



## KAMUYU AYDINLATMA PLATFORMU

# TÜRKİYE VAKIFLAR BANKASI T.A.O. Bank Financial Report Consolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT  
İSTANBUL**  
Türkiye Sermaye Piyasası - Merkezi  
Saklama ve Vadi Depolama Kuruluşu

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

### Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

#### Giriş

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

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.7.'de 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 8,000,000 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.4 notunda 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; 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 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 sekizinci 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.

Damla Harman, SMMM

Sorumlu Denetçi

6 Mayıs 2026

İstanbul, Türkiye

## Balance Sheet (Statement of Financial Position) (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
<b>Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		732.973.615	782.606.807	1.515.580.422	764.064.600	828.777.686	1.592.842.286
Cash and cash equivalents	V-I-1	379.981.582	571.652.319	951.633.901	388.363.819	593.898.394	982.262.213
Cash and Cash Balances at Central Bank	V-I-1	377.209.897	466.362.255	843.572.152	385.949.972	511.260.112	897.210.084
Banks	V-I-3	132.220	105.517.547	105.649.767	98.581	82.729.573	82.828.154
Receivables From Money Markets		2.644.255	0	2.644.255	2.320.160	0	2.320.160
Allowance for Expected Losses ( - )	V-I-16	-4.790	-227.483	-232.273	-4.894	-91.291	-96.185
Financial assets at fair value through profit or loss	V-I-2	9.394.735	1.676.784	11.071.519	8.935.116	5.823.430	14.758.546
Public Debt Securities		627.365	361.051	988.416	619.508	4.348.639	4.968.147
Equity instruments		1.017.933	1.315.733	2.333.666	947.613	1.474.791	2.422.404
Other Financial Assets		7.749.437	0	7.749.437	7.367.995	0	7.367.995
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	315.095.839	199.935.543	515.031.382	339.858.870	210.719.021	550.577.891
Public Debt Securities		314.696.027	192.265.887	506.961.914	339.461.102	201.725.238	541.186.340
Equity instruments		397.768	65.065	462.833	397.768	63.541	461.309
Other Financial Assets		2.044	7.604.591	7.606.635	0	8.930.242	8.930.242
Derivative financial assets		28.501.459	9.342.161	37.843.620	26.906.795	18.336.841	45.243.636
Derivative Financial Assets At Fair Value Through Profit Or Loss	V-I-2	28.501.459	9.342.161	37.843.620	26.906.795	18.336.841	45.243.636
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)		2.482.579.020	1.375.600.678	3.858.179.698	2.384.626.879	1.260.456.026	3.645.082.905
Loans	V-I-5	1.990.520.639	1.210.838.165	3.201.358.804	1.890.893.838	1.128.282.538	3.019.176.376
Receivables From Leasing Transactions	V-I-10	11.135.988	16.962.044	28.098.032	11.096.208	17.613.248	28.709.456
Factoring Receivables		22.392.109	12.501.606	34.893.715	30.154.450	11.656.302	41.810.752
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 ( - )		-91.134.042	-22.560.434	-113.694.476	-80.303.290	-21.391.075	-101.694.365
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	V-I-14	3.228.908	0	3.228.908	3.165.065	0	3.165.065
Held for Sale		3.228.908	0	3.228.908	3.165.065	0	3.165.065
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		29.976.113	3	29.976.116	29.851.057	3	29.851.060
Investments in Associates (Net)	V-I-7	25.524.203	3	25.524.206	25.399.147	3	25.399.150

