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KAMUYU AYDINLATMA PLATFORMU

ODEA BANK A.Ş.
Bank Financial Report
Unconsolidated
2026 - 1. 3 Monthly Notification

General Information About Financial Statements

Independedt Audit Comment

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Odea Bank Anonim Şirketi Genel Kurulu'na

Giriş

Odea Bank A.Ş.'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 konsolide olmayan 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 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 , Odea Bank A.Ş. 'nin 31 Mart 2026 tarihi itibarıyla konsolide olmayan finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin 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.

Diğer Husus

Banka'nın 31 Aralık 2025 tarihinde sona eren hesap dönemine konsolide olmayan finansal tablolarının bağımsız denetimi ve 31 Mart 2025 tarihinde sora eren üç aylık ara hesap dönemine ait konsolide olmayan finansal bilgilerinin sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, 17 Şubat 2026 tarihli bağımsız denetçi raporunda ve 9 Mayıs 2025 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

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.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

8 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)		22.383.917	38.128.784	60.512.701	13.767.464	32.553.988	46.321.452
Cash and cash equivalents		8.003.039	24.445.876	32.448.915	4.880.192	20.535.503	25.415.695
Cash and Cash Balances at Central Bank	(5.I.1)	5.300.645	15.660.750	20.961.395	4.279.851	14.045.166	18.325.017
Banks	(5.I.3)	2.704.367	8.789.360	11.493.727	601.914	6.494.056	7.095.970
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-1.973	-4.234	-6.207	-1.573	-3.719	-5.292
Financial assets at fair value through profit or loss	(5.I.2)	5.139.549	968.536	6.108.085	3.881.556	338.198	4.219.754
Public Debt Securities		576.772	874.173	1.450.945	118.238	233.825	352.063
Equity instruments		0	85.360	85.360	0	95.643	95.643
Other Financial Assets		4.562.777	9.003	4.571.780	3.763.318	8.730	3.772.048
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.4)	8.767.381	10.885.669	19.653.050	4.951.728	10.477.067	15.428.795
Public Debt Securities		8.718.250	10.882.886	19.601.136	4.921.931	10.474.331	15.396.262
Equity instruments		29.797	2.783	32.580	29.797	2.736	32.533
Other Financial Assets		19.334	0	19.334	0	0	0
Derivative financial assets	(5.I.2)	473.948	1.828.703	2.302.651	53.988	1.203.220	1.257.208
Derivative Financial Assets At Fair Value Through Profit Or Loss		473.948	1.828.703	2.302.651	53.988	1.203.220	1.257.208
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.I.11)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		41.242.339	30.241.514	71.483.853	39.405.376	27.587.889	66.993.265
Loans	(5.I.5)	26.457.842	31.078.490	57.536.332	24.923.470	27.991.511	52.914.981
Receivables From Leasing Transactions	(5.I.10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.I.6)	16.064.405	893.581	16.957.986	15.735.078	1.269.286	17.004.364
Public Debt Securities		15.356.389	893.581	16.249.970	15.166.932	1.269.286	16.436.218
Other Financial Assets		708.016	0	708.016	568.146	0	568.146
Allowance for Expected Credit Losses (-)		-1.279.908	-1.730.557	-3.010.465	-1.253.172	-1.672.908	-2.926.080
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.16)	58.346	0	58.346	581.815	0	581.815
Held for Sale		58.346	0	58.346	581.815	0	581.815
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		231.956	0	231.956	159.847	0	159.847
Investments in Associates (Net)	(5.I.7)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(5.I.8)	231.956	0	231.956	159.847	0	159.847
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		231.956	0	231.956	159.847	0	159.847
Jointly Controlled Partnerships (JointVentures) (Net)	(5.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)	(5.I.12)	1.366.519	0	1.366.519	1.203.062	0	1.203.062
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.I.13)	1.698.750	0	1.698.750	1.438.538	0	1.438.538
Goodwill		0	0	0	0	0	0
Other		1.698.750	0	1.698.750	1.438.538	0	1.438.538
INVESTMENT PROPERTY (Net)	(5.I.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.I.15)	4.077.249	0	4.077.249	3.649.289	0	3.649.289
OTHER ASSETS (Net)	(5.I.17)	2.626.251	47.153	2.673.404	2.585.660	27.498	2.613.158
TOTAL ASSETS		**73.685.327**	**68.417.451**	**142.102.778**	**62.791.051**	**60.169.375**	**122.960.426**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	39.976.118	42.423.393	82.399.511	36.621.147	33.934.140	70.555.287
LOANS RECEIVED	(5.II.3)	0	5.471.083	5.471.083	0	5.546.815	5.546.815
MONEY MARKET FUNDS	(5.II.4)	14.270.373	10.780.546	25.050.919	7.859.627	11.162.290	19.021.917
MARKETABLE SECURITIES (Net)	(5.II.5)	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(5.II.2)	202.262	3.064.004	3.266.266	100.369	1.115.272	1.215.641
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		202.262	3.064.004	3.266.266	100.369	1.115.272	1.215.641
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.8)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.7)	576.729	118.469	695.198	575.209	0	575.209
PROVISIONS	(5.II.9)	313.389	156.351	469.740	622.774	126.733	749.507
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		256.350	0	256.350	218.177	0	218.177
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		57.039	156.351	213.390	404.597	126.733	531.330
CURRENT TAX LIABILITIES	(5.II.10)	1.046.296	0	1.046.296	825.009	0	825.009
DEFERRED TAX LIABILITY	(5.II.10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.11)	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	(5.II.12)	0	12.410.765	12.410.765	0	12.241.564	12.241.564
Loans		0	0	0	0	0	0

