KAMUYU AYDINLATMA PLATFORMU

HSBC BANK A.Ş.
Bank Financial Report
Consolidated
2026 - 1. 3 Monthly Notification

General Information About Financial Statements

HSBC BANK A.Ş. PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AT 31 MARCH 2026 TOGETHER WITH AUDITOR'S REVIEW REPORT

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

HSBC Bank A.Ş. Genel Kurulu'na

Giriş

HSBC Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte " Grup" olarak anılacaktır) 31 Mart 2026 tarihli ilişikteki konsolide finansal durum tablosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. 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 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, HSBC Bank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer 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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 13 Mayıs 2026

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		64.835.540	143.946.504	208.782.044	92.776.951	63.851.179	156.628.130
Cash and cash equivalents		34.967.358	141.555.189	176.522.547	65.700.567	60.358.184	126.058.751
Cash and Cash Balances at Central Bank	(I-a)	34.739.362	50.904.325	85.643.687	5.887.778	32.957.889	38.845.667
Banks	(I-c)	234.512	2.913.268	3.147.780	583.393	168.357	751.750
Receivables From Money Markets		0	87.753.322	87.753.322	59.234.489	27.240.231	86.474.720
Allowance for Expected Losses (-)		-6.516	-15.726	-22.242	-5.093	-8.293	-13.386
Financial assets at fair value through profit or loss	(I-b)	6.817.058	144.308	6.961.366	3.099.535	724.183	3.823.718
Public Debt Securities		6.024.272	144.308	6.168.580	2.421.869	724.183	3.146.052
Equity instruments		5.742	0	5.742	5.742	0	5.742
Other Financial Assets		787.044	0	787.044	671.924	0	671.924
Financial Assets at Fair Value Through Other Comprehensive Income	(I-d)	21.387.439	0	21.387.439	23.844.067	0	23.844.067
Public Debt Securities		21.387.439	0	21.387.439	23.844.067	0	23.844.067
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(I-b)	1.663.685	2.247.007	3.910.692	132.782	2.768.812	2.901.594
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.663.685	2.247.007	3.910.692	132.782	2.768.812	2.901.594
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-k)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		37.313.265	52.778.445	90.091.710	31.084.024	52.783.813	83.867.837
Loans	(I-e)	19.111.394	55.732.153	74.843.547	12.515.758	55.428.946	67.944.704
Receivables From Leasing Transactions	(I-j)	0	0	0	0	0	0
Factoring Receivables		439.953	292.334	732.287	280.525	210.773	491.298
Other Financial Assets Measured at Amortised Cost	(I-f)	18.221.719	0	18.221.719	18.801.439	0	18.801.439
Public Debt Securities		18.221.719	0	18.221.719	18.801.439	0	18.801.439
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-459.801	-3.246.042	-3.705.843	-513.698	-2.855.906	-3.369.604
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-p)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	(I-g)	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)	(I-h)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(I-i)	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)	(I-l)	892.154	0	892.154	937.295	0	937.295
INTANGIBLE ASSETS AND GOODWILL (Net)	(I-m)	886.281	0	886.281	867.066	0	867.066
Goodwill		0	0	0	0	0	0
Other		886.281	0	886.281	867.066	0	867.066
INVESTMENT PROPERTY (Net)	(I-n)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(I-o)	1.626.063	0	1.626.063	780.580	0	780.580
OTHER ASSETS (Net)	(I-r)	3.708.717	2.456.252	6.164.969	1.620.357	409.781	2.030.138
TOTAL ASSETS		**109.262.020**	**199.181.201**	**308.443.221**	**128.066.273**	**117.044.773**	**245.111.046**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	47.350.092	158.693.275	206.043.367	57.292.216	106.688.537	163.980.753
LOANS RECEIVED	(II-d)	0	36.604.792	36.604.792	0	24.315.624	24.315.624
MONEY MARKET FUNDS	(II-c)	0	13.327.337	13.327.337	0	14.496.299	14.496.299
MARKETABLE SECURITIES (Net)	(II-e)	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	(II-b)	1.807.284	2.521.310	4.328.594	91.054	2.019.121	2.110.175
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.807.284	2.521.310	4.328.594	91.054	2.019.121	2.110.175
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-g)	142.399	6.986	149.385	186.969	7.247	194.216
PROVISIONS	(II-i)	922.145	59.997	982.142	1.608.038	14.231	1.622.269
Provision for Restructuring		4.725	0	4.725	15.089	0	15.089
Reserves for Employee Benefits		415.018	0	415.018	325.243	0	325.243
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		502.402	59.997	562.399	1.267.706	14.231	1.281.937
CURRENT TAX LIABILITIES	(II-j)	3.085.146	0	3.085.146	2.259.122	0	2.259.122
DEFERRED TAX LIABILITY	(II-j)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(II-k)	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	(II-l)	0	6.436.848	6.436.848	0	6.265.528	6.265.528
Loans		0	6.436.848	6.436.848	0	6.265.528	6.265.528