Associates Accounted for Using Equity Method		4,499.300	0	4,499.300	4,374.245	0	4,374.245
Unconsolidated Associates		21,024.903	3	21,024.906	21,024.902	3	21,024.905
Investments in Subsidiaries (Net)	V-I-8	4,451.910	0	4,451.910	4,451.910	0	4,451.910
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		4,451.910	0	4,451.910	4,451.910	0	4,451.910
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)		72,884.215	898.023	73,782.238	70,627.130	193.659	70,820.789
INTANGIBLE ASSETS AND GOODWILL (Net)		1,550.320	189.838	1,740.158	1,503.008	301.803	1,804.811
Goodwill		1.692	0	1.692	1.692	0	1.692
Other		1,548.628	189.838	1,738.466	1,501.316	301.803	1,803.119
INVESTMENT PROPERTY (Net)	V-I-12	13,251.252	0	13,251.252	13,231.916	0	13,231.916
CURRENT TAX ASSETS		3,622.773	364	3,623.137	3,538.271	484	3,538.755
DEFERRED TAX ASSET	V-I-13	10,492.036	116.484	10,608.520	44.799	74.543	119.342
OTHER ASSETS (Net)	V-I-15	127,499.328	14,620.737	142,120.065	93,385.646	39,291.214	132,676.860
<b>TOTAL ASSETS</b>		<b>3,478,057.580</b>	<b>2,174,032.934</b>	<b>5,652,090.514</b>	<b>3,364,038.371</b>	<b>2,129,095.418</b>	<b>5,493,133.789</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	V-II-1	2,334,290.917	1,095,352.984	3,429,643.901	2,435,725.861	1,044,119.434	3,479,845.295
LOANS RECEIVED	V-II-3	80,188.650	360,750.845	440,939.495	69,541.411	272,738.283	342,279.694
MONEY MARKET FUNDS		334,974.649	211,735.659	546,710.308	212,855.336	197,633.431	410,488.767
MARKETABLE SECURITIES (Net)	V-II-3	1,425.860	435,685.674	437,111.534	1,236.310	487,813.963	489,050.273
Bills		758.855	0	758.855	905.669	0	905.669
Asset-backed Securities		667.005	0	667.005	330.641	0	330.641
Bonds		0	435,685.674	435,685.674	0	487,813.963	487,813.963
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	31,083.919	33,827.830	2,028.808	5,090.955	7,119.763
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	V-II-2	2,743.911	31,083.919	33,827.830	2,028.808	5,090.955	7,119.763
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	V-II-6	0	0	0	0	0	0
FACTORING PAYABLES		0	2,131	2,131	0	11	11
LEASE PAYABLES (Net)	V-II-5	4,454.164	19,394	4,473.558	3,932.094	0	3,932.094
PROVISIONS	V-II-7	27,115.052	612,285	27,727.337	24,562.926	592,908	25,155.834
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		17,292.124	51,675	17,343.799	14,898.242	33,749	14,931.991
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		9,822.928	560,610	10,383.538	9,664.684	559,159	10,223.843
CURRENT TAX LIABILITIES	V-II-8	33,436.334	28,588	33,464.922	28,953.252	28,253	28,981.505
DEFERRED TAX LIABILITY	V-II-8	3,357.095	0	3,357.095	3,187.322	240.170	3,427.492
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	174,570.224	31,680.967	206,251.191	168,310.240	61,614.837	229,925.077
EQUITY	V-II-11	348,865.955	7,090.205	355,956.160	333,308.263	11,318.706	344,626.969
Issued capital	V-II-11	9,915.922	0	9,915.922	9,915.922	0	9,915.922
Capital Reserves		44,585.323	0	44,585.323	44,585.029	0	44,585.029
Equity Share Premiums		46,092.035	0	46,092.035	46,092.185	0	46,092.185
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-1,506.712	0	-1,506.712	-1,507.156	0	-1,507.156
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		43,687.238	0	43,687.238	43,626.300	0	43,626.300
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-6,956.969	6,854.297	-102.672	-4,999.649	10,346.527	5,346.878
Profit Reserves		132,735.384	46,684	132,782.068	131,747.751	46,684	131,794.435
Legal Reserves		16,044.022	46,684	16,090.706	15,959.672	46,684	16,006.356
Statutory Reserves		6,337	0	6,337	6,337	0	6,337
Extraordinary Reserves		114,814.661	0	114,814.661	114,020.450	0	114,020.450
Other Profit Reserves		1,870.364	0	1,870.364	1,761.292	0	1,761.292
Profit or Loss		108,594.602	189.224	108,783.826	92,296.491	925.495	93,221.986
Prior Years' Profit or Loss		91,627.696	157.119	91,784.815	15,853.702	209.391	16,063.093
Current Period Net Profit Or Loss		16,966.906	32.105	16,999.011	76,442.789	716.104	77,158.893
Non-controlling Interests		16,304.455	0	16,304.455	16,136.419	0	16,136.419
<b>Total equity and liabilities</b>		<b>3,359,332.127</b>	<b>2,292,758.387</b>	<b>5,652,090.514</b>	<b>3,297,338.411</b>	<b>2,195,795.378</b>	<b>5,493,133.789</b>