Other Debt Instruments		0	12.410.765	12.410.765	0	12.241.564	12.241.564
OTHER LIABILITIES	(5.II.6)	936.564	187.786	1.124.350	5.124.577	930.508	6.055.085
EQUITY		10.380.594	-211.944	10.168.650	5.965.884	208.508	6.174.392
Issued capital	(5.II.13)	9.679.944	0	9.679.944	5.261.811	0	5.261.811
Capital Reserves		-4.766	0	-4.766	-2.993	0	-2.993
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-4.766	0	-4.766	-2.993	0	-2.993
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		110.834	1.583	112.417	108.703	1.557	110.260
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-331.092	-213.527	-544.619	-87.459	206.951	119.492
Profit Reserves		685.822	0	685.822	2.553.987	0	2.553.987
Legal Reserves	(5.II.13)	174.868	0	174.868	174.868	0	174.868
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		510.954	0	510.954	2.379.119	0	2.379.119
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		239.852	0	239.852	-1.868.165	0	-1.868.165
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		239.852	0	239.852	-1.868.165	0	-1.868.165
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**67.702.325**	**74.400.453**	**142.102.778**	**57.694.596**	**65.265.830**	**122.960.426**

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		102.901.094	247.060.683	349.961.777	72.637.059	188.783.801	261.420.860
GUARANTIES AND WARRANTIES	(5.III.1)	30.688.160	6.446.145	37.134.305	27.625.385	5.282.202	32.907.587
Letters of Guarantee		16.033.660	2.346.974	18.380.634	15.282.185	2.277.502	17.559.687
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		16.033.660	2.346.974	18.380.634	15.282.185	2.277.502	17.559.687
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	4.099.171	4.099.171	0	3.004.700	3.004.700
Documentary Letters of Credit		0	4.099.171	4.099.171	0	3.004.700	3.004.700
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		14.654.500	0	14.654.500	12.343.200	0	12.343.200
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.1)	21.834.466	5.504.153	27.338.619	18.854.397	8.883.438	27.737.835
Irrevocable Commitments		5.837.960	5.504.153	11.342.113	3.427.345	8.883.438	12.310.783
Forward Asset Purchase Commitments		3.101.246	5.365.625	8.466.871	86.736	8.749.673	8.836.409
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		984.859	0	984.859	1.859.561	0	1.859.561
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		135.149	0	135.149	104.423	0	104.423
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		1.611.999	0	1.611.999	1.372.001	0	1.372.001
Commitments for Credit Cards and Banking Services Promotions		629	0	629	546	0	546
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		4.078	138.528	142.606	4.078	133.765	137.843
Revocable Commitments		15.996.506	0	15.996.506	15.427.052	0	15.427.052
Revocable Loan Granting Commitments		15.996.506	0	15.996.506	15.427.052	0	15.427.052
