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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İHRACAT KREDİ BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2026 - 1. 3 Monthly Notification

General Information About Financial Statements

Independedt Audit Comment

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

Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

Türkiye İhracat Kredi Bankası A.Ş. Yönetim Kurulu'na:

Giriş

Türkiye İhracat Kredi Bankası Anonim Şirketi'nin ("Banka") 31 Mart 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye İhracat Kredi Bankası Anonim Şirketi'nin 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'nın 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

7 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			Pre-Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)										
ASSETS										
FINANCIAL ASSETS (Net)		42.065.983	81.904.116	123.970.099	55.310.653	45.322.549	100.633.202	24.534.689	34.493.290	59.027.979
Cash and cash equivalents		9.292.700	51.922.960	61.215.660	21.360.729	23.200.747	44.561.476	14.045.072	15.559.521	29.604.593
Cash and Cash Balances at Central Bank	(1)	41.391	33.384.958	33.426.349	14.883	12.331.659	12.346.542	28.407	1	28.408
Banks	(4)	2.058.927	18.538.002	20.596.929	1.616.914	10.869.088	12.486.002	8.490.378	15.559.520	24.049.898
Receivables From Money Markets		7.192.450	0	7.192.450	19.729.038	0	19.729.038	5.526.353	0	5.526.353
Allowance for Expected Losses (-)		-68	0	-68	-106	0	-106	-66	0	-66
Financial assets at fair value through profit or loss	(2)	0	0	0	0	0	0	0	356.231	356.231
Public Debt Securities		0	0	0	0	0	0	0	356.231	356.231
Equity instruments		0	0	0	0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(6)	32.703.013	27.041.167	59.744.180	33.800.819	21.493.516	55.294.335	10.106.710	16.133.826	26.240.536
Public Debt Securities		31.665.971	21.421.341	53.087.312	32.745.511	16.068.652	48.814.163	9.310.241	12.258.427	21.568.668
Equity instruments		1.037.042	5.619.826	6.656.868	1.055.308	5.424.864	6.480.172	796.469	3.875.399	4.671.868
Other Financial Assets		0	0	0	0	0	0	0	0	0
Derivative financial assets	(3)	70.270	2.939.989	3.010.259	149.105	628.286	777.391	382.907	2.443.712	2.826.619
Derivative Financial Assets At Fair Value Through Profit Or Loss		70.270	2.494.144	2.564.414	149.105	449.059	598.164	382.907	1.732.172	2.115.079
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	445.845	445.845	0	179.227	179.227	0	711.540	711.540
FINANCIAL ASSETS AT AMORTISED COST (Net)		533.972.440	737.731.528	1.271.703.968	450.305.346	688.042.229	1.138.347.575	277.619.188	494.451.534	772.070.722
Loans	(7)	533.215.821	729.137.127	1.262.352.948	448.130.089	677.047.261	1.125.177.350	274.240.846	488.704.689	762.945.535
Receivables From Leasing Transactions	(12)	0	0	0	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(8)	2.521.927	8.594.401	11.116.328	3.656.282	10.994.968	14.651.250	4.398.769	5.746.845	10.145.614
Public Debt Securities		2.521.927	8.594.401	11.116.328	3.656.282	8.360.585	12.016.867	4.375.854	5.746.845	10.122.699
Other Financial Assets		0	0	0	0	2.634.383	2.634.383	22.915	0	22.915
Allowance for Expected Credit Losses (-)		-1.765.308	0	-1.765.308	-1.481.025	0	-1.481.025	-1.020.427	0	-1.020.427
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	0	0	0	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(9)	370.377	0	370.377	370.377	0	370.377	279.858	0	279.858
Investments in Associates (Net)		370.377	0	370.377	370.377	0	370.377	279.858	0	279.858