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		2.303.694.663	2.955.532.307	5.259.226.970	2.264.443.235	2.715.348.647	4.979.791.882
GUARANTIES AND WARRANTIES	V-III-2	503.386.935	444.396.632	947.783.567	469.081.481	442.547.031	911.628.512
Letters of Guarantee	V-III-1	498.343.352	296.650.702	794.994.054	465.266.855	303.819.971	769.086.826
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		453.043.938	142.960.619	596.004.557	417.870.252	127.583.143	545.453.395
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		3.578.728	6.562.263	10.140.991	3.388.667	6.286.683	9.675.350
Other Guarantees		197.312	798.777	996.089	202.529	753.270	955.799
Other Collaterals		0	3.065.126	3.065.126	0	3.072.755	3.072.755
<b>COMMITMENTS</b>		1.569.765.525	785.079.139	2.354.844.664	1.538.757.587	671.394.541	2.210.152.128
Irrevocable Commitments	V-III-1	1.517.793.587	369.536.054	1.887.329.641	1.491.672.592	266.549.236	1.758.221.828
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	770.147	534.829.470	505.160.861	578.124	505.738.985
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		37,716,698	1,424,094	39,140,792	38,594,584	1,095,487	39,690,071
Revocable Commitments		51,971,938	415,543,085	467,515,023	47,084,995	404,845,305	451,930,300
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		558,005	7,823,818	8,381,823	280,739	6,287,294	6,568,033
DERIVATIVE FINANCIAL INSTRUMENTS		230,542,203	1,726,056,536	1,956,598,739	256,604,167	1,601,407,075	1,858,011,242
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		230,542,203	1,726,056,536	1,956,598,739	256,604,167	1,601,407,075	1,858,011,242
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		91,727,147	1,049,650,526	1,141,377,673	178,242,059	976,808,626	1,155,050,685
Currency Swap Buy Transactions		1,650,112	220,139,340	221,789,452	71,443,288	245,020,612	316,463,900
Currency Swap Sell Transactions		88,687,035	483,155,240	571,842,275	105,408,771	392,846,376	498,255,147
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		58,448,262,019	47,056,142,903	105,504,404,922	54,469,823,818	44,887,264,990	99,357,088,808
ITEMS HELD IN CUSTODY		641,391,335	526,086,794	1,167,478,129	629,912,643	542,289,304	1,172,201,947
Customer Fund and Portfolio Balances		25,436,007	0	25,436,007	20,315,191	0	20,315,191
Securities Held in Custody		177,785,787	266,441,169	444,226,956	207,971,356	288,833,052	496,804,408
Cheques Received for Collection		144,031,725	20,202,393	164,234,118	142,457,020	12,258,578	154,715,598
Commercial Notes Received for Collection		117,037,693	16,450,860	133,488,553	107,332,652	18,014,896	125,347,548
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		1,260,319	203,391,222	204,651,541	1,017,349	202,816,374	203,833,723
Custodians		175,837,652	19,599,371	195,437,023	150,816,923	20,364,685	171,181,608
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
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>60.751.956.682</b>	<b>50.011.675.210</b>	<b>110.763.631.892</b>	<b>56.734.267.053</b>	<b>47.602.613.637</b>	<b>104.336.880.690</b>

