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KAMUYU AYDINLATMA PLATFORMU

TÜRK EKONOMİ BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türk Ekonomi Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türk Ekonomi Bankası A.Ş.'nin ("Banka") 30 Haziran 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 ("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.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.d'de ve IV.5'de belirtildiği üzere, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından, 1.230 Milyon TL'si geçmiş yıllarda ayrılan, 862 Milyon TL'si cari dönemde iptal edilen toplam 368 Milyon TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türk Ekonomi Bankası A.Ş.'nin 30 Haziran 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer 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 rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

23 Temmuz 2026

İstanbul, Türkiye

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2026			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)		115.904	110.022	225.926	117.366	115.961	233.327
Cash and cash equivalents		80.373	105.248	185.621	83.076	101.480	184.556
Cash and Cash Balances at Central Bank	(I-1)	77.392	71.628	149.020	81.642	65.850	147.492
Banks	(I-4)	807	33.644	34.451	1.470	35.659	37.129
Receivables From Money Markets		2.201	0	2.201	0	0	0
Allowance for Expected Losses (-)		-27	-24	-51	-36	-29	-65
Financial assets at fair value through profit or loss	(I-2)	7.497	1.555	9.052	6.867	1.326	8.193
Public Debt Securities		7.159	852	8.011	6.594	664	7.258
Equity instruments		338	642	980	273	604	877
Other Financial Assets		0	61	61	0	58	58
Financial Assets at Fair Value Through Other Comprehensive Income	(I-5)	19.922	1.738	21.660	20.706	10.620	31.326
Public Debt Securities		19.652	1.738	21.390	20.519	10.620	31.139
Equity instruments		270	0	270	187	0	187
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		8.112	1.481	9.593	6.717	2.535	9.252
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-3)	6.996	1.467	8.463	6.635	2.518	9.153
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-12)	1.116	14	1.130	82	17	99
FINANCIAL ASSETS AT AMORTISED COST (Net)		390.973	168.812	559.785	345.013	145.616	490.629
Loans	(I-6)	348.241	169.893	518.134	298.803	146.552	445.355
Receivables From Leasing Transactions	(I-11)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-7)	58.016	0	58.016	57.728	0	57.728
Public Debt Securities		58.016	0	58.016	57.728	0	57.728
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-15.284	-1.081	-16.365	-11.518	-936	-12.454
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-14)	71	0	71	53	0	53
Held for Sale		71	0	71	53	0	53
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		279	0	279	279	0	279
Investments in Associates (Net)	(I-8)	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-9)	279	0	279	279	0	279
Unconsolidated Financial Subsidiaries		279	0	279	279	0	279
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(I-10)	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)		3.984	0	3.984	3.750	0	3.750
INTANGIBLE ASSETS AND GOODWILL (Net)		2.892	0	2.892	2.524	0	2.524
Goodwill		421	0	421	421	0	421
Other		2.471	0	2.471	2.103	0	2.103
INVESTMENT PROPERTY (Net)	(I-13)	0	0	0	0	0	0
CURRENT TAX ASSETS		305	0	305	660	0	660
DEFERRED TAX ASSET		0	0	0	0	0	0
OTHER ASSETS (Net)		45.322	2.192	47.514	36.759	380	37.139
TOTAL ASSETS		**559.730**	**281.026**	**840.756**	**506.404**	**261.957**	**768.361**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	372.680	186.989	559.669	357.013	153.168	510.181
LOANS RECEIVED	(II-3)	1.329	53.272	54.601	755	45.345	46.100
MONEY MARKET FUNDS		0	35.282	35.282	1.602	57.224	58.826
MARKETABLE SECURITIES (Net)	(II-3)	0	15.374	15.374	0	0	0
Bills		0	15.374	15.374	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
Funds from Credit Customers		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		5.792	2.675	8.467	5.777	867	6.644
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(II-2)	5.670	2.675	8.345	5.340	867	6.207
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-6)	122	0	122	437	0	437
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-5)	2.686	6	2.692	2.203	6	2.209
PROVISIONS	(II-7)	5.491	724	6.215	6.001	567	6.568
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.431	361	3.792	3.418	257	3.675
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.060	363	2.423	2.583	310	2.893
CURRENT TAX LIABILITIES	(II-8)	6.609	0	6.609	6.762	0	6.762
DEFERRED TAX LIABILITY		810	0	810	438	0	438
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	38.135	38.135	0	35.605	35.605
Loans		0	0	0	0	0	0

