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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
Türk Ekonomi Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türk Ekonomi Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin 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 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.

denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide 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 finansal tablolar, Grup yönetimi tarafından, 1.230 milyon TL'si geçmiş yıllarda ayrılan, 862 milyon TL'si de 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 finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı 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.

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	Consolidated

	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)		118.068	110.400	228.468	118.672	116.224	234.896
Cash and cash equivalents		80.847	105.626	186.473	83.304	101.743	185.047
Cash and Cash Balances at Central Bank	(I-1)	77.403	71.628	149.031	81.818	65.850	147.668
Banks	(I-4)	1.270	34.022	35.292	1.522	35.922	37.444
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)	9.187	1.555	10.742	7.945	1.326	9.271
Public Debt Securities		7.159	852	8.011	6.594	664	7.258
Equity instruments		338	642	980	273	604	877
Other Financial Assets		1.690	61	1.751	1.078	58	1.136
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)		413.237	177.135	590.372	364.351	151.946	516.297
Loans	(I-6)	355.070	169.310	524.380	304.859	146.403	451.262
Receivables From Leasing Transactions	(I-11)	0	0	0	0	0	0
Factoring Receivables	(I-15)	16.260	8.909	25.169	14.013	6.479	20.492
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 (-)		-16.109	-1.084	-17.193	-12.249	-936	-13.185
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		0	0	0	0	0	0
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)	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-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)		4.079	0	4.079	3.863	0	3.863
INTANGIBLE ASSETS AND GOODWILL (Net)		3.013	0	3.013	2.621	0	2.621
Goodwill		421	0	421	421	0	421
Other		2.592	0	2.592	2.200	0	2.200
INVESTMENT PROPERTY (Net)	(I-13)	0	0	0	0	0	0
CURRENT TAX ASSETS		346	0	346	760	0	760
DEFERRED TAX ASSET		185	0	185	186	0	186
OTHER ASSETS (Net)		46.627	2.353	48.980	38.476	485	38.961
TOTAL ASSETS		**585.626**	**289.888**	**875.514**	**528.982**	**268.655**	**797.637**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	372.461	186.946	559.407	356.255	153.132	509.387
LOANS RECEIVED	(II-3)	15.047	61.743	76.790	15.680	51.796	67.476
MONEY MARKET FUNDS		441	35.282	35.723	2.823	57.224	60.047
MARKETABLE SECURITIES (Net)	(II-3)	3.605	15.374	18.979	0	0	0
Bills		3.605	15.374	18.979	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	(II-11)	1	7	8	2	22	24
LEASE PAYABLES (Net)	(II-5)	2.737	6	2.743	2.272	6	2.278
PROVISIONS	(II-7)	5.837	724	6.561	6.428	567	6.995
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.715	361	4.076	3.797	257	4.054
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.122	363	2.485	2.631	310	2.941
CURRENT TAX LIABILITIES	(II-8)	7.151	0	7.151	7.247	0	7.247
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)	41.117	4.742	45.859	34.813	2.498	37.311
EQUITY	(II-9)	74.883	-2	74.881	63.995	190	64.185
Issued capital		2.204	0	2.204	2.204	0	2.204
Capital Reserves		392	0	392	392	0	392
Equity Share Premiums		3	0	3	3	0	3
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		389	0	389	389	0	389
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-358	0	-358	-478	0	-478
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-281	-2	-283	-833	190	-643
Profit Reserves		62.112	0	62.112	46.066	0	46.066
Legal Reserves		896	0	896	894	0	894
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		60.422	0	60.422	45.153	0	45.153
Other Profit Reserves		794	0	794	19	0	19
Profit or Loss		10.014	0	10.014	16.075	0	16.075
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		10.014	0	10.014	16.075	0	16.075
Non-controlling Interests	(II-10)	800	0	800	569	0	569
Total equity and liabilities		**529.882**	**345.632**	**875.514**	**495.730**	**301.907**	**797.637**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	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		870.707	881.380	1.752.087	685.971	735.439	1.421.410
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)	303.471	40.601	344.072	272.365	46.422	318.787
Irrevocable Commitments		299.926	40.601	340.527	268.531	46.422	314.953
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		80	1.429	1.509	44	3.002	3.046
Revocable Commitments		3.545	0	3.545	3.834	0	3.834
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		3.545	0	3.545	3.834	0	3.834
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		1.351.207	274.388	1.625.595	1.139.200	245.304	1.384.504
ITEMS HELD IN CUSTODY		628.435	70.539	698.974	523.932	59.443	583.375
Customer Fund and Portfolio Balances		293.953	0	293.953	287.713	0	287.713
Securities Held in Custody		171.439	63.829	235.268	116.023	53.660	169.683
Cheques Received for Collection		117.128	4.467	121.595	94.846	3.536	98.382
Commercial Notes Received for Collection		6.469	422	6.891	4.390	368	4.758
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	20.960	0	20.960
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		707.942	202.964	910.906	601.175	185.095	786.270
Securities		5.612	7.391	13.003	4.045	5.821	9.866
Guarantee Notes		300.072	138.443	438.515	254.458	126.068	380.526
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	234.660	34.617	269.277
Other Pledged Items		115.091	17.439	132.530	106.150	17.100	123.250

