



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş. Bank Financial Report Consolidated 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup 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 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 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 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 finansal tablolarda, Grup 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin,

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 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.

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) (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)		31.239.324	24.881.071	56.120.395	34.458.071	23.071.435	57.529.506
Cash and cash equivalents		7.799.860	15.463.837	23.263.697	10.133.811	14.456.065	24.589.876
Cash and Cash Balances at Central Bank	(1)	428	5.820.877	5.821.305	474	5.702.663	5.703.137
Banks	(3)	145.741	9.651.485	9.797.226	296.522	8.763.049	9.059.571
Receivables From Money Markets		7.655.097	0	7.655.097	9.840.648	0	9.840.648
Allowance for Expected Losses (-)		-1.406	-8.525	-9.931	-3.833	-9.647	-13.480
Financial assets at fair value through profit or loss	(2)	3.950.377	0	3.950.377	3.830.949	0	3.830.949
Public Debt Securities		0	0	0	0	0	0
Equity instruments		92	0	92	194.125	0	194.125
Other Financial Assets		3.950.285	0	3.950.285	3.636.824	0	3.636.824
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	18.379.496	7.802.090	26.181.586	19.513.176	7.707.771	27.220.947
Public Debt Securities		17.289.371	6.516.468	23.805.839	18.295.242	6.495.688	24.790.930
Equity instruments		801.789	1.285.622	2.087.411	810.399	1.212.083	2.022.482
Other Financial Assets		288.336	0	288.336	407.535	0	407.535
Derivative financial assets	(2)	1.109.591	1.615.144	2.724.735	980.135	907.599	1.887.734
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.109.591	1.615.144	2.724.735	980.135	907.599	1.887.734
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		26.919.790	251.529.046	278.448.836	25.608.210	231.536.063	257.144.273
Loans	(5)	20.845.082	238.748.580	259.593.662	20.133.103	219.166.282	239.299.385
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 (-)		-4.383.652	-6.371.207	-10.754.859	-4.389.579	-6.294.719	-10.684.298
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		5.980.765	0	5.980.765	5.741.905	0	5.741.905
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)	185.939	0	185.939	172.208	0	172.208
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		185.939	0	185.939	172.208	0	172.208
Jointly Controlled Partnerships (JointVentures) (Net)		61.507	0	61.507	61.330	0	61.330
Jointly Controlled Partnerships Accounted for Using Equity Method		61.507	0	61.507	61.330	0	61.330
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	4,309.694	0	4,309.694	4,255.952	0	4,255.952
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	24.693	0	24.693	26.892	0	26.892
Goodwill		1.005	0	1.005	1.005	0	1.005
Other		23.688	0	23.688	25.887	0	25.887
INVESTMENT PROPERTY (Net)	(14)	3,441.615	0	3,441.615	3,263.130	0	3,263.130
CURRENT TAX ASSETS		5.766	0	5.766	4.894	0	4.894
DEFERRED TAX ASSET	(15)	416.075	0	416.075	627.624	0	627.624
OTHER ASSETS (Net)	(17)	4,336.754	680.610	5,017.364	5,411.836	287.506	5,699.342
TOTAL ASSETS		76,674.476	277,090.727	353,765.203	79,398.514	254,895.004	334,293.518
LIABILITY AND EQUITY ITEMS							
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		20,387.102	15,609.405	35,996.507	5,615.593	5,042.268	10,657.861
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	1,267.280	1,577.864	344.913	1,317.264	1,662.177
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		310.584	1,267.280	1,577.864	344.913	1,317.264	1,662.177
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)	108.458	0	108.458	84.274	0	84.274
PROVISIONS	(7)	1,259.396	128.891	1,388.287	1,524.507	140.896	1,665.403
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		241.354	0	241.354	205.316	0	205.316
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1,018.042	128.891	1,146.933	1,319.191	140.896	1,460.087
CURRENT TAX LIABILITIES	(8)	953.132	0	953.132	527.154	0	527.154
DEFERRED TAX LIABILITY	(8)	538.015	0	538.015	590.628	0	590.628
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		1.079.739	2.307.824	3.387.563	2.111.434	2.165.937	4.277.371
EQUITY		46.870.743	337.696	47.208.439	45.964.414	499.311	46.463.725
Issued capital	(11)	2.800.000	0	2.800.000	2.800.000	0	2.800.000
Capital Reserves		30.894	0	30.894	25.546	0	25.546
Equity Share Premiums		1.007	0	1.007	1.007	0	1.007
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		29.887	0	29.887	24.539	0	24.539
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.602.463	398.978	5.001.441	5.123.626	336.295	5.459.921
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		388.428	-61.282	327.146	929.853	163.016	1.092.869
Profit Reserves		35.388.153	0	35.388.153	24.900.972	0	24.900.972
Legal Reserves		816.188	0	816.188	661.745	0	661.745
Statutory Reserves		75.641	0	75.641	75.641	0	75.641
Extraordinary Reserves		34.493.404	0	34.493.404	24.160.667	0	24.160.667
Other Profit Reserves		2.920	0	2.920	2.919	0	2.919
Profit or Loss		2.870.742	0	2.870.742	11.409.231	0	11.409.231
Prior Years' Profit or Loss		1.052	0	1.052	85.514	0	85.514
Current Period Net Profit Or Loss		2.869.690	0	2.869.690	11.323.717	0	11.323.717
Non-controlling Interests		790.063	0	790.063	775.186	0	775.186
Total equity and liabilities		72.735.374	281.029.829	353.765.203	59.521.600	274.771.918	334.293.518

