



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O. 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

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("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 vâkif

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.7.'de 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 8,000,000 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.4 notunda 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; 11,000,000 Bin TL tutarında serbest karşılık iptalinden kaynaklanan geliri içermektedir.

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 sekizinci 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

Damla Harman, SMMM

Sorumlu Denetçi

6 Mayıs 2026

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (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
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		729.282.570	766.858.892	1.496.141.462	760.734.368	807.266.773	1.568.001.141
Cash and cash equivalents	V-I-1	377.204.957	571.437.092	948.642.049	385.944.812	594.283.125	980.227.937
Cash and Cash Balances at Central Bank	V-I-1	377.209.036	466.312.458	843.521.494	385.948.954	511.217.012	897.165.966
Banks	V-I-3	70	105.347.060	105.347.130	99	83.152.430	83.152.529
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)	V-I-16	-4.149	-222.426	-226.575	-4.241	-86.317	-90.558
Financial assets at fair value through profit or loss	V-I-2	8.495.048	1.315.733	9.810.781	8.038.624	1.474.791	9.513.415
Public Debt Securities		0	0	0	0	0	0
Equity instruments		871.399	1.315.733	2.187.132	850.772	1.474.791	2.325.563
Other Financial Assets		7.623.649	0	7.623.649	7.187.852	0	7.187.852
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	315.081.106	184.727.045	499.808.151	339.844.137	193.254.512	533.098.649
Public Debt Securities		314.696.027	184.639.740	499.335.767	339.461.102	193.169.428	532.630.530
Equity instruments		383.035	65.065	448.100	383.035	63.541	446.576
Other Financial Assets		2.044	22.240	24.284	0	21.543	21.543
Derivative financial assets		28.501.459	9.379.022	37.880.481	26.906.795	18.254.345	45.161.140
Derivative Financial Assets At Fair Value Through Profit Or Loss	V-I-2	28.501.459	9.379.022	37.880.481	26.906.795	18.254.345	45.161.140
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	V-I-11	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.453.400.909	1.328.629.502	3.782.030.411	2.358.502.530	1.211.202.943	3.569.705.473
Loans	V-I-5	1.993.748.273	1.192.511.235	3.186.259.508	1.904.898.285	1.107.555.851	3.012.454.136
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	549.664.326	157.859.297	707.523.623	532.785.673	124.295.013	657.080.686
Public Debt Securities		549.664.326	157.365.533	707.029.859	532.785.673	123.817.618	656.603.291
Other Financial Assets		0	493.764	493.764	0	477.395	477.395
Allowance for Expected Credit Losses (-)		-90.011.690	-21.741.030	-111.752.720	-79.181.428	-20.647.921	-99.829.349
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	3.228.688	0	3.228.688	3.164.845	0	3.164.845
Held for Sale		3.228.688	0	3.228.688	3.164.845	0	3.164.845
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		53.455.699	5.495.247	58.950.946	53.695.716	5.407.413	59.103.129
Investments in Associates (Net)	V-I-7	23.785.312	0	23.785.312	24.073.832	0	24.073.832