Other Debt Instruments		0	38.135	38.135	0	35.605	35.605
OTHER LIABILITIES	(II-4)	41.036	4.563	45.599	34.640	2.396	37.036
EQUITY	(II-9)	67.305	-2	67.303	57.802	190	57.992
Issued capital		2.204	0	2.204	2.204	0	2.204
Capital Reserves		390	0	390	390	0	390
Equity Share Premiums		3	0	3	3	0	3
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		387	0	387	387	0	387
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-320	0	-320	-440	0	-440
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-281	-2	-283	-833	190	-643
Profit Reserves		56.452	0	56.452	42.420	0	42.420
Legal Reserves		837	0	837	837	0	837
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		54.839	0	54.839	41.583	0	41.583
Other Profit Reserves		776	0	776	0	0	0
Profit or Loss		8.860	0	8.860	14.061	0	14.061
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		8.860	0	8.860	14.061	0	14.061
Non-controlling Interests		0	0	0			0
Total equity and liabilities		**503.738**	**337.018**	**840.756**	**472.993**	**295.368**	**768.361**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		870.612	881.380	1.751.992	685.913	735.439	1.421.352
GUARANTIES AND WARRANTIES	(III-1)	70.096	106.611	176.707	55.090	92.528	147.618
Letters of Guarantee		38.106	51.824	89.930	30.676	49.394	80.070
Guarantees Subject to State Tender Law		317	315	632	212	292	504
Guarantees Given for Foreign Trade Operations		1.481	2.118	3.599	1.509	1.985	3.494
Other Letters of Guarantee		36.308	49.391	85.699	28.955	47.117	76.072
Bank Acceptances		0	355	355	0	321	321
Import Letter of Acceptance		0	355	355	0	321	321
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		22	39.467	39.489	50	33.435	33.485
Documentary Letters of Credit		0	7.138	7.138	0	4.791	4.791
Other Letters of Credit		22	32.329	32.351	50	28.644	28.694
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		14.851	14.555	29.406	11.991	9.326	21.317
Other Collaterals		17.117	410	17.527	12.373	52	12.425
COMMITMENTS	(III-1)	303.376	40.601	343.977	272.307	46.422	318.729
Irrevocable Commitments		299.846	40.601	340.447	268.487	46.422	314.909
Forward Asset Purchase Commitments		21.385	39.172	60.557	14.489	34.982	49.471
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		54.966	0	54.966	48.766	0	48.766
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	8.438	8.438
Commitments for Cheque Payments		9.656	0	9.656	7.798	0	7.798
Tax and Fund Liabilities Arised from Export Commitments		1.766	0	1.766	1.270	0	1.270
Commitments for Credit Card Limits		212.066	0	212.066	196.155	0	196.155
Commitments for Credit Cards and Banking Services Promotions		7	0	7	9	0	9
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	1.429	1.429	0	3.002	3.002
Revocable Commitments		3.530	0	3.530	3.820	0	3.820
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		3.530	0	3.530	3.820	0	3.820
DERIVATIVE FINANCIAL INSTRUMENTS		497.140	734.168	1.231.308	358.516	596.489	955.005
Derivative Financial Instruments Held For Hedging		97.364	63.377	160.741	64.966	58.311	123.277
Fair Value Hedges		0	58.784	58.784	0	54.086	54.086
Cash Flow Hedges		97.364	4.593	101.957	64.966	4.225	69.191
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		399.776	670.791	1.070.567	293.550	538.178	831.728
Forward Foreign Currency Buy or Sell Transactions		74.076	87.019	161.095	40.931	49.191	90.122
Forward Foreign Currency Buying Transactions		17.912	61.193	79.105	12.100	32.356	44.456
Forward Foreign Currency Sale Transactions		56.164	25.826	81.990	28.831	16.835	45.666
Currency and Interest Rate Swaps		225.815	352.717	578.532	179.033	324.224	503.257
Currency Swap Buy Transactions		44.529	108.531	153.060	43.959	115.956	159.915
Currency Swap Sell Transactions		36.850	135.582	172.432	35.515	126.955	162.470
Interest Rate Swap Buy Transactions		72.218	54.302	126.520	49.798	40.632	90.430
Interest Rate Swap Sell Transactions		72.218	54.302	126.520	49.761	40.681	90.442
Currency, Interest Rate and Securities Options		84.029	194.860	278.889	56.596	146.180	202.776
Currency Options Buy Transactions		60.754	77.329	138.083	38.292	59.911	98.203
Currency Options Sell Transactions		23.275	111.211	134.486	18.304	77.954	96.258
Interest Rate Options Buy Transactions		0	3.191	3.191	0	4.193	4.193
Interest Rate Options Sell Transactions		0	3.129	3.129	0	4.122	4.122
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		15.832	15.109	30.941	12.313	10.308	22.621
Currency Futures Buy Transactions		0	15.109	15.109	24	10.285	10.309
Currency Futures Sell Transactions		15.832	0	15.832	12.289	23	12.312
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		24	21.086	21.110	4.677	8.275	12.952
CUSTODY AND PLEDGES RECEIVED		932.676	262.452	1.195.128	741.889	234.403	976.292
ITEMS HELD IN CUSTODY		310.119	70.471	380.590	203.250	59.416	262.666
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		159.579	63.829	223.408	98.700	53.660	152.360
Cheques Received for Collection		104.843	4.401	109.244	83.686	3.511	87.197
Commercial Notes Received for Collection		6.251	420	6.671	4.257	366	4.623
Other Assets Received for Collection		0	1.821	1.821	0	1.879	1.879
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		39.446	0	39.446	16.607	0	16.607
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		607.727	191.096	798.823	524.546	174.220	698.766
Securities		5.612	7.391	13.003	4.045	5.822	9.867
Guarantee Notes		215.764	126.652	342.416	192.659	115.267	307.926
Commodity		1.862	1.784	3.646	1.862	1.489	3.351
Warrant		0	0	0	0	0	0
Real Estate		285.305	37.907	323.212	234.658	34.617	269.275
Other Pledged Items		99.184	17.362	116.546	91.322	17.025	108.347