Off-Balance Sheet Items (IFRS 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 (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		31.162.599	321.197.869	352.360.468	43.443.676	288.049.597	331.493.273
GUARANTIES AND WARRANTIES	(1)	1.532.604	34.493.050	36.025.654	1.467.659	32.635.256	34.102.915
Letters of Guarantee		1.532.604	12.860.193	14.392.797	1.467.659	13.519.330	14.986.989
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		1.532.604	12.860.193	14.392.797	1.467.659	13.519.330	14.986.989
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)	14.396.482	21.641.077	36.037.559	15.296.874	23.213.729	38.510.603
Irrevocable Commitments		9.999.983	1.212.711	11.212.694	12.815.879	3.180.878	15.996.757
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		9.877.275	22.930	9.900.205	10.926.288	88.117	11.014.405
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)	15.233.513	265.063.742	280.297.255	26.679.143	232.200.612	258.879.755
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		15.233.513	163.629.477	178.862.990	26.679.143	142.670.990	169.350.133
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		5.308.130	7.151.318	12.459.448	724.004	1.225.370	1.949.374
Currency Options Buy Transactions		3.089.490	3.158.297	6.247.787	362.002	612.821	974.823
Currency Options Sell Transactions		2.218.640	3.993.021	6.211.661	362.002	612.549	974.551
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		686.211.936	4.215.221.740	4.901.433.676	668.459.874	3.915.240.992	4.583.700.866
ITEMS HELD IN CUSTODY		27.157.384	16.365.289	43.522.673	14.879.512	6.460.011	21.339.523
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		16.278.109	16.365.289	32.643.398	14.618.312	6.460.011	21.078.323
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		640.291.947	3.376.750.446	4.017.042.393	637.304.805	3.141.913.554	3.779.218.359
Securities		456.249	0	456.249	456.249	0	456.249
Guarantee Notes		15.663	3.247.582	3.263.245	16.306	2.906.224	2.922.530
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		467.162.253	2.479.188.437	2.946.350.690	464.066.068	2.309.326.076	2.773.392.144

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
TOTAL OFF-BALANCE SHEET ACCOUNTS		717.374.535	4.536.419.609	5.253.794.144	711.903.550	4.203.290.589	4.915.194.139

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)	10.064.205	8.084.383
Interest Income on Loans		5.652.017	5.259.107
Interest Income on Reserve Deposits		69	54
Interest Income on Banks		47.724	34.936
Interest Income on Money Market Placements		1.603.863	317.918
Interest Income on Marketable Securities Portfolio		2.605.736	2.365.241
Financial Assets At Fair Value Through Profit Loss		16	2.290
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		138.332	101.415
INTEREST EXPENSES (-)	(2)	-5.886.124	-4.300.573
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-2.788.142	-2.202.051
Interest Expenses on Money Market Funds		-1.692.217	-943.072
Interest Expenses on Securities Issued		-1.382.167	-1.134.480
Lease Interest Expenses		-5.837	-6.005
Other Interest Expense		-17.761	-14.965
NET INTEREST INCOME OR EXPENSE		4.178.081	3.783.810
NET FEE AND COMMISSION INCOME OR EXPENSES		271.143	146.233
Fees and Commissions Received		322.180	185.917
From Noncash Loans		79.475	55.190
Other		242.705	130.727
Fees and Commissions Paid (-)		-51.037	-39.684
Paid for Noncash Loans		-13.539	-11.176
Other		-37.498	-28.508
DIVIDEND INCOME	(3)	99.075	9.903
TRADING INCOME OR LOSS (Net)	(4)	-30.135	-80.128
Gains (Losses) Arising from Capital Markets Transactions		103.233	184.832
Gains (Losses) Arising From Derivative Financial Transactions		-45.164	-2.442.488
Foreign Exchange Gains or Losses		-88.204	2.177.528
OTHER OPERATING INCOME	(5)	587.537	1.005.879
GROSS PROFIT FROM OPERATING ACTIVITIES		5.105.701	4.865.697
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-73.502	-231.588
OTHER ALLOWANCE EXPENSES (-)	(6)	0	0
PERSONNEL EXPENSES (-)		-1.061.576	-657.149
OTHER OPERATING EXPENSES (-)	(7)	-402.366	-487.285
NET OPERATING INCOME (LOSS)		3.568.257	3.489.675
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		187.992	421.310
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.756.249	3.910.985
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-871.366	-809.068
Current Tax Provision		-367.345	-1.184.994
Expense Effect of Deferred Tax		-1.443.723	-775.250
Income Effect of Deferred Tax		939.702	1.151.176
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	2.884.883	3.101.917
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)	2.884.883	3.101.917
Profit (Loss) Attributable to Group		2.869.690	3.092.083
Profit (loss), attributable to non-controlling interests		15.193	9.834
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		1,02500000	1,10400000

