Assets		288.336	0	288.336	407.535	0	407.535
Derivative financial assets	(2)	1.109.591	1.615.134	2.724.725	980.135	907.341	1.887.476
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.109.591	1.615.134	2.724.725	980.135	907.341	1.887.476
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		22.261.452	251.529.046	273.790.498	21.110.416	231.536.063	252.646.479
Loans	(5)	16.105.915	238.748.580	254.854.495	15.564.726	219.166.282	234.731.008
Receivables From Leasing Transactions	(10)	0	1.226.117	1.226.117	0	1.148.738	1.148.738
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	10.458.360	17.925.556	28.383.916	9.864.686	17.515.762	27.380.448
Public Debt Securities		10.458.360	17.925.556	28.383.916	9.864.686	17.515.762	27.380.448
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses ( - )		-4.302.823	-6.371.207	-10.674.030	-4.318.996	-6.294.719	-10.613.715
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		13.191.146	0	13.191.146	12.793.203	0	12.793.203
Investments in Associates (Net)	(7)	5.733.319	0	5.733.319	5.508.367	0	5.508.367

Associates Accounted for Using Equity Method		5,733.319	0	5,733.319	5,508.367	0	5,508.367
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(8)	7,457.827	0	7,457.827	7,284.836	0	7,284.836
Unconsolidated Financial Subsidiaries		7,271.888	0	7,271.888	7,112.628	0	7,112.628
Unconsolidated Non-Financial Subsidiaries		185.939	0	185.939	172.208	0	172.208
Jointly Controlled Partnerships (JointVentures) (Net)		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)	(12)	730.905	0	730.905	697.226	0	697.226
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	18.948	0	18.948	21.008	0	21.008
Goodwill		0	0	0	0	0	0
Other		18.948	0	18.948	21.008	0	21.008
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	382.687	0	382.687	597.415	0	597.415
OTHER ASSETS (Net)	(17)	3,227.335	680.647	3,907.982	4,172.250	287.546	4,459.796
<b>TOTAL ASSETS</b>		<b>69,633.891</b>	<b>276,757.334</b>	<b>346,391.225</b>	<b>72,082.368</b>	<b>254,574.481</b>	<b>326,656.849</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(3)	972.993	192,526.297	193,499.290	2,726.682	190,891.683	193,618.365
MONEY MARKET FUNDS		15,071.264	15,609.405	30,680.669	990.467	5,042.268	6,032.735
MARKETABLE SECURITIES (Net)	(3)	0	51,555.270	51,555.270	0	60,593.749	60,593.749
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	51,555.270	51,555.270	0	60,593.749	60,593.749
FUNDS		255.212	4,000.285	4,255.497	32.001	978.219	1,010.220
Borrower funds		255.212	4,000.285	4,255.497	32.001	978.219	1,010.220
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)	310.584	1,267.270	1,577.854	344.913	1,317.006	1,661.919
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		310.584	1,267.270	1,577.854	344.913	1,317.006	1,661.919
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	231.451	0	231.451	193.676	0	193.676
PROVISIONS	(7)	1,180.998	128.891	1,309.889	1,470.948	140.896	1,611.844
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		187.354	0	187.354	168.800	0	168.800
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		993.644	128.891	1,122.535	1,302.148	140.896	1,443.044
CURRENT TAX LIABILITIES	(8)	760.024	0	760.024	344.529	0	344.529
DEFERRED TAX LIABILITY	(8)	0	0	0	0	0	0
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	(10)	0	13,296.881	13,296.881	0	13,142.591	13,142.591
Loans		0	0	0	0	0	0

Other Debt Instruments		0	13.296.881	13.296.881	0	13.142.591	13.142.591
OTHER LIABILITIES		816.422	2.036.853	2.853.275	900.674	1.895.604	2.796.278
EQUITY		46.033.429	337.696	46.371.125	45.151.632	499.311	45.650.943
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		29.921	0	29.921	24.573	0	24.573
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		29.921	0	29.921	24.573	0	24.573
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.346.910	398.978	4.745.888	4.860.676	336.295	5.196.971
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		388.426	-61.282	327.144	929.851	163.016	1.092.867
Profit Reserves		35.608.137	0	35.608.137	25.153.739	0	25.153.739
Legal Reserves		781.525	0	781.525	645.497	0	645.497
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		34.748.051	0	34.748.051	24.429.681	0	24.429.681
Other Profit Reserves		2.920	0	2.920	2.920	0	2.920
Profit or Loss		2.860.035	0	2.860.035	11.382.793	0	11.382.793
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.860.035	0	2.860.035	11.382.793	0	11.382.793
Non-controlling Interests		0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>65.632.377</b>	<b>280.758.848</b>	<b>346.391.225</b>	<b>52.155.522</b>	<b>274.501.327</b>	<b>326.656.849</b>