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		23,785,312	0	23,785,312	24,073,832	0	24,073,832
Investments in Subsidiaries (Net)	V-I-8	29,670,387	5,495,247	35,165,634	29,621,884	5,407,413	35,029,297
Unconsolidated Financial Subsidiaries		25,264,446	5,495,247	30,759,693	25,215,943	5,407,413	30,623,356
Unconsolidated Non-Financial Subsidiaries		4,405,941	0	4,405,941	4,405,941	0	4,405,941
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-9	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)		61,349,354	893,881	62,243,235	59,205,745	189,256	59,395,001
INTANGIBLE ASSETS AND GOODWILL (Net)		1,502,321	0	1,502,321	1,451,565	0	1,451,565
Goodwill		0	0	0	0	0	0
Other		1,502,321	0	1,502,321	1,451,565	0	1,451,565
INVESTMENT PROPERTY (Net)	V-I-12	5,328,926	0	5,328,926	5,328,926	0	5,328,926
CURRENT TAX ASSETS		3,608,777	364	3,609,141	3,521,439	484	3,521,923
DEFERRED TAX ASSET	V-I-13	10,439,658	0	10,439,658	0	0	0
OTHER ASSETS (Net)	V-I-15	116,849,894	9,784,869	126,634,763	82,819,054	35,798,762	118,617,816
TOTAL ASSETS		3,438,446,796	2,111,662,755	5,550,109,551	3,328,424,188	2,059,865,631	5,388,289,819
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	2,337,202,151	1,066,804,988	3,404,007,139	2,439,188,321	1,010,006,323	3,449,194,644
LOANS RECEIVED	V-II-3	72,279,296	484,212,716	556,492,012	61,225,749	402,702,293	463,928,042
MONEY MARKET FUNDS		334,974,649	226,887,075	561,861,724	212,855,336	212,966,533	425,821,869
MARKETABLE SECURITIES (Net)	V-II-3	758,855	264,508,787	265,267,642	905,669	310,927,460	311,833,129
Bills		758,855	0	758,855	905,669	0	905,669
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	264,508,787	264,508,787	0	310,927,460	310,927,460
FUNDS		3,005	0	3,005	3,005	0	3,005
Borrower funds		0	0	0	0	0	0
Other		3,005	0	3,005	3,005	0	3,005
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		2,743,911	30,932,849	33,676,760	2,028,808	5,090,069	7,118,877
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	V-II-2	2,743,911	30,932,849	33,676,760	2,028,808	5,090,069	7,118,877
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	V-II-6	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-5	8,121,511	19,394	8,140,905	7,441,256	0	7,441,256
PROVISIONS	V-II-7	26,887,201	261,756	27,148,957	24,366,422	245,418	24,611,840
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		17,168,328	0	17,168,328	14,784,838	0	14,784,838
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		9,718,873	261,756	9,980,629	9,581,584	245,418	9,827,002
CURRENT TAX LIABILITIES	V-II-8	32,530,548	28,588	32,559,136	27,821,732	28,253	27,849,985
DEFERRED TAX LIABILITY	V-II-8	0	0	0	0	240,170	240,170
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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	V-II-10	13,906,311	118,715,736	132,622,047	13,693,583	114,604,427	128,298,010
Loans		0	0	0	0	0	0

Other Debt Instruments		13,906,311	118,715,736	132,622,047	13,693,583	114,604,427	128,298,010
OTHER LIABILITIES	V-II-4	167,691,479	29,183,910	196,875,389	160,208,586	59,359,750	219,568,336
EQUITY	V-II-11	327,303,661	4,151,174	331,454,835	314,235,950	8,144,706	322,380,656
Issued capital	V-II-11	9,915,922	0	9,915,922	9,915,922	0	9,915,922
Capital Reserves		49,935,268	1,386,651	51,321,919	49,935,268	1,364,487	51,299,755
Equity Share Premiums		45,589,048	0	45,589,048	45,589,048	0	45,589,048
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		4,346,220	1,386,651	5,732,871	4,346,220	1,364,487	5,710,707
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		60,223,373	221,378	60,444,751	60,339,008	217,840	60,556,848
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-6,861,313	2,543,145	-4,318,168	-4,997,258	6,562,379	1,565,121
Profit Reserves		126,079,453	0	126,079,453	126,079,453	0	126,079,453
Legal Reserves		15,366,831	0	15,366,831	15,366,831	0	15,366,831
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		108,956,436	0	108,956,436	108,956,436	0	108,956,436
Other Profit Reserves		1,756,186	0	1,756,186	1,756,186	0	1,756,186
Profit or Loss		88,010,958	0	88,010,958	72,963,557	0	72,963,557
Prior Years' Profit or Loss		72,979,880	0	72,979,880	2,913,245	0	2,913,245
Current Period Net Profit Or Loss		15,031,078	0	15,031,078	70,050,312	0	70,050,312
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		3,324,402,578	2,225,706,973	5,550,109,551	3,263,974,417	2,124,315,402	5,388,289,819