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5.III.2)	50.378.468	235.110.385	285.488.853	26.157.277	174.618.161	200.775.438
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		50.378.468	235.110.385	285.488.853	26.157.277	174.618.161	200.775.438
Forward Foreign Currency Buy or Sell Transactions		6.812.437	29.283.331	36.095.768	3.653.345	16.989.031	20.642.376
Forward Foreign Currency Buying Transactions		2.722.361	15.670.512	18.392.873	1.242.356	8.857.249	10.099.605
Forward Foreign Currency Sale Transactions		4.090.076	13.612.819	17.702.895	2.410.989	8.131.782	10.542.771
Currency and Interest Rate Swaps		39.468.993	152.391.022	191.860.015	22.230.051	106.336.175	128.566.226
Currency Swap Buy Transactions		300.000	56.229.656	56.529.656	0	47.527.094	47.527.094
Currency Swap Sell Transactions		6.929.243	51.853.164	58.782.407	3.030.051	44.011.123	47.041.174
Interest Rate Swap Buy Transactions		16.339.750	22.154.101	38.493.851	9.600.000	7.398.979	16.998.979
Interest Rate Swap Sell Transactions		15.900.000	22.154.101	38.054.101	9.600.000	7.398.979	16.998.979
Currency, Interest Rate and Securities Options		1.536.598	51.016.844	52.553.442	0	51.031.221	51.031.221
Currency Options Buy Transactions		646.818	25.108.416	25.755.234	0	25.415.263	25.415.263
Currency Options Sell Transactions		889.780	25.908.428	26.798.208	0	25.615.958	25.615.958
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		2.560.440	2.419.188	4.979.628	273.881	261.734	535.615
Currency Futures Buy Transactions		1.785.439	739.136	2.524.575	135.368	130.867	266.235
Currency Futures Sell Transactions		775.001	1.680.052	2.455.053	138.513	130.867	269.380
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		104.621.599	303.828.167	408.449.766	102.054.945	329.604.536	431.659.481
ITEMS HELD IN CUSTODY		26.334.938	44.740.013	71.074.951	24.483.947	57.518.753	82.002.700
Customer Fund and Portfolio Balances		24.978.747	39.524.138	64.502.885	24.195.078	51.749.234	75.944.312
Securities Held in Custody		1.324.550	4.013.622	5.338.172	252.100	4.542.268	4.794.368
Cheques Received for Collection		21.618	1.202.253	1.223.871	29.034	1.227.251	1.256.285
Commercial Notes Received for Collection		10.023	0	10.023	7.735	0	7.735
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		78.271.700	258.865.978	337.137.678	77.556.037	271.871.246	349.427.283
Securities		1.669.095	13.809.758	15.478.853	1.682.500	17.845.188	19.527.688
Guarantee Notes		32.139.694	39.355.876	71.495.570	32.367.131	38.273.933	70.641.064
Commodity		3.569.596	3.899.076	7.468.672	3.136.121	3.796.986	6.933.107
Warrant		0	0	0	0	0	0
Real Estate		28.057.586	131.927.484	159.985.070	26.088.297	142.921.938	169.010.235
Other Pledged Items		12.835.729	69.873.784	82.709.513	14.281.988	69.033.201	83.315.189