## Off-Balance Sheet Items (TFRS 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 (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		21.816.867	321.152.353	342.969.220	32.973.905	287.817.181	320.791.086
GUARANTIES AND WARRANTIES	(1)	1.532.606	34.493.050	36.025.656	1.467.661	32.635.256	34.102.917
Letters of Guarantee		1.532.606	12.860.193	14.392.799	1.467.661	13.519.330	14.986.991
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		1.532.606	12.860.193	14.392.799	1.467.661	13.519.330	14.986.991
Bank Acceptances		0	553.936	553.936	0	546.172	546.172
Import Letter of Acceptance		0	553.936	553.936	0	546.172	546.172
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	21.078.921	21.078.921	0	18.569.754	18.569.754
Documentary Letters of Credit		0	21.078.921	21.078.921	0	18.569.754	18.569.754
Other Letters of Credit		0	0	0	0	0	0
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)	5.070.472	21.641.077	26.711.549	4.924.453	23.213.729	28.138.182
Irrevocable Commitments		673.973	1.212.711	1.886.684	2.443.458	3.180.878	5.624.336
Forward Asset Purchase Commitments		122.708	1.035.053	1.157.761	1.889.591	2.939.927	4.829.518
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	154.728	154.728	0	152.834	152.834
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		551.265	22.930	574.195	553.867	88.117	641.984
Revocable Commitments		4.396.499	20.428.366	24.824.865	2.480.995	20.032.851	22.513.846
Revocable Loan Granting Commitments		4.396.499	20.428.366	24.824.865	2.480.995	20.032.851	22.513.846
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	15.213.789	265.018.226	280.232.015	26.581.791	231.968.196	258.549.987
Derivative Financial Instruments Held For Hedging		0	101.434.265	101.434.265	0	89.529.622	89.529.622
Fair Value Hedges		0	101.434.265	101.434.265	0	89.529.622	89.529.622
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		15.213.789	163.583.961	178.797.750	26.581.791	142.438.574	169.020.365
Forward Foreign Currency Buy or Sell Transactions		5.008.429	23.513.506	28.521.935	4.455.063	18.107.875	22.562.938
Forward Foreign Currency Buying Transactions		2.637.076	11.632.039	14.269.115	2.238.669	9.057.101	11.295.770
Forward Foreign Currency Sale Transactions		2.371.353	11.881.467	14.252.820	2.216.394	9.050.774	11.267.168
Currency and Interest Rate Swaps		4.916.954	132.964.653	137.881.607	21.500.076	123.337.745	144.837.821
Currency Swap Buy Transactions		362.641	43.391.021	43.753.662	989	49.169.129	49.170.118
Currency Swap Sell Transactions		2.291.063	40.069.586	42.360.649	18.101.661	30.712.422	48.814.083
Interest Rate Swap Buy Transactions		1.131.625	24.752.023	25.883.648	1.698.713	21.728.097	23.426.810
Interest Rate Swap Sell Transactions		1.131.625	24.752.023	25.883.648	1.698.713	21.728.097	23.426.810
Currency, Interest Rate and Securities Options		5.288.406	7.105.802	12.394.208	626.652	992.954	1.619.606
Currency Options Buy Transactions		3.079.628	3.134.034	6.213.662	313.326	496.477	809.803
Currency Options Sell Transactions		2.208.778	3.971.768	6.180.546	313.326	496.477	809.803
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		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		669.918.342	4.215.195.288	4.885.113.630	653.835.409	3.915.209.068	4.569.044.477
ITEMS HELD IN CUSTODY		10.888.839	16.340.746	27.229.585	270.764	6.429.975	6.700.739
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		9.564	16.340.746	16.350.310	9.564	6.429.975	6.439.539
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		10.879.275	0	10.879.275	261.200	0	261.200
PLEDGED ITEMS		640.266.898	3.376.748.537	4.017.015.435	637.289.088	3.141.911.666	3.779.200.754
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		15.367	3.245.673	3.261.040	15.457	2.904.336	2.919.793
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		172.657.782	894.314.427	1.066.972.209	172.766.182	829.681.254	1.002.447.436
Other Pledged Items		467.137.500	2.479.188.437	2.946.325.937	464.051.200	2.309.326.076	2.773.377.276