Associates Accounted for Using Equity Method		0	0	0	0	0	0	0	0	0
Unconsolidated Associates		370.377	0	370.377	370.377	0	370.377	279.858	0	279.858
Investments in Subsidiaries (Net)	(10)	0	0	0	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(11)	0	0	0	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0	0	0	0
TANGIBLE ASSETS (Net)		562.458	0	562.458	450.010	0	450.010	336.235	0	336.235
INTANGIBLE ASSETS AND GOODWILL (Net)		223.553	0	223.553	232.083	0	232.083	108.201	0	108.201
Goodwill		0	0	0	0	0	0	0	0	0
Other		223.553	0	223.553	232.083	0	232.083	108.201	0	108.201
INVESTMENT PROPERTY (Net)	(13)	840.000	0	840.000	840.000	0	840.000	820.000	0	820.000
CURRENT TAX ASSETS		0	0	0	0	0	0	0	0	0
DEFERRED TAX ASSET		0	0	0	0	0	0	0	0	0
OTHER ASSETS (Net)		51.247.785	2.879.497	54.127.282	48.021.123	2.590.966	50.612.089	36.882.559	1.863.564	38.746.123
TOTAL ASSETS		**629.282.596**	**822.515.141**	**1.451.797.737**	**555.529.592**	**735.955.744**	**1.291.485.336**	**340.580.730**	**530.808.388**	**871.389.118**
LIABILITY AND EQUITY ITEMS										
DEPOSITS	(1)	0	0	0	0	0	0	0	0	0
LOANS RECEIVED	(3)	449.140.139	521.432.722	970.572.861	396.781.476	474.964.517	871.745.993	256.990.400	337.045.166	594.035.566
MONEY MARKET FUNDS		0	24.719.266	24.719.266	0	22.515.499	22.515.499	0	18.347.279	18.347.279
MARKETABLE SECURITIES (Net)	(4)	0	259.396.011	259.396.011	0	226.359.842	226.359.842	0	150.813.877	150.813.877
Bills		0	31.400.315	31.400.315	0	37.320.843	37.320.843	0	44.027.133	44.027.133
Asset-backed Securities		0	0	0	0	0	0	0	0	0
Bonds		0	227.995.696	227.995.696	0	189.038.999	189.038.999	0	106.786.744	106.786.744
FUNDS		2.054.476	2.560.495	4.614.971	1.318.270	2.708.484	4.026.754	402.242	1.524.973	1.927.215
Borrower funds		2.054.463	2.560.495	4.614.958	1.318.257	2.708.484	4.026.741	402.229	1.524.973	1.927.202
Other		13	0	13	13	0	13	13	0	13
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	12.005	1.536.586	1.548.591	33.000	3.789.625	3.822.625	231	303.596	303.827
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		12.005	1.379.253	1.391.258	33.000	3.564.872	3.597.872	231	232.202	232.433
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	157.333	157.333	0	224.753	224.753	0	71.394	71.394
FACTORING PAYABLES		0	0	0	0	0	0	0	0	0
LEASE PAYABLES (Net)	(6)	298.741	0	298.741	227.721	0	227.721	137.560	0	137.560
PROVISIONS	(7)	2.589.457	0	2.589.457	2.528.646	0	2.528.646	2.274.252	0	2.274.252
Provision for Restructuring		0	0	0	0	0	0	0	0	0
Reserves for Employee Benefits		1.154.803	0	1.154.803	1.269.709	0	1.269.709	827.772	0	827.772
Insurance Technical Reserves (Net)		0	0	0	0	0	0	0	0	0
Other provisions	(7.2)	1.434.654	0	1.434.654	1.258.937	0	1.258.937	1.446.480	0	1.446.480
CURRENT TAX LIABILITIES	(8.1)	493.966	0	493.966	275.519	0	275.519	160.260	0	160.260
DEFERRED TAX LIABILITY		0	0	0	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0	0	0	0
SUBORDINATED DEBT	(9)	2.913.391	0	2.913.391	3.004.131	0	3.004.131	3.003.129	0	3.003.129
Loans		0	0	0	0	0	0	0	0	0