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.961	222.176	237.137	14.961	214.537	229.498
TOTAL OFF-BALANCE SHEET ACCOUNTS		**207.522.693**	**550.888.850**	**758.411.543**	**174.692.004**	**518.388.337**	**693.080.341**

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	(5.IV.1)	5.276.250	3.572.455
Interest Income on Loans		2.675.243	1.469.020
Interest Income on Reserve Deposits		398.145	295.432
Interest Income on Banks		516.011	98.052
Interest Income on Money Market Placements		13.823	271.958
Interest Income on Marketable Securities Portfolio		1.617.678	1.390.148
Financial Assets At Fair Value Through Profit Loss		40.260	3.163
Financial Assets At Fair Value Through Other Comprehensive Income		630.600	307.207
Financial Assets Measured at Amortised Cost		946.818	1.079.778
Finance Leasing Interest Income		0	0
Other Interest Income		55.350	47.845
INTEREST EXPENSES (-)	(5.IV.2)	-4.857.074	-3.641.156
Interest Expenses on Deposits		-3.062.256	-2.312.493
Interest Expenses on Funds Borrowed		-278.526	-405.760
Interest Expenses on Money Market Funds		-1.218.534	-685.406
Interest Expenses on Securities Issued		-263.080	-223.263
Lease Interest Expenses		-28.718	-13.286
Other Interest Expense		-5.960	-948
NET INTEREST INCOME OR EXPENSE		419.176	-68.701
NET FEE AND COMMISSION INCOME OR EXPENSES		250.105	197.137
Fees and Commissions Received		304.617	217.822
From Noncash Loans		79.551	66.685
Other		225.066	151.137
Fees and Commissions Paid (-)		-54.512	-20.685
Paid for Noncash Loans		0	0
Other		-54.512	-20.685
DIVIDEND INCOME	(5.IV.3)	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	1.430.568	162.748
Gains (Losses) Arising from Capital Markets Transactions		484.580	262.131
Gains (Losses) Arising From Derivative Financial Transactions		1.337.283	985.552
Foreign Exchange Gains or Losses		-391.295	-1.084.935
OTHER OPERATING INCOME	(5.IV.5)	324.571	837.680
GROSS PROFIT FROM OPERATING ACTIVITIES		2.424.420	1.128.864
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-262.775	-289.944
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-54.955	0
PERSONNEL EXPENSES (-)		-1.005.198	-656.097
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-1.002.850	-702.213
NET OPERATING INCOME (LOSS)		98.642	-519.390
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	(5.IV.9)	98.642	-519.390
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.10)	141.210	304.858
Current Tax Provision		0	0
Expense Effect of Deferred Tax		-685.351	-341.223
Income Effect of Deferred Tax		826.561	646.081
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.11)	239.852	-214.532
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	(5.IV.12)	239.852	-214.532
Profit (Loss) Attributable to Group		239.852	-214.532
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,02500000	-0,06500000

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)		239.852	-214.532
OTHER COMPREHENSIVE INCOME		-661.954	-137.667
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.157	132
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		26	132
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		2.131	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-664.111	-137.799
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-948.730	-196.856
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		284.619	59.057
TOTAL COMPREHENSIVE INCOME (LOSS)		-422.102	-352.199