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(II-f)	5.751.574	4.778.695	10.530.269	2.586.852	1.408.664	3.995.516
EQUITY	(II-m)	26.955.341	0	26.955.341	25.871.544	0	25.871.544
Issued capital		652.290	0	652.290	652.290	0	652.290
Capital Reserves		824.616	0	824.616	323.573	0	323.573
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		824.616	0	824.616	323.573	0	323.573
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-261.043	0	-261.043	-225.431	0	-225.431
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-95.558	0	-95.558	436.731	0	436.731
Profit Reserves		22.540.418	0	22.540.418	15.852.269	0	15.852.269
Legal Reserves		509.887	0	509.887	329.606	0	329.606
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		22.030.531	0	22.030.531	15.522.663	0	15.522.663
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		3.294.618	0	3.294.618	8.832.112	0	8.832.112
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.294.618	0	3.294.618	8.832.112	0	8.832.112
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**86.013.981**	**222.429.240**	**308.443.221**	**89.895.795**	**155.215.251**	**245.111.046**

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
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		405.026.767	455.248.533	860.275.300	133.629.007	468.890.725	602.519.732
GUARANTIES AND WARRANTIES	(III-a-2,3)	3.479.545	39.845.358	43.324.903	7.172.147	34.263.775	41.435.922
Letters of Guarantee		3.479.545	30.949.811	34.429.356	7.172.147	25.091.411	32.263.558
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		3.479.545	30.949.811	34.429.356	7.172.147	25.091.411	32.263.558
Bank Acceptances		0	0	0	0	51.296	51.296
Import Letter of Acceptance		0	0	0	0	51.296	51.296
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	7.821.678	7.821.678	0	8.083.757	8.083.757
Documentary Letters of Credit		0	6.192.503	6.192.503	0	6.122.766	6.122.766
Other Letters of Credit		0	1.629.175	1.629.175	0	1.960.991	1.960.991
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	1.073.869	1.073.869	0	1.037.311	1.037.311
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(III-a-1)	50.124.294	21.143.904	71.268.198	32.633.772	55.920.148	88.553.920
Irrevocable Commitments		50.124.294	21.143.904	71.268.198	32.633.772	55.920.148	88.553.920
Forward Asset Purchase Commitments		44.408.453	21.137.385	65.545.838	26.511.684	55.916.253	82.427.937
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		302.000	0	302.000	705.898	0	705.898
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		20.247	0	20.247	21.084	0	21.084
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		5.001.690	0	5.001.690	4.997.557	0	4.997.557
Commitments for Credit Cards and Banking Services Promotions		56.365	0	56.365	53.613	0	53.613
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		335.539	6.519	342.058	343.936	3.895	347.831
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(III-b)	351.422.928	394.259.271	745.682.199	93.823.088	378.706.802	472.529.890
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		351.422.928	394.259.271	745.682.199	93.823.088	378.706.802	472.529.890
Forward Foreign Currency Buy or Sell Transactions		44.194.709	82.500.832	126.695.541	22.243.996	89.220.503	111.464.499
Forward Foreign Currency Buying Transactions		24.340.149	38.531.862	62.872.011	4.317.834	51.154.618	55.472.452
Forward Foreign Currency Sale Transactions		19.854.560	43.968.970	63.823.530	17.926.162	38.065.885	55.992.047
Currency and Interest Rate Swaps		298.919.557	215.812.478	514.732.035	64.514.666	204.671.604	269.186.270
Currency Swap Buy Transactions		887.734	76.992.332	77.880.066	76.850	73.576.994	73.653.844
Currency Swap Sell Transactions		24.087.489	95.768.236	119.855.725	18.982.232	89.972.872	108.955.104
Interest Rate Swap Buy Transactions		136.972.167	21.525.955	158.498.122	22.727.792	20.560.869	43.288.661
Interest Rate Swap Sell Transactions		136.972.167	21.525.955	158.498.122	22.727.792	20.560.869	43.288.661
Currency, Interest Rate and Securities Options		8.308.662	46.453.816	54.762.478	7.064.426	37.279.898	44.344.324
Currency Options Buy Transactions		4.154.331	23.226.908	27.381.239	3.532.213	18.639.949	22.172.162
Currency Options Sell Transactions		4.154.331	23.226.908	27.381.239	3.532.213	18.639.949	22.172.162
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	49.492.145	49.492.145	0	47.534.797	47.534.797
CUSTODY AND PLEDGES RECEIVED		6.161.063.068	337.738.159	6.498.801.227	5.502.359.210	294.021.364	5.796.380.574
ITEMS HELD IN CUSTODY		6.082.682.026	214.176.374	6.296.858.400	5.424.887.191	160.003.888	5.584.891.079
Customer Fund and Portfolio Balances		88.593.103	65.573.608	154.166.711	116.364.997	70.178.946	186.543.943
Securities Held in Custody		5.993.575.540	84.689.444	6.078.264.984	5.308.096.019	26.852.781	5.334.948.800
Cheques Received for Collection		5.543	177.638	183.181	60.147	85.831	145.978
Commercial Notes Received for Collection		420.272	190.183	610.455	278.460	217.007	495.467
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		87.568	63.545.501	63.633.069	87.568	62.669.323	62.756.891
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		74.104.617	40.387.310	114.491.927	73.425.594	54.562.911	127.988.505
Securities		390.027	6.538.718	6.928.745	321.576	6.308.357	6.629.933
Guarantee Notes		0	2.223.988	2.223.988	1.780	2.148.223	2.150.003
Commodity		312.956	6.099.262	6.412.218	313.767	5.987.388	6.301.155
Warrant		0	0	0	0	0	0
Real Estate		2.943.745	18.477.078	21.420.823	3.075.600	33.111.500	36.187.100
Other Pledged Items		70.457.889	7.048.264	77.506.153	69.712.871	7.007.443	76.720.314