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		2.294.711.890	2.928.700.884	5.223.412.774	2.253.569.570	2.687.283.661	4.940.853.231
GUARANTIES AND WARRANTIES	V-III-2	499.746.715	437.880.295	937.627.010	465.647.643	436.330.721	901.978.364
Letters of Guarantee	V-III-1	498.479.172	296.696.628	795.175.800	465.424.213	303.890.344	769.314.557
Guarantees Subject to State Tender Law		14.899.013	0	14.899.013	17.709.759	0	17.709.759
Guarantees Given for Foreign Trade Operations		30.400.401	153.690.083	184.090.484	29.686.844	176.236.828	205.923.672
Other Letters of Guarantee		453.179.758	143.006.545	596.186.303	418.027.610	127.653.516	545.681.126
Bank Acceptances		4.258	4.786.390	4.790.648	4.258	6.169.762	6.174.020
Import Letter of Acceptance		0	1.535.518	1.535.518	0	1.764.293	1.764.293
Other Bank Acceptances	V-III-4	4.258	3.250.872	3.255.130	4.258	4.405.469	4.409.727
Letters of Credit	V-III-4	1.263.285	132.497.998	133.761.283	219.172	122.410.418	122.629.590
Documentary Letters of Credit		1.263.285	132.497.998	133.761.283	219.172	122.410.418	122.629.590
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	35.376	35.376	0	34.172	34.172
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	798.777	798.777	0	753.270	753.270
Other Collaterals		0	3.065.126	3.065.126	0	3.072.755	3.072.755
COMMITMENTS		1.563.299.072	775.061.080	2.338.360.152	1.531.317.760	663.433.636	2.194.751.396
Irrevocable Commitments	V-III-1	1.511.885.139	367.341.813	1.879.226.952	1.484.513.504	264.875.625	1.749.389.129
Forward Asset Purchase Commitments	V-III-1	95.708.014	367.341.813	463.049.827	114.154.148	264.875.625	379.029.773
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	V-III-1	534.059.323	0	534.059.323	505.160.861	0	505.160.861
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	23.904.250	0	23.904.250	19.430.004	0	19.430.004
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	825.092.656	0	825.092.656	810.920.806	0	810.920.806
Commitments for Credit Cards and Banking Services Promotions		1.312.646	0	1.312.646	3.412.189	0	3.412.189
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		31,808.250	0	31,808.250	31,435.496	0	31,435.496
Revocable Commitments		51,413.933	407,719.267	459,133.200	46,804.256	398,558.011	445,362.267
Revocable Loan Granting Commitments		51,413.933	407,719.267	459,133.200	46,804.256	398,558.011	445,362.267
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		231,666.103	1,715,759.509	1,947,425.612	256,604.167	1,587,519.304	1,844,123.471
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
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		231,666.103	1,715,759.509	1,947,425.612	256,604.167	1,587,519.304	1,844,123.471
Forward Foreign Currency Buy or Sell Transactions		86,031.943	92,166.763	178,198.706	17,467.532	28,176.531	45,644.063
Forward Foreign Currency Buying Transactions		24,251.016	64,182.845	88,433.861	8,697.258	14,149.457	22,846.715
Forward Foreign Currency Sale Transactions		61,780.927	27,983.918	89,764.845	8,770.274	14,027.074	22,797.348
Currency and Interest Rate Swaps		92,851.047	1,039,353.499	1,132,204.546	178,242.059	962,920.855	1,141,162.914
Currency Swap Buy Transactions		2,774.012	214,569.934	217,343.946	71,443.288	238,035.921	309,479.209
Currency Swap Sell Transactions		88,687.035	478,427.619	567,114.654	105,408.771	385,943.296	491,352.067
Interest Rate Swap Buy Transactions		695.000	173,177.973	173,872.973	695.000	169,470.819	170,165.819
Interest Rate Swap Sell Transactions		695.000	173,177.973	173,872.973	695.000	169,470.819	170,165.819
Currency, Interest Rate and Securities Options		51,754.659	49,194.854	100,949.513	59,866.122	55,400.416	115,266.538
Currency Options Buy Transactions		8,917.180	40,678.010	49,595.190	12,160.258	43,586.512	55,746.770
Currency Options Sell Transactions		42,837.479	8,516.844	51,354.323	47,705.864	11,813.904	59,519.768
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		1,028.454	535,044.393	536,072.847	1,028.454	541,021.502	542,049.956
CUSTODY AND PLEDGES RECEIVED		58,318,142.588	46,941,968.006	105,260,110.594	54,305,320.382	44,779,392.922	99,084,713.304
ITEMS HELD IN CUSTODY		511,271.904	411,911.897	923,183.801	465,409.207	434,417.236	899,826.443
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		171,693.449	266,441.169	438,134.618	158,430.909	288,833.052	447,263.961
Cheques Received for Collection		136,676.901	19,514.328	156,191.229	135,281.223	11,587.560	146,868.783
Commercial Notes Received for Collection		27,061.839	13,185.288	40,247.127	20,887.581	14,849.496	35,737.077
Other Assets Received for Collection		2,152	1,779	3,931	2,152	1,719	3,871
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	93,169.962	93,170.271	309	98,780.724	98,781.033
Custodians		175,837.254	19,599.371	195,436.625	150,807.033	20,364.685	171,171.718
PLEDGED ITEMS		8,138,461.311	3,516,038.399	11,654,499.710	7,709,183.100	3,238,108.583	10,947,291.683
Securities		2,486.679	6,147.744	8,634.423	3,618.046	5,757.639	9,375.685
Guarantee Notes		43,988.792	19,464.535	63,453.327	40,473.976	18,958.357	59,432.333
Commodity		694,726.586	91,618.380	786,344.966	641,351.554	84,893.639	726,245.193
Warrant		0	0	0	0	0	0
Real Estate		6,570,162.127	2,273,721.985	8,843,884.112	6,266,241.982	2,038,634.800	8,304,876.782
Other Pledged Items		823,096.184	1,124,947.055	1,948,043.239	756,934.253	1,089,693.045	1,846,627.298