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		-107.124	-24.392
Interest Received		4.577.026	3.213.689
Interest Paid		-5.259.551	-3.918.364
Dividends received		0	0
Fees and Commissions Received		304.617	217.822
Other Gains		520.174	672.587
Collections from Previously Written Off Loans and Other Receivables		36.625	21.434
Cash Payments to Personnel and Service Suppliers		-1.641.760	-1.052.208
Taxes Paid		-79.527	-127.841
Other		1.435.272	948.489
Changes in Operating Assets and Liabilities Subject to Banking Operations		8.789.541	2.221.289
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.884.605	-732.517
Net (Increase) Decrease in Due From Banks		-3.278.795	-822.111
Net (Increase) Decrease in Loans		-3.729.614	-1.780.566
Net (Increase) Decrease in Other Assets		13.307	592.557
Net Increase (Decrease) in Bank Deposits		20.799	-1.563
Net Increase (Decrease) in Other Deposits		9.763.183	5.370.850
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		2.524.107	-1.571.056
Net Increase (Decrease) in Funds Borrowed		5.842.805	-1.070.286
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-481.646	2.235.981
Net Cash Provided From Banking Operations		8.682.417	2.196.897
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.320.564	1.967.118
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		-689.034	-327.955
Cash Obtained from Tangible and Intangible Asset Sales		599.265	218.969
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.751.542	-241.115
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		6.235.509	1.318.950
Cash Paid for Purchase of Financial Assets At Amortised Cost		-450.000	-1.123.394
Cash Obtained from Sale of Financial Assets At Amortised Cost		735.238	2.121.663
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-101.826	-59.747
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-101.826	-59.747
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		491.104	900.389
Net Increase (Decrease) in Cash and Cash Equivalents		3.751.131	5.004.657
Cash and Cash Equivalents at Beginning of the Period		16.059.397	11.569.543
Cash and Cash Equivalents at End of the Period		19.810.528	16.574.200

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		**3.288.842**	**0**	**0**	**-2.198**	**93.130**	**-85.646**	**43.582**	**51.066**	**0**	**-308.135**	**0**	**-308.135**	**2.883.521**	**0**	**-329.534**	**5.583.562**	**0**	**5.583.562**
Adjustments Related to TMS 8		0	0	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	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		3.288.842	0	0	-2.198	93.130	-85.646	43.582	51.066	0	-308.135	0	-308.135	2.883.521	0	-329.534	5.583.562	0	5.583.562
Total Comprehensive Income (Loss)		0	0	0	0	0	0	132	132	0	-137.799	0	-137.799	0	0	-214.532	-352.199	0	-352.199
Capital Increase in Cash		0	0	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	0	0
Issued Capital Inflation Adjustment Difference		0	0	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	0	0
Subordinated Debt		0	0	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	0	0
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	-329.534	0	329.534	0	0	0
Dividends Paid		0	0	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	-329.534	0	329.534	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		**3.288.842**	**0**	**0**	**-2.198**	**93.130**	**-85.646**	**43.714**	**51.198**	**0**	**-445.934**	**0**	**-445.934**	**2.553.987**	**0**	**-214.532**	**5.231.363**	**0**	**5.231.363**
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		**5.261.811**	**0**	**0**	**-2.993**	**124.966**	**-65.691**	**50.985**	**110.260**	**0**	**119.492**	**0**	**119.492**	**2.553.987**	**0**	**-1.868.165**	**6.174.392**	**0**	**6.174.392**
Adjustments Related to TMS 8		0	0	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	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		5.261.811	0	0	-2.993	124.966	-65.691	50.985	110.260	0	119.492	0	119.492	2.553.987	0	-1.868.165	6.174.392	0	6.174.392
Total Comprehensive Income (Loss)		0	0	0	0	2.131	0	26	2.157	0	-664.111	0	-664.111	0	0	239.852	-422.102	0	-422.102
Capital Increase in Cash		4.418.133	0	0	-1.773	0	0	0	0	0	0	0	0	0	0	0	4.416.360	0	4.416.360
Capital Increase Through Internal Reserves		0	0	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	0	0
Convertible Bonds		0	0	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	0	0
Increase (decrease) through other changes, equity		0	0	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	-1.868.165	0	1.868.165	0	0	0
Dividends Paid		0	0	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	-1.868.165	0	1.868.165	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		**9.679.944**	**0**	**0**	**-4.766**	**127.097**	**-65.691**	**51.011**	**112.417**	**0**	**-544.619**	**0**	**-544.619**	**685.822**	**0**	**239.852**	**10.168.650**	**0**	**10.168.650**