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		4.276.425	83.174.475	87.450.900	4.046.425	79.454.565	83.500.990
TOTAL OFF-BALANCE SHEET ACCOUNTS		**6.566.089.835**	**792.986.692**	**7.359.076.527**	**5.635.988.217**	**762.912.089**	**6.398.900.306**

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(IV-a)	14.990.264	11.232.979
Interest Income on Loans	(IV-a-1)	2.552.542	2.559.688
Interest Income on Reserve Deposits		735.564	838.673
Interest Income on Banks	(IV-a-2)	6.100.350	4.992.722
Interest Income on Money Market Placements		1.794.365	683.359
Interest Income on Marketable Securities Portfolio	(IV-a-3)	3.597.416	1.932.779
Financial Assets At Fair Value Through Profit Loss		308.810	189.061
Financial Assets At Fair Value Through Other Comprehensive Income		1.950.514	1.523.311
Financial Assets Measured at Amortised Cost		1.338.092	220.407
Finance Leasing Interest Income		0	0
Other Interest Income		210.027	225.758
INTEREST EXPENSES (-)	(IV-b)	-5.837.058	-6.710.474
Interest Expenses on Deposits	(IV-b-4)	-5.143.874	-6.162.491
Interest Expenses on Funds Borrowed	(IV-b-1)	-525.712	-439.419
Interest Expenses on Money Market Funds		-140.467	-76.448
Interest Expenses on Securities Issued	(IV-b-3)	0	0
Lease Interest Expenses		-7.696	-8.759
Other Interest Expense		-19.309	-23.357
NET INTEREST INCOME OR EXPENSE		9.153.206	4.522.505
NET FEE AND COMMISSION INCOME OR EXPENSES		856.937	780.415
Fees and Commissions Received		949.156	904.707
From Noncash Loans		208.171	257.665
Other	(IV-m)	740.985	647.042
Fees and Commissions Paid (-)		-92.219	-124.292
Paid for Noncash Loans		-184	-133
Other		-92.035	-124.159
DIVIDEND INCOME	(IV-c)	0	0
TRADING INCOME OR LOSS (Net)	(IV-d)	-2.301.003	377.182
Gains (Losses) Arising from Capital Markets Transactions		289.277	-61.401
Gains (Losses) Arising From Derivative Financial Transactions		-1.570.507	2.975.974
Foreign Exchange Gains or Losses		-1.019.773	-2.537.391
OTHER OPERATING INCOME	(IV-e)	181.188	140.246
GROSS PROFIT FROM OPERATING ACTIVITIES		7.890.328	5.820.348
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-f)	-419.138	-289.400
OTHER ALLOWANCE EXPENSES (-)		-11.859	-17.445
PERSONNEL EXPENSES (-)		-1.564.103	-1.216.306
OTHER OPERATING EXPENSES (-)	(IV-g)	-1.407.692	-1.094.198
NET OPERATING INCOME (LOSS)		4.487.536	3.202.999
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		4.487.536	3.202.999
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-i)	-1.192.918	-935.917
Current Tax Provision		-2.021.127	-499.743
Expense Effect of Deferred Tax		0	-436.174
Income Effect of Deferred Tax		828.209	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-j)	3.294.618	2.267.082
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	(IV-k)	3.294.618	2.267.082
Profit (Loss) Attributable to Group		3.294.618	2.267.082
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)		0,05050800	0,03475600