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		18.762.605	822.106.005	840.868.610	16.275.557	766.867.427	783.142.984
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>691.735.209</b>	<b>4.536.347.641</b>	<b>5.228.082.850</b>	<b>686.809.314</b>	<b>4.203.026.249</b>	<b>4.889.835.563</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	(1)	9.404.497	7.533.948
Interest Income on Loans		5.093.534	4.763.234
Interest Income on Reserve Deposits		69	54
Interest Income on Banks		27.845	22.978
Interest Income on Money Market Placements		1.603.858	317.915
Interest Income on Marketable Securities Portfolio		2.605.720	2.362.951
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		1.672.951	1.324.173
Financial Assets Measured at Amortised Cost		932.769	1.038.778
Finance Leasing Interest Income		16.464	5.712
Other Interest Income		57.007	61.104
INTEREST EXPENSES (-)	(2)	-5.434.612	-3.965.377
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-2.785.183	-2.151.164
Interest Expenses on Money Market Funds		-1.271.510	-674.060
Interest Expenses on Securities Issued		-1.344.807	-1.110.321
Lease Interest Expenses		-15.351	-14.897
Other Interest Expense		-17.761	-14.935
NET INTEREST INCOME OR EXPENSE		3.969.885	3.568.571
NET FEE AND COMMISSION INCOME OR EXPENSES		126.198	71.100
Fees and Commissions Received		146.646	91.461
From Noncash Loans		79.475	55.190
Other		67.171	36.271
Fees and Commissions Paid (-)		-20.448	-20.361
Paid for Noncash Loans		-1.276	-1.387
Other		-19.172	-18.974
DIVIDEND INCOME	(3)	50.000	5.000
TRADING INCOME OR LOSS (Net)	(4)	-129.920	-71.437
Gains (Losses) Arising from Capital Markets Transactions		65.300	112.947
Gains (Losses) Arising From Derivative Financial Transactions		-107.086	-2.361.955
Foreign Exchange Gains or Losses		-88.134	2.177.571
OTHER OPERATING INCOME	(5)	508.012	742.377
GROSS PROFIT FROM OPERATING ACTIVITIES		4.524.175	4.315.611
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-60.410	-221.752
OTHER ALLOWANCE EXPENSES (-)	(6)	0	0
PERSONNEL EXPENSES (-)		-832.375	-519.313
OTHER OPERATING EXPENSES (-)	(7)	-255.988	-161.847
NET OPERATING INCOME (LOSS)		3.375.402	3.412.699
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		372.334	527.613
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.747.736	3.940.312
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-887.701	-845.774
Current Tax Provision		-338.514	-1.186.144
Expense Effect of Deferred Tax		-1.446.901	-752.144
Income Effect of Deferred Tax		897.714	1.092.514
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	2.860.035	3.094.538
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	(10)	2.860.035	3.094.538
Profit (Loss) Attributable to Group		2.860.035	3.094.538
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>		1,02100000	1,10500000

## 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)		2.860.035	3.094.538
OTHER COMPREHENSIVE INCOME		-644.949	-423.210
Other Comprehensive Income that will not be Reclassified to Profit or Loss		120.774	-38.255
Gains (Losses) on Revaluation of Property, Plant and Equipment		-4.684	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	1.384
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		124.404	-41.084
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.054	1.445
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-765.723	-384.955
Exchange Differences on Translation		12.220	78.474
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.111.348	-681.400
Income (Loss) Related with Cash Flow Hedges		0	0
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		333.405	217.971
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>2.215.086</b>	<b>2.671.328</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		1.878.155	2.682.600
Interest Received		8.515.812	5.593.747
Interest Paid		-5.861.983	-2.336.564
Dividends received		83.523	28.945
Fees and Commissions Received		146.646	91.461
Other Gains		533.024	568.908
Collections from Previously Written Off Loans and Other Receivables		34.313	419.746
Cash Payments to Personnel and Service Suppliers		-1.381.489	-844.591
Taxes Paid		-489.962	-308.348
Other		298.271	-530.704
Changes in Operating Assets and Liabilities Subject to Banking Operations		8.767.015	14.612.090
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-173.690	0
Net (Increase) Decrease in Due From Banks		-1.521	0
Net (Increase) Decrease in Loans		-14.855.421	-8.593.005
Net (Increase) Decrease in Other Assets		110.641	-440.847
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-5.210.426	12.727.180
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		28.897.432	10.918.762
Net Cash Provided From Banking Operations		10.645.170	17.294.690
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-71.041	-4.206.549
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		-9.536	-24.934
Cash Obtained from Tangible and Intangible Asset Sales		5.062	136
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.010.390	-4.515.848
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.944.110	381.566
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-33.357
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	1.617
Other		-287	-15.729
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-11.871.266	-14.657.404
Cash Obtained from Loans and Securities Issued		6.009.804	1.056.878
Cash Outflow Arised From Loans and Securities Issued		-16.226.492	-15.602.998
Equity Instruments Issued		0	0
Dividends paid		-1.500.252	0
Payments of lease liabilities		-154.326	-111.284
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		50.109	224.196
Net Increase (Decrease) in Cash and Cash Equivalents		-1.247.028	-1.345.067
Cash and Cash Equivalents at Beginning of the Period		18.013.654	9.551.313
Cash and Cash Equivalents at End of the Period		16.766.626	8.206.246

## Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>2.800.000</b>	<b>0</b>	<b>0</b>	<b>14.658</b>	<b>322.030</b>	<b>-29.959</b>	<b>3.834.388 0</b>	<b>458.207</b>	<b>-109.110</b>	<b>0 0</b>	<b>15.053.976</b>	<b>10.134.599</b>	<b>0</b>	<b>32.478.789</b>	<b>0</b>	<b>32.478.789</b>
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		2.800.000	0	0	14.658	322.030	-29.959	3.834.388 0	458.207	-109.110	0 0	15.053.976	10.134.599	0	32.478.789	0	32.478.789
		0	0	0	0	1.860	969	-41.084 0	78.474	-463.429	0 0	0	0 3.094.538	2.671.328	0	2.671.328	
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	9.915	0	0	0 0	0	0	0 0	10.124.684	-10.134.599	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	8.824.684	-8.824.684	0	0	0	0
		0	0	0	9.915	0	0	0 0	0	0	0 0	1.300.000	-1.309.915	0	0	0	0
		<b>2.800.000</b>	<b>0</b>	<b>0</b>	<b>24.573</b>	<b>323.890</b>	<b>-28.990</b>	<b>3.793.304 0</b>	<b>536.681</b>	<b>-572.539</b>	<b>0 0</b>	<b>25.178.660</b>	<b>0 3.094.538</b>	<b>35.150.117</b>	<b>0</b>	<b>35.150.117</b>	
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		<b>2.800.000</b>	<b>0</b>	<b>0</b>	<b>24.573</b>	<b>386.867</b>	<b>-29.290</b>	<b>4.839.394 0</b>	<b>720.305</b>	<b>372.562</b>	<b>0 0</b>	<b>25.153.739</b>	<b>11.382.793</b>	<b>0</b>	<b>45.650.943</b>	<b>0</b>	<b>45.650.943</b>
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		2.800.000	0	0	24.573	386.867	-29.290	4.839.394 0	720.305	372.562	0 0	25.153.739	11.382.793	0	45.650.943	0	45.650.943
		0	0	0	0	-3.630	0	124.404 0	12.220	-777.943	0 0	0	0 2.860.035	2.215.086	0	2.215.086	
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
		0	0	0	5.348	0	0	-571.857 0	0	0	0 0	571.857	0	0	5.348	0	5.348
		0	0	0	0	0	0	0 0	0	0	0 0	9.882.541	-11.382.793	0	-1.500.252	0	-1.500.252
		0	0	0	0	0	0	0 0	0	0	0 0	0	-1.500.252	0	-1.500.252	0	-1.500.252
		0	0	0	0	0	0	0 0	0	0	0 0	8.582.541	-8.582.541	0	0	0	0
		0	0	0	0	0	0	0 0	0	0	0 0	1.300.000	-1.300.000	0	0	0	0
		<b>2.800.000</b>	<b>0</b>	<b>0</b>	<b>29.921</b>	<b>383.237</b>	<b>-29.290</b>	<b>4.391.941 0</b>	<b>732.525</b>	<b>-405.381</b>	<b>0 0</b>	<b>35.608.137</b>	<b>0 2.860.035</b>	<b>46.371.125</b>	<b>0</b>	<b>46.371.125</b>	

Previous Period  
01.01.2025 - 31.03.2025

Current Period  
01.01.2026 - 31.03.2026