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)		2.884.883	3.101.917
OTHER COMPREHENSIVE INCOME		-643.788	-418.204
Other Comprehensive Income that will not be Reclassified to Profit or Loss		121.935	-33.249
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		114.939	-57.816
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		11.680	23.183
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
TOTAL COMPREHENSIVE INCOME (LOSS)		2.241.095	2.683.713

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		2.098.335	2.851.236
Interest Received		9.188.069	6.114.960
Interest Paid		-6.330.647	-2.649.189
Dividends received		99.075	9.903
Fees and Commissions Received		322.180	185.917
Other Gains		696.780	624.992
Collections from Previously Written Off Loans and Other Receivables		34.610	420.044
Cash Payments to Personnel and Service Suppliers		-1.770.220	-1.078.403
Taxes Paid		-493.049	-393.271
Other		351.537	-383.717
Changes in Operating Assets and Liabilities Subject to Banking Operations		8.466.854	14.734.190
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-43.509	-3.248
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-14.999.617	-9.408.255
Net (Increase) Decrease in Other Assets		216.956	9.564
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		-5.245.195	12.734.451
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		28.538.219	11.401.678
Net Cash Provided From Banking Operations		10.565.189	17.585.426
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-269.406	-4.350.373
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		-208.342	-68.417
Cash Obtained from Tangible and Intangible Asset Sales		5.503	136
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.010.390	-4.607.945
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	-23.973
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-11.857.888	-14.664.270
Cash Obtained from Loans and Securities Issued		6.809.804	1.362.719
Cash Outflow Arised From Loans and Securities Issued		-17.026.492	-15.932.998
Equity Instruments Issued		0	0
Dividends paid		-1.501.729	-1.055
Payments of lease liabilities		-139.471	-92.936
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		50.109	224.206
Net Increase (Decrease) in Cash and Cash Equivalents		-1.511.996	-1.205.011
Cash and Cash Equivalents at Beginning of the Period		18.300.426	9.552.995
Cash and Cash Equivalents at End of the Period		16.788.430	8.347.984

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)							
Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
		2.800.000	1.007	0	14.624	2.225.039	-33.151		2.197.523 0	458.207	-109.107	0 0	14.793.249	10.228.073	0	32.575.464	577.236	33.152.700
		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
		2.800.000	1.007	0	14.624	2.225.039	-33.151		2.197.523 0	458.207	-109.107	0 0	14.793.249	10.228.073	0	32.575.464	577.236	33.152.700
		0	0	0	0	21.122	969		-61.648 0	78.474	-463.429	0 0	0	0 3.092.083	2.667.571	16.142	2.683.713	
		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 10.132.644	-	10.142.559	0	0	-1.055	-1.055
		0	0	0	0	0	0		0 0	0	0	0 0	0	0	0	0	-1.055	-1.055
		0	0	0	0	0	0		0 0	0	0	0 8.823.066	-8.823.066	0	0	0	0	0
		0	0	0	9.915	0	0		0 0	0	0	0 1.309.578	-1.319.493	0	0	0	0	0
		2.800.000	1.007	0	24.539	2.246.161	-32.182		2.135.875 0	536.681	-572.536	0 0	24.925.893	85.514	3.092.083	35.243.035	592.323	35.835.358
Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
CHANGES IN EQUITY ITEMS																		
		2.800.000	1.007	0	24.539	2.888.977	-36.916		2.607.860 0	720.305	372.564	0 0	24.900.972	11.409.231	0	45.688.539	775.186	46.463.725
		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	1.007	0	24.539	2.888.977	-36.916		2.607.860 0	720.305	372.564	0 0	24.900.972	11.409.231	0	45.688.539	775.186	46.463.725
		0	0	0	0	5.785	0		114.989 0	12.220	-777.943	0 0	0	0 2.869.690	2.224.741	16.354	2.241.095	
		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	-7.397	0		-571.857 0	0	0	0 0	571.857	7.397	0	5.348	0	5.348
		0	0	0	0	0	0		0 0	0	0	0 9.915.324	-	11.415.576	0	-1.500.252	-1.477	-1.501.729
		0	0	0	0	0	0		0 0	0	0	0 0	-1.500.252	0	-1.500.252	-1.477	-1.501.729	
		0	0	0	0	0	0		0 0	0	0	0 8.600.957	-8.600.957	0	0	0	0	0
		0	0	0	0	0	0		0 0	0	0	0 1.314.367	-1.314.367	0	0	0	0	0
		2.800.000	1.007	0	29.887	2.887.365	-36.916		2.150.992 0	732.525	-405.379	0 0	35.388.153	1.052	2.869.690	46.418.376	790.063	47.208.439

Previous Period
01.01.2025 - 31.03.2025

Current Period
01.01.2026 - 31.03.2026