## 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	V-IV-1	278.346.974	226.214.956
Interest Income on Loans	V-IV-1	186.203.279	147.462.140
Interest Income on Reserve Deposits		22.102.327	20.059.089
Interest Income on Banks	V-IV-1	366.568	428.009
Interest Income on Money Market Placements		4.254.300	7.968.447
Interest Income on Marketable Securities Portfolio	V-IV-1	62.246.790	48.109.655
Financial Assets At Fair Value Through Profit Loss		111.427	3.329
Financial Assets At Fair Value Through Other Comprehensive Income		28.397.409	29.206.037
Financial Assets Measured at Amortised Cost		33.737.954	18.900.289
Finance Leasing Interest Income		1.170.741	1.449.296
Other Interest Income		2.002.969	738.320
INTEREST EXPENSES (-)	V-IV-2	-221.837.130	-203.006.457
Interest Expenses on Deposits	V-IV-2	-184.915.726	-171.457.016
Interest Expenses on Funds Borrowed	V-IV-2	-7.452.188	-6.301.133
Interest Expenses on Money Market Funds		-21.142.826	-18.772.609
Interest Expenses on Securities Issued	V-IV-2	-7.852.920	-6.088.250
Lease Interest Expenses		-199.668	-246.443
Other Interest Expense		-273.802	-141.006
NET INTEREST INCOME OR EXPENSE		56.509.844	23.208.499
NET FEE AND COMMISSION INCOME OR EXPENSES		19.032.608	15.193.903
Fees and Commissions Received		27.031.355	20.902.523
From Noncash Loans		2.181.305	1.499.045
Other		24.850.050	19.403.478
Fees and Commissions Paid (-)		-7.998.747	-5.708.620
Paid for Noncash Loans		-23.869	-9.909
Other		-7.974.878	-5.698.711
DIVIDEND INCOME		386.922	1.912
TRADING INCOME OR LOSS (Net)	V-IV-3	-3.102.533	6.231.228
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	440.234	465.619
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-6.600.165	2.173.678
Foreign Exchange Gains or Losses	V-IV-3	3.057.398	3.591.931
OTHER OPERATING INCOME	V-IV-4	16.247.041	34.204.674
GROSS PROFIT FROM OPERATING ACTIVITIES		89.073.882	78.840.216
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-26.000.363	-28.686.684
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-102.232	-148.188
PERSONNEL EXPENSES (-)		-14.519.550	-9.534.051
OTHER OPERATING EXPENSES (-)	V-IV-6	-24.682.624	-15.450.733
NET OPERATING INCOME (LOSS)		23.769.113	25.020.560
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		264.631	283.529
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	24.033.744	25.304.089
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-6.531.735	-3.324.309
Current Tax Provision	V-IV-10	-14.401.150	-3.342.844
Expense Effect of Deferred Tax	V-IV-10	-3.575.939	-8.747.941
Income Effect of Deferred Tax	V-IV-10	11.445.354	8.766.476
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	17.502.009	21.979.780
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	17.502.009	21.979.780
Profit (Loss) Attributable to Group		16.999.011	21.745.041
Profit (loss), attributable to non-controlling interests		502.998	234.739
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
<b>Profit (Loss) per Share</b>			
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	1,76500000	2,22420000

## 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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>			
PROFIT (LOSS)		17.502.009	21.979.780
OTHER COMPREHENSIVE INCOME		-5.409.920	-6.169.231
Other Comprehensive Income that will not be Reclassified to Profit or Loss		39.630	173.258
Gains (Losses) on Revaluation of Property, Plant and Equipment		-12.378	-4.067
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-136.602	9.891
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		9.634	-5.167
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		178.976	172.601
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-5.449.550	-6.342.489
Exchange Differences on Translation		35.867	423.864
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-8.768.291	-9.626.859
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		982.521	-121.773
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		2.300.353	2.982.279
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>12.092.089</b>	<b>15.810.549</b>