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		3.294.618	2.267.082
OTHER COMPREHENSIVE INCOME		-567.901	-473.166
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-35.612	-1.347
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		-50.874	-1.922
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		15.262	575
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-532.289	-471.819
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-760.474	-674.046
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		228.185	202.227
TOTAL COMPREHENSIVE INCOME (LOSS)		2.726.717	1.793.916

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities	(VI-a)	4.440.078	1.198.060
Interest Received	(VI-a)	16.832.444	12.295.510
Interest Paid	(VI-a)	-5.818.238	-6.799.679
Dividends received		0	0
Fees and Commissions Received		1.009.454	911.457
Other Gains		172.056	140.246
Collections from Previously Written Off Loans and Other Receivables		5.757	11.327
Cash Payments to Personnel and Service Suppliers	(VI-a)	-2.238.231	-1.671.059
Taxes Paid		-1.427.033	-279.256
Other		-4.096.131	-3.410.486
Changes in Operating Assets and Liabilities Subject to Banking Operations		15.275.626	7.187.410
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.026.649	-578.188
Net (Increase) Decrease in Due From Banks		-18.501.737	-5.421.632
Net (Increase) Decrease in Loans		-5.975.266	-10.395.632
Net (Increase) Decrease in Other Assets		-3.605.223	-394.960
Net Increase (Decrease) in Bank Deposits		2.852.152	-1.346.901
Net Increase (Decrease) in Other Deposits		39.313.887	24.366.712
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-9.630	2.283.113
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		4.228.092	-1.325.102
Net Cash Provided From Banking Operations		19.715.704	8.385.470
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		1.151.069	-6.821.599
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		-6.121	-29.924
Cash Obtained from Tangible and Intangible Asset Sales		3.463	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.357.633	-4.858.717
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		5.617.281	3.304.491
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-5.177.527
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-105.921	-59.922
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		11.086.519	7.171.197
Cash Obtained from Loans and Securities Issued		15.546.144	7.238.805
Cash Outflow Arised From Loans and Securities Issued		-4.349.845	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-109.780	-67.608
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(VI-a)	9.566	-1.255
Net Increase (Decrease) in Cash and Cash Equivalents		31.962.858	8.733.813
Cash and Cash Equivalents at Beginning of the Period	(VI-d)	89.613.206	84.638.062
Cash and Cash Equivalents at End of the Period	(VI-d)	121.576.064	93.371.875

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except 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		**652.290**	**0**	**0**	**323.573**	**0**	**-212.778**	**0**	**0**	**0**	**-43.177**	**0**	**0**	**10.939.183**	**0**	**6.041.038**	**17.700.129**	**0**	**17.700.129**
	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		652.290	0	0	323.573	0	-212.778	0	0	0	-43.177	0	0	10.939.183	0	6.041.038	17.700.129	0	17.700.129
	Total Comprehensive Income (Loss)	(V-a)	0	0	0	0	0	-1.347	0	0	0	-471.819	0	0	0	0	2.267.082	1.793.916	0	1.793.916
	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	4.913.086	0	-6.041.038	-1.127.952	0	-1.127.952
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1.127.952	-1.127.952	0	-1.127.952
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	4.913.086	0	-4.913.086	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		**652.290**	**0**	**0**	**323.573**	**0**	**-214.125**	**0**	**0**	**0**	**-514.996**	**0**	**0**	**15.852.269**	**0**	**2.267.082**	**18.366.093**	**0**	**18.366.093**
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		**652.290**	**0**	**0**	**323.573**	**0**	**-225.431**	**0**	**0**	**0**	**436.731**	**0**	**0**	**15.852.269**	**0**	**8.832.112**	**25.871.544**	**0**	**25.871.544**
	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		652.290	0	0	323.573	0	-225.431	0	0	0	436.731	0	0	15.852.269	0	8.832.112	25.871.544	0	25.871.544
	Total Comprehensive Income (Loss)	(V-a)	0	0	0	0	0	-35.612	0	0	0	-532.289	0	0	0	0	3.294.618	2.726.717	0	2.726.717
	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	501.043	0	0	0	0	0	0	0	0	-501.043	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	7.189.192	0	-8.832.112	-1.642.920	0	-1.642.920
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1.642.920	-1.642.920	0	-1.642.920
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	7.189.192	0	-7.189.192	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		**652.290**	**0**	**0**	**824.616**	**0**	**-261.043**	**0**	**0**	**0**	**-95.558**	**0**	**0**	**22.540.418**	**0**	**3.294.618**	**26.955.341**	**0**	**26.955.341**