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.830	885	15.715	14.093	767	14.860
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.803.288**	**1.143.832**	**2.947.120**	**1.427.802**	**969.842**	**2.397.644**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-1)	92.008	84.380	47.876	44.396
Interest Income on Loans		67.151	57.495	34.894	30.603
Interest Income on Reserve Deposits		9.804	9.727	5.101	5.199
Interest Income on Banks		1.433	669	957	385
Interest Income on Money Market Placements		899	2.923	108	965
Interest Income on Marketable Securities Portfolio		10.418	12.103	5.557	6.530
Financial Assets At Fair Value Through Profit Loss		2.246	1.566	1.023	1.019
Financial Assets At Fair Value Through Other Comprehensive Income		2.434	4.310	1.377	2.325
Financial Assets Measured at Amortised Cost		5.738	6.227	3.157	3.186
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		2.303	1.463	1.259	714
INTEREST EXPENSES (-)	(IV-2)	-62.219	-66.987	-32.030	-34.928
Interest Expenses on Deposits		-56.524	-60.807	-28.928	-31.797
Interest Expenses on Funds Borrowed		-3.007	-2.030	-1.584	-1.070
Interest Expenses on Money Market Funds		-1.925	-3.078	-1.066	-1.506
Interest Expenses on Securities Issued		-125	0	-125	0
Lease Interest Expenses		-444	-366	-231	-193
Other Interest Expense		-194	-706	-96	-362
NET INTEREST INCOME OR EXPENSE		29.789	17.393	15.846	9.468
NET FEE AND COMMISSION INCOME OR EXPENSES		9.048	7.377	4.686	3.950
Fees and Commissions Received		18.502	14.158	9.779	7.530
From Noncash Loans		1.004	827	511	440
Other	(IV-9)	17.498	13.331	9.268	7.090
Fees and Commissions Paid (-)		-9.454	-6.781	-5.093	-3.580
Paid for Noncash Loans		-12	-7	-6	-3
Other	(IV-9)	-9.442	-6.774	-5.087	-3.577
DIVIDEND INCOME		65	49	64	49
TRADING INCOME OR LOSS (Net)	(IV-3)	-820	2.481	-1.670	744
Gains (Losses) Arising from Capital Markets Transactions		-850	49	31	410
Gains (Losses) Arising From Derivative Financial Transactions		-1.041	4.518	-1.222	1.648
Foreign Exchange Gains or Losses		1.071	-2.086	-479	-1.314
OTHER OPERATING INCOME	(IV-4)	411	361	185	163
GROSS PROFIT FROM OPERATING ACTIVITIES		38.493	27.661	19.111	14.374
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-5)	-5.308	-3.917	-2.515	-2.175
OTHER ALLOWANCE EXPENSES (-)	(IV-5)	798	-170	684	-163
PERSONNEL EXPENSES (-)		-11.384	-8.388	-5.728	-4.251
OTHER OPERATING EXPENSES (-)	(IV-6)	-10.408	-7.935	-5.500	-3.945
NET OPERATING INCOME (LOSS)		12.191	7.251	6.052	3.840
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		12.191	7.251	6.052	3.840
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-7)	-3.331	-1.765	-1.565	-542
Current Tax Provision		-3.135	-1.275	-1.674	-922
Expense Effect of Deferred Tax		-2.346	-2.373	827	-583
Income Effect of Deferred Tax		2.150	1.883	-718	963
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		8.860	5.486	4.487	3.298
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(IV-7)	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(IV-8)	8.860	5.486	4.487	3.298
Profit (Loss) Attributable to Group		8.860	5.486	4.487	3.298
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		4,02000000	2,48860000	2,03580000	1,49580000