Other Debt Instruments		2.913.391	0	2.913.391	3.004.131	0	3.004.131	3.003.129	0	3.003.129
OTHER LIABILITIES	(5)	4.028.503	6.919.904	10.948.407	2.621.204	5.664.587	8.285.791	747.444	5.813.765	6.561.209
EQUITY	(10)	173.652.203	49.872	173.702.075	147.633.239	1.059.576	148.692.815	93.820.471	4.473	93.824.944
Issued capital		99.870.000	0	99.870.000	88.370.000	0	88.370.000	55.270.000	0	55.270.000
Capital Reserves		0	0	0	0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.641.651	733.021	3.374.672	2.490.385	707.591	3.197.976	1.374.078	0	1.374.078
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-4.049.147	-683.149	-4.732.296	-1.983.939	351.985	-1.631.954	-83.876	4.473	-79.403
Profit Reserves		3.341.969	0	3.341.969	3.341.969	0	3.341.969	1.601.004	0	1.601.004
Legal Reserves		3.341.679	0	3.341.679	3.341.679	0	3.341.679	1.599.630	0	1.599.630
Statutory Reserves		0	0	0	0	0	0	0	0	0
Extraordinary Reserves		290	0	290	290	0	290	1.374	0	1.374
Other Profit Reserves		0	0	0	0	0	0	0	0	0
Profit or Loss		71.847.730	0	71.847.730	55.414.824	0	55.414.824	35.659.265	0	35.659.265
Prior Years' Profit or Loss		55.414.824	0	55.414.824	818.300	0	818.300	424.698	0	424.698
Current Period Net Profit Or Loss		16.432.906	0	16.432.906	54.596.524	0	54.596.524	35.234.567	0	35.234.567
Non-controlling Interests		0	0	0	0	0	0	0	0	0
Total equity and liabilities		**635.182.881**	**816.614.856**	**1.451.797.737**	**554.423.206**	**737.062.130**	**1.291.485.336**	**357.535.989**	**513.853.129**	**871.389.118**

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		105.017.240	641.786.623	746.803.863	118.743.460	633.542.058	752.285.518
GUARANTEES AND WARRANTIES	(1.2)	6.656.071	131.097.294	137.753.365	5.457.706	120.631.980	126.089.686
Letters of Guarantee		0	8.155.785	8.155.785	0	5.103.544	5.103.544
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		0	8.155.785	8.155.785	0	5.103.544	5.103.544
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	1.291.518	1.291.518	0	959.726	959.726
Documentary Letters of Credit		0	1.291.518	1.291.518	0	959.726	959.726
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		6.656.071	121.649.991	128.306.062	5.457.706	114.568.710	120.026.416
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		92.062.501	122.274.362	214.336.863	93.293.474	141.144.958	234.438.432
Irrevocable Commitments	(1.1)	583.837	2.901.242	3.485.079	114.028	1.162.488	1.276.516
Forward Asset Purchase Commitments		533.120	649.865	1.182.985	58.884	1.162.488	1.221.372
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		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		50.717	0	50.717	55.144	0	55.144
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		0	2.251.377	2.251.377	0	0	0
Revocable Commitments		91.478.664	119.373.120	210.851.784	93.179.446	139.982.470	233.161.916
Revocable Loan Granting Commitments		91.478.664	119.373.120	210.851.784	93.179.446	139.982.470	233.161.916
DERIVATIVE FINANCIAL INSTRUMENTS		6.298.668	388.414.967	394.713.635	19.992.280	371.765.120	391.757.400
Derivative Financial Instruments Held For Hedging		0	338.280.274	338.280.274	0	330.963.423	330.963.423
Fair Value Hedges		0	313.685.862	313.685.862	0	306.951.218	306.951.218
Cash Flow Hedges		0	24.594.412	24.594.412	0	24.012.205	24.012.205
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		6.298.668	50.134.693	56.433.361	19.992.280	40.801.697	60.793.977
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		6.298.668	50.134.693	56.433.361	19.992.280	40.801.697	60.793.977
Currency Swap Buy Transactions		5.836.423	22.590.268	28.426.691	9.176.771	21.274.286	30.451.057
Currency Swap Sell Transactions		462.245	27.544.425	28.006.670	10.815.509	19.527.411	30.342.920
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
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		1.181.489.799	6.306.312.262	7.487.802.061	1.066.816.584	5.952.893.171	7.019.709.755
ITEMS HELD IN CUSTODY		0	104.320	104.320	0	98.363	98.363
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
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	104.320	104.320	0	98.363	98.363
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.200.430	2.366.741	3.567.171	1.205.180	2.307.243	3.512.423
Securities		0	0	0	0	0	0
Guarantee Notes		0	0	0	0	0	0
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		1.200.430	1.640.704	2.841.134	1.200.430	1.606.394	2.806.824
Other Pledged Items		0	726.037	726.037	4.750	700.849	705.599
Depositories Receiving Pledged Items		0	0	0	0	0	0

ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.180.289.369	6.303.841.201	7.484.130.570	1.065.611.404	5.950.487.565	7.016.098.969
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.286.507.039**	**6.948.098.885**	**8.234.605.924**	**1.185.560.044**	**6.586.435.229**	**7.771.995.273**

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	1	48.241.222	34.643.306
Interest Income on Loans		41.992.312	31.155.169
Interest Income on Reserve Deposits		0	0
Interest Income on Banks		381.211	397.524
Interest Income on Money Market Placements		2.384.302	920.715
Interest Income on Marketable Securities Portfolio		3.332.924	1.951.944
Financial Assets At Fair Value Through Profit Loss		0	3.962
Financial Assets At Fair Value Through Other Comprehensive Income		3.031.267	1.679.707
Financial Assets Measured at Amortised Cost		301.657	268.275
Finance Leasing Interest Income		0	0
Other Interest Income		150.473	217.954
INTEREST EXPENSES (-)	2	-31.117.155	-24.123.918
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-26.987.579	-20.933.684
Interest Expenses on Money Market Funds		0	0
Interest Expenses on Securities Issued		-3.860.855	-2.768.702
Lease Interest Expenses		-27.699	-18.414
Other Interest Expense		-241.022	-403.118
NET INTEREST INCOME OR EXPENSE		17.124.067	10.519.388
NET FEE AND COMMISSION INCOME OR EXPENSES		1.273.793	728.674
Fees and Commissions Received		1.826.973	1.114.081
From Noncash Loans		13.793	1.250
Other		1.813.180	1.112.831
Fees and Commissions Paid (-)		-553.180	-385.407
Paid for Noncash Loans		0	0
Other		-553.180	-385.407
DIVIDEND INCOME		4.240	0
TRADING INCOME OR LOSS (Net)	3	394.641	1.062.143
Gains (Losses) Arising from Capital Markets Transactions		2.022	0
Gains (Losses) Arising From Derivative Financial Transactions		3.481.845	-2.362.920
Foreign Exchange Gains or Losses		-3.089.226	3.425.063
OTHER OPERATING INCOME	4	22.268	20.660
GROSS PROFIT FROM OPERATING ACTIVITIES		18.819.009	12.330.865
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5	-343.260	-70.910
OTHER ALLOWANCE EXPENSES (-)		-27.694	-61.157
PERSONNEL EXPENSES (-)		-1.425.305	-974.975
OTHER OPERATING EXPENSES (-)	6	-589.844	-368.196
NET OPERATING INCOME (LOSS)		16.432.906	10.855.627
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		16.432.906	10.855.627
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	7	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 CONTINUING OPERATIONS		16.432.906	10.855.627
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		16.432.906	10.855.627
Profit (Loss) Attributable to Group		16.432.906	10.855.627
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kâr / Zarar		0,17798000	0,19641000

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)		16.432.906	10.855.627
OTHER COMPREHENSIVE INCOME		-2.923.646	-741.194
Other Comprehensive Income that will not be Reclassified to Profit or Loss		176.696	136.440
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		176.696	136.440
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3.100.342	-877.634
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.094.259	-863.717
Income (Loss) Related with Cash Flow Hedges		-6.083	-13.917
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		0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		13.509.260	10.114.433