## 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
<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		78.153.334	36.381.059
Interest Received		261.608.180	213.383.994
Interest Paid		-221.159.428	-201.239.976
Dividends received		386.922	1.912
Fees and Commissions Received		13.553.339	9.087.890
Other Gains		15.358.429	9.865.094
Collections from Previously Written Off Loans and Other Receivables		7.012.765	3.527.449
Cash Payments to Personnel and Service Suppliers		-16.133.998	-10.479.573
Taxes Paid		-2.894.284	-2.361.534
Other		20.421.409	14.595.803
Changes in Operating Assets and Liabilities Subject to Banking Operations		-12.570.877	-268.831.315
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		3.524.284	-2.757.649
Net (Increase) Decrease in Due From Banks		-32.120.080	-19.084.737
Net (Increase) Decrease in Loans		-168.755.143	-248.279.413
Net (Increase) Decrease in Other Assets		-9.234.632	-79.306.933
Net Increase (Decrease) in Bank Deposits		-72.030.742	-21.562.450
Net Increase (Decrease) in Other Deposits		23.541.055	110.518.138
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		93.231.769	38.193.932
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		149.272.612	-46.552.203
Net Cash Provided From Banking Operations		65.582.457	-232.450.256
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-13.064.773	30.027.014
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		-3.384.778	-2.096.450
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		-17.741.441	-48.167.006
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		57.207.366	78.308.628
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		6.402	-59.939
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-43.960.997	1.554.450
Cash Obtained from Loans and Securities Issued		337.646	8.183.452
Cash Outflow Arised From Loans and Securities Issued		-43.405.403	-6.017.811
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-893.240	-611.191
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		455.466	191.615
Net Increase (Decrease) in Cash and Cash Equivalents		9.012.153	-200.677.177
Cash and Cash Equivalents at Beginning of the Period		536.098.499	705.025.225
Cash and Cash Equivalents at End of the Period		545.110.652	504.348.048

## Statement of changes in equity (IFRS 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)						
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		9.915.922	45.601.513	0	518.792	17.464.708	-2.616.757	6.525.126	2.915.620	181.260	-212.675	89.454.140	56.354.163	0	226.101.812	10.096.915	236.198.727
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		9.915.922	45.601.513	0	518.792	17.464.708	-2.616.757	6.525.126	2.915.620	181.260	-212.675	89.454.140	56.354.163	0	226.101.812	10.096.915	236.198.727
		0	0	0	0	170.099	6.266	-5.166	423.864	-6.744.914	-21.439	0	0	21.745.041	15.573.751	236.798	15.810.549
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	246	0	0	0	0	0	0	-885	-360.808	0	-361.447	-438	-361.885
		0	0	0	830	0	0	0	0	0	0	848.859	-849.689	0	0	-88	-88
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-88	-88
		0	0	0	0	0	0	0	0	0	0	739.149	-739.149	0	0	0	0
		0	0	0	830	0	0	0	0	0	0	109.710	-110.540	0	0	0	0
		9.915.922	45.601.513	0	519.868	17.634.807	-2.610.491	6.519.960	3.339.484	-6.563.654	-234.114	90.302.114	55.143.666	21.745.041	241.314.116	10.333.187	251.647.303
<b>Statement of changes in equity (IFRS 9 Impairment Model Applied)</b>																	
<b>CHANGES IN EQUITY ITEMS</b>																	
		9.915.922	46.092.185	0	1.507.156	22.506.122	-2.258.968	23.379.146	4.480.513	1.597.623	-731.258	131.794.435	93.221.986	0	328.490.550	16.136.419	344.626.969
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		9.915.922	46.092.185	0	1.507.156	22.506.122	-2.258.968	23.379.146	4.480.513	1.597.623	-731.258	131.794.435	93.221.986	0	328.490.550	16.136.419	344.626.969
		0	0	0	0	124.247	-72.943	9.634	35.867	-6.173.182	687.765	0	0	16.999.011	11.610.399	481.690	12.092.089
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	-150	0	444	0	0	0	0	0	0	-22.761	-426.777	0	-449.244	-313.530	-762.774
		0	0	0	0	0	0	0	0	0	0	1.010.394	-1.010.394	0	0	-124	-124
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-124	-124
		0	0	0	0	0	0	0	0	0	0	900.283	-900.283	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	110.111	-110.111	0	0	0	0
		9.915.922	46.092.035	0	1.506.712	22.630.369	-2.331.911	23.388.780	4.516.380	-4.575.559	-43.493	132.782.068	91.784.815	16.999.011	339.651.705	16.304.455	355.956.160

Previous Period  
01.01.2025 - 31.03.2025

Current Period  
01.01.2026 - 31.03.2026