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		8.860	5.486		
OTHER COMPREHENSIVE INCOME		451	-232		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		91	56		
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		30	18		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		82	57		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-21	-19		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		360	-288		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-404	-169		
Income (Loss) Related with Cash Flow Hedges		919	-244		
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		-155	125		
TOTAL COMPREHENSIVE INCOME (LOSS)		9.311	5.254		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025
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		14.215	16.499
Interest Received		92.661	82.180
Interest Paid		-61.468	-65.128
Dividends received		65	49
Fees and Commissions Received		16.667	13.067
Other Gains		2.641	4.928
Collections from Previously Written Off Loans and Other Receivables		2.549	1.834
Cash Payments to Personnel and Service Suppliers		-11.029	-8.150
Taxes Paid		-3.627	-2.441
Other		-24.244	-9.840
Changes in Operating Assets and Liabilities Subject to Banking Operations		-38.573	15.483
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-739	-6.805
Net (Increase) Decrease in Due From Banks		-245	-166
Net (Increase) Decrease in Loans		-63.519	-43.215
Net (Increase) Decrease in Other Assets		-10.172	-24.184
Net Increase (Decrease) in Bank Deposits		-14.591	15.769
Net Increase (Decrease) in Other Deposits		32.412	57.497
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		8.233	10.460
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		10.048	6.127
Net Cash Provided From Banking Operations		-24.358	31.982
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		7.892	283
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		-80	-212
Cash Obtained from Tangible and Intangible Asset Sales		9	4
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-13.959	-14.450
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		22.424	6.909
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		394	9.673
Other		-896	-1.641
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		14.409	-638
Cash Obtained from Loans and Securities Issued		15.248	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-839	-638
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.876	-15.367
Net Increase (Decrease) in Cash and Cash Equivalents		-181	16.260
Cash and Cash Equivalents at Beginning of the Period		109.812	95.161
Cash and Cash Equivalents at End of the Period		109.631	111.421

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	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: 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)	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and 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)	Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Previous Period 01.01.2025 - 30.06.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.204**	**3**	**0**	**387**	**149**	**-727**	**61**	**0**	**-539**	**-55**	**31.517**	**10.904**	**0**	**43.904**	**0**	**43.904**
	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		2.204	3	0	387	149	-727	61	0	-539	-55	31.517	10.904	0	43.904	0	43.904
	Total Comprehensive Income (Loss)		0	0	0	0	0	13	44	0	-118	-171	0	0	5.486	5.254	0	5.254
	Capital Increase in Cash		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	1	0	0	0	0	0	-1	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	10.904	-10.904	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	10.904	-10.904	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		**2.204**	**3**	**0**	**387**	**150**	**-714**	**105**	**0**	**-657**	**-226**	**42.420**	**0**	**5.486**	**49.158**	**0**	**49.158**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.204**	**3**	**0**	**387**	**150**	**-713**	**123**	**0**	**-180**	**-463**	**42.420**	**14.061**	**0**	**57.992**	**0**	**57.992**
	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		2.204	3	0	387	150	-713	123	0	-180	-463	42.420	14.061	0	57.992	0	57.992
	Total Comprehensive Income (Loss)		0	0	0	0	0	21	70	0	-285	645	0	0	8.860	9.311	0	9.311
	Capital Increase in Cash		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	29	0	0	0	0	0	-29	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	14.061	-14.061	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	14.061	-14.061	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		**2.204**	**3**	**0**	**387**	**179**	**-692**	**193**	**0**	**-465**	**182**	**56.452**	**0**	**8.860**	**67.303**	**0**	**67.303**