Statement of Cash Flow (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 Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		8.051.997	10.731.659
Interest Received		46.397.042	32.418.543
Interest Paid		-26.555.344	-20.201.094
Dividends received		4.240	0
Fees and Commissions Received		1.496.927	845.365
Other Gains		24.290	10.660
Collections from Previously Written Off Loans and Other Receivables	7.9.2	70.148	80.741
Cash Payments to Personnel and Service Suppliers		-1.541.522	-1.054.638
Taxes Paid		-860.353	-650.552
Other		-10.983.431	-717.366
Changes in Operating Assets and Liabilities Subject to Banking Operations		-28.758.179	-15.634.240
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	365.449
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-134.858.277	-77.234.494
Net (Increase) Decrease in Other Assets		-3.747.729	1.452.823
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		97.739.705	37.148.737
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		12.108.122	22.633.245
Net Cash Provided From Banking Operations		-20.706.182	-4.902.581
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.271.045	-4.669.600
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		-66.086	-2.941
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.224.430	-7.505.269
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.100.575	168.809
Cash Paid for Purchase of Financial Assets At Amortised Cost	8.4	0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost	8.4	3.947.087	2.710.528
Other		-28.191	-40.727
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		33.541.976	22.179.588
Cash Obtained from Loans and Securities Issued		77.274.726	45.589.937
Cash Outflow Arised From Loans and Securities Issued		-55.198.194	-23.387.693
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-34.556	-22.656
Other	12.1	11.500.000	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		6.463.707	1.557.609
Net Increase (Decrease) in Cash and Cash Equivalents		16.028.456	14.165.016
Cash and Cash Equivalents at Beginning of the Period		44.357.485	29.401.134
Cash and Cash Equivalents at End of the Period		60.385.941	43.566.150

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated 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)						
Previous Period 01.01.2025 - 31.03.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**55.270.000**	**0**	**0**	**0**	**27.656**	**-89.202**	**1.435.624**	**0**	**-145.146**	**65.743**	**1.601.004**	**34.840.965**	**0**	**93.006.644**	**0**	**93.006.644**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	818.300	0	818.300	0	818.300
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	818.300	0	818.300	0	818.300
	Adjusted Beginning Balance		55.270.000	0	0	0	27.656	-89.202	1.435.624	0	-145.146	65.743	1.601.004	35.659.265	0	93.824.944	0	93.824.944
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	136.440	0	-863.717	-13.917	0	0	10.855.627	10.114.433	0	10.114.433
	Capital Increase in Cash	(10.2.1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**55.270.000**	**0**	**0**	**0**	**27.656**	**-89.202**	**1.572.064**	**0**	**-1.008.863**	**51.826**	**1.601.004**	**35.659.265**	**10.855.627**	**103.939.377**	**0**	**103.939.377**
Current Period 01.01.2026 - 31.03.2026	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**88.370.000**	**0**	**0**	**0**	**39.657**	**-85.607**	**3.243.926**	**0**	**-1.659.658**	**27.704**	**3.341.969**	**55.414.824**	**0**	**148.692.815**	**0**	**148.692.815**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		88.370.000	0	0	0	39.657	-85.607	3.243.926	0	-1.659.658	27.704	3.341.969	55.414.824	0	148.692.815	0	148.692.815
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	176.696	0	-3.094.259	-6.083	0	0	16.432.906	13.509.260	0	13.509.260
	Capital Increase in Cash	(10.2.1)	11.500.000	0	0	0	0	0	0	0	0	0	0	0	0	11.500.000	0	11.500.000
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**99.870.000**	**0**	**0**	**0**	**39.657**	**-85.607**	**3.420.622**	**0**	**-4.753.917**	**21.621**	**3.341.969**	**55.414.824**	**16.432.906**	**173.702.075**	**0**	**173.702.075**