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.830	885	15.715	14.093	766	14.859
TOTAL OFF-BALANCE SHEET ACCOUNTS		**2.221.914**	**1.155.768**	**3.377.682**	**1.825.171**	**980.743**	**2.805.914**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	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)	96.923	88.859	50.473	46.776
Interest Income on Loans		68.741	59.055	35.737	31.406
Interest Income on Reserve Deposits		9.804	9.727	5.101	5.199
Interest Income on Banks		1.637	883	1.067	505
Interest Income on Money Market Placements		900	2.925	108	967
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		5.423	4.166	2.903	2.169
INTEREST EXPENSES (-)	(IV-2)	-65.059	-69.666	-33.559	-36.352
Interest Expenses on Deposits		-56.468	-60.720	-28.899	-31.755
Interest Expenses on Funds Borrowed		-5.459	-4.337	-2.802	-2.277
Interest Expenses on Money Market Funds		-2.062	-3.202	-1.151	-1.589
Interest Expenses on Securities Issued		-421	-325	-375	-171
Lease Interest Expenses		-455	-376	-235	-198
Other Interest Expense		-194	-706	-97	-362
NET INTEREST INCOME OR EXPENSE		31.864	19.193	16.914	10.424
NET FEE AND COMMISSION INCOME OR EXPENSES		10.368	8.081	5.355	4.286
Fees and Commissions Received		20.056	15.107	10.563	7.986
From Noncash Loans		1.004	827	511	440
Other	(IV-9)	19.052	14.280	10.052	7.546
Fees and Commissions Paid (-)		-9.688	-7.026	-5.208	-3.700
Paid for Noncash Loans		-21	-16	-10	-7
Other	(IV-9)	-9.667	-7.010	-5.198	-3.693
DIVIDEND INCOME		65	49	64	49
TRADING INCOME OR LOSS (Net)	(IV-3)	-549	2.647	-1.512	837
Gains (Losses) Arising from Capital Markets Transactions		-593	191	179	490
Gains (Losses) Arising From Derivative Financial Transactions		-1.041	4.518	-1.222	1.647
Foreign Exchange Gains or Losses		1.085	-2.062	-469	-1.300
OTHER OPERATING INCOME	(IV-4)	342	403	142	188
GROSS PROFIT FROM OPERATING ACTIVITIES		42.090	30.373	20.963	15.784
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-5)	-5.489	-4.058	-2.602	-2.262
OTHER ALLOWANCE EXPENSES (-)	(IV-5)	798	-170	684	-163
PERSONNEL EXPENSES (-)		-12.384	-9.073	-6.228	-4.591
OTHER OPERATING EXPENSES (-)	(IV-6)	-10.849	-8.291	-5.710	-4.126
NET OPERATING INCOME (LOSS)		14.166	8.781	7.107	4.642
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		14.166	8.781	7.107	4.642
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-7)	-3.921	-2.213	-1.883	-772
Current Tax Provision		-3.724	-1.710	-1.963	-1.131
Expense Effect of Deferred Tax		-2.346	-2.373	827	-583
Income Effect of Deferred Tax		2.149	1.870	-747	942
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		10.245	6.568	5.224	3.870
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)	10.245	6.568	5.224	3.870
Profit (Loss) Attributable to Group		10.014	6.433	5.091	3.802
Profit (loss), attributable to non-controlling interests		231	135	133	68
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		4,54360000	2,91820000	2,30990000	1,72460000

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	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)		10.245	6.568		
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)		10.696	6.336		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	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		16.110	17.562
Interest Received		97.619	86.606
Interest Paid		-64.032	-67.557
Dividends received		65	49
Fees and Commissions Received		18.222	14.016
Other Gains		2.503	5.112
Collections from Previously Written Off Loans and Other Receivables		2.593	1.887
Cash Payments to Personnel and Service Suppliers		-12.020	-8.829
Taxes Paid		-4.050	-2.589
Other		-24.790	-11.133
Changes in Operating Assets and Liabilities Subject to Banking Operations		-43.167	15.144
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.352	-7.063
Net (Increase) Decrease in Due From Banks		-245	-166
Net (Increase) Decrease in Loans		-68.577	-47.967
Net (Increase) Decrease in Other Assets		-9.648	-24.434
Net Increase (Decrease) in Bank Deposits		-15.371	15.654
Net Increase (Decrease) in Other Deposits		32.945	57.339
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		9.066	15.221
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		10.015	6.560
Net Cash Provided From Banking Operations		-27.057	32.706
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		7.844	244
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		-86	-220
Cash Obtained from Tangible and Intangible Asset Sales		10	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		-939	-1.672
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		17.684	-1.388
Cash Obtained from Loans and Securities Issued		18.558	525
Cash Outflow Arised From Loans and Securities Issued		0	-1.250
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-874	-663
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		347	16.195
Cash and Cash Equivalents at Beginning of the Period		110.127	95.873
Cash and Cash Equivalents at End of the Period		110.474	112.068

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

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			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 - 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**	**389**	**149**	**-768**	**61**	**0**	**-539**	**-55**	**33.710**	**12.357**	**0**	**47.511**	**256**	**47.767**
	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	389	149	-768	61	0	-539	-55	33.710	12.357	0	47.511	256	47.767
	Total Comprehensive Income (Loss)		0	0	0	0	0	13	44	0	-118	-171	0	0	6.433	6.201	135	6.336
	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	12.357	-12.357	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	12.357	-12.357	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**	**389**	**150**	**-755**	**105**	**0**	**-657**	**-226**	**46.066**	**0**	**6.433**	**53.712**	**391**	**54.103**
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**	**389**	**150**	**-751**	**123**	**0**	**-180**	**-463**	**46.066**	**16.075**	**0**	**63.616**	**569**	**64.185**
	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	389	150	-751	123	0	-180	-463	46.066	16.075	0	63.616	569	64.185
	Total Comprehensive Income (Loss)		0	0	0	0	0	21	70	0	-285	645	0	0	10.014	10.465	231	10.696
	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	16.075	-16.075	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	16.075	-16.075	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**	**389**	**179**	**-730**	**193**	**0**	**-465**	**182**	**62.112**	**0**	**10.014**	**74.081**	**800**	**74.881**