Depositories Receiving Pledged Items		4.000.943	138.700	4.139.643	563.289	171.103	734.392
ACCEPTED BILL, GUARANTIES AND WARRANTEES		49.668.409.373	43.014.017.710	92.682.427.083	46.130.728.075	41.106.867.103	87.237.595.178
TOTAL OFF-BALANCE SHEET ACCOUNTS		60.612.854.478	49.870.668.890	110.483.523.368	56.558.889.952	47.466.676.583	104.025.566.535

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	V-IV-1	275.364.260	223.387.858
Interest Income on Loans	V-IV-1	184.981.238	146.437.876
Interest Income on Reserve Deposits		22.102.327	20.059.089
Interest Income on Banks	V-IV-1	315.282	306.689
Interest Income on Money Market Placements		4.001.722	7.875.501
Interest Income on Marketable Securities Portfolio	V-IV-1	61.981.742	48.001.096
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		28.243.788	29.100.807
Financial Assets Measured at Amortised Cost		33.737.954	18.900.289
Finance Leasing Interest Income		0	0
Other Interest Income		1.981.949	707.607
INTEREST EXPENSES (-)	V-IV-2	-221.515.591	-202.370.697
Interest Expenses on Deposits	V-IV-2	-185.140.450	-171.608.025
Interest Expenses on Funds Borrowed	V-IV-2	-7.144.623	-5.454.695
Interest Expenses on Money Market Funds		-21.163.765	-18.732.070
Interest Expenses on Securities Issued	V-IV-2	-7.346.617	-6.073.347
Lease Interest Expenses		-530.730	-368.765
Other Interest Expense		-189.406	-133.795
NET INTEREST INCOME OR EXPENSE		53.848.669	21.017.161
NET FEE AND COMMISSION INCOME OR EXPENSES		19.337.668	15.370.482
Fees and Commissions Received		27.289.658	21.058.015
From Noncash Loans		2.182.275	1.500.651
Other		25.107.383	19.557.364
Fees and Commissions Paid (-)		-7.951.990	-5.687.533
Paid for Noncash Loans		-71	-71
Other		-7.951.919	-5.687.462
DIVIDEND INCOME		386.370	1.677
TRADING INCOME OR LOSS (Net)	V-IV-3	-3.200.486	5.976.255
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	414.236	433.867
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-6.483.258	2.161.304
Foreign Exchange Gains or Losses	V-IV-3	2.868.536	3.381.084
OTHER OPERATING INCOME	V-IV-4	15.204.781	33.326.925
GROSS PROFIT FROM OPERATING ACTIVITIES		85.577.002	75.692.500
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-25.743.125	-28.221.521
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-65.582	-148.035
PERSONNEL EXPENSES (-)		-14.121.792	-9.274.116
OTHER OPERATING EXPENSES (-)	V-IV-6	-24.853.277	-15.106.027
NET OPERATING INCOME (LOSS)		20.793.226	22.942.801
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	V-IV-7	20.793.226	22.942.801
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-5.762.148	-2.909.147
Current Tax Provision	V-IV-10	-13.797.978	-2.853.417
Expense Effect of Deferred Tax	V-IV-10	-3.386.469	-8.800.693
Income Effect of Deferred Tax	V-IV-10	11.422.299	8.744.963
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	15.031.078	20.033.654
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	V-IV-11	15.031.078	20.033.654
Profit (Loss) Attributable to Group		15.031.078	20.033.654
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	1,51590000	2,02040000

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)		15.031.078	20.033.654
OTHER COMPREHENSIVE INCOME		-5.995.386	-6.357.522
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-112.097	323.702
Gains (Losses) on Revaluation of Property, Plant and Equipment		-13.614	-7.187
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-236.479	155.370
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		137.996	175.519
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-5.883.289	-6.681.224
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-8.404.019	-9.551.005
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		2.520.730	2.869.781
TOTAL COMPREHENSIVE INCOME (LOSS)		9.035.692	13.676.132

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		75.484.416	34.695.181
Interest Received		258.802.457	210.681.388
Interest Paid		-220.526.301	-200.604.216
Dividends received		386.370	1.677
Fees and Commissions Received		13.811.642	9.243.382
Other Gains		14.489.525	9.177.242
Collections from Previously Written Off Loans and Other Receivables		6.615.208	3.483.282
Cash Payments to Personnel and Service Suppliers		-15.727.164	-10.212.609
Taxes Paid		-2.892.447	-2.261.248
Other		20.525.126	15.186.283
Changes in Operating Assets and Liabilities Subject to Banking Operations		-12.612.834	-267.260.371
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-435.797	-2.752.713
Net (Increase) Decrease in Due From Banks		-32.120.080	-19.084.737
Net (Increase) Decrease in Loans		-168.662.529	-248.181.898
Net (Increase) Decrease in Other Assets		-7.770.073	-78.296.240
Net Increase (Decrease) in Bank Deposits		-72.002.442	-21.629.339
Net Increase (Decrease) in Other Deposits		26.164.818	110.684.243
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		91.356.600	39.518.555
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		150.856.669	-47.518.242
Net Cash Provided From Banking Operations		62.871.582	-232.565.190
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-11.340.597	30.360.492
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-493.545
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-3.333.081	-1.995.462
Cash Obtained from Tangible and Intangible Asset Sales		1.030.568	762.555
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-14.578.353	-47.162.787
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		55.825.496	77.533.612
Cash Paid for Purchase of Financial Assets At Amortised Cost		-51.009.985	-2.041.737
Cash Obtained from Sale of Financial Assets At Amortised Cost		827.095	3.814.508
Other		-102.337	-56.652
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-43.944.233	1.250.256
Cash Obtained from Loans and Securities Issued		0	7.859.592
Cash Outflow Arised From Loans and Securities Issued		-43.076.044	-6.017.811
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-868.189	-591.525
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		434.985	106.893
Net Increase (Decrease) in Cash and Cash Equivalents		8.021.737	-200.847.549
Cash and Cash Equivalents at Beginning of the Period		534.148.885	703.848.195
Cash and Cash Equivalents at End of the Period		542.170.622	503.000.646

