



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE KALKINMA VE YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2026 - 2. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasası - Merkezi
Saklama ve Veri Depolama Kuruluşu

Independet Audit Comment

Independent Audit Company	GÜNEY 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

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2026 tarihli ilişikteki konsolide olmayan finansal durum tablosu ile 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 Saklanması 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

řirketinin, 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, Banka'nın 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 Yükümlölüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan konsolide olmayan 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

Sorumlu Denetçi

24 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)	(1)	43.548	30.885	74.433	40.381	28.134	68.515
Cash and cash equivalents		36.011	1.119	37.130	32.100	1.680	33.780
Cash and Cash Balances at Central Bank		4	0	4	1	0	1
Banks		24.446	1.119	25.565	22.399	1.680	24.079
Receivables From Money Markets		11.571	0	11.571	9.707	0	9.707
Allowance for Expected Losses (-)		-10	0	-10	-7	0	-7
Financial assets at fair value through profit or loss		755	436	1.191	602	387	989
Public Debt Securities		0	0	0	0	0	0
Equity instruments		755	436	1.191	602	387	989
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		6.781	29.328	36.109	7.649	26.066	33.715
Public Debt Securities		5.598	8.611	14.209	5.261	8.353	13.614
Equity instruments		9	0	9	9	0	9
Other Financial Assets		1.174	20.717	21.891	2.379	17.713	20.092
Derivative financial assets	(1,5)	1	2	3	30	1	31
Derivative Financial Assets At Fair Value Through Profit Or Loss		1	2	3	30	1	31
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(2)	35.906	102.469	138.375	33.776	99.890	133.666
Loans		24.230	102.192	126.422	24.116	99.633	123.749
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		13.185	277	13.462	11.260	257	11.517
Public Debt Securities		13.185	277	13.462	11.260	257	11.517
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.509	0	-1.509	-1.600	0	-1.600
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(3)	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	(4)	61	0	61	61	0	61
Investments in Associates (Net)		11	0	11	11	0	11

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		11	0	11	11	0	11
Investments in Subsidiaries (Net)		50	0	50	50	0	50
Unconsolidated Financial Subsidiaries		50	0	50	50	0	50
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		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)	(6)	338	0	338	120	0	120
INTANGIBLE ASSETS AND GOODWILL (Net)	(7)	60	0	60	64	0	64
Goodwill		0	0	0	0	0	0
Other		60	0	60	64	0	64
INVESTMENT PROPERTY (Net)	(8)	0	0	0	0	0	0
CURRENT TAX ASSETS	(9)	0	0	0	0	0	0
DEFERRED TAX ASSET	(10)	559	0	559	468	0	468
OTHER ASSETS (Net)		356	375	731	338	369	707
TOTAL ASSETS		80.828	133.729	214.557	75.208	128.393	203.601
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	23.533	126.732	150.265	23.472	116.456	139.928
MONEY MARKET FUNDS	(3)	1.161	127	1.288	4.559	109	4.668
MARKETABLE SECURITIES (Net)	(4)	0	5.396	5.396	0	5.109	5.109
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	5.396	5.396	0	5.109	5.109
FUNDS	(5)	833	3.412	4.245	865	6.486	7.351
Funds from Credit Customers		621	1.911	2.532	844	2.801	3.645
Other		212	1.501	1.713	21	3.685	3.706
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(7,10)	41	0	41	14	5	19
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		41	0	41	14	5	19
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	75	0	75	20	0	20
PROVISIONS	(11)	755	0	755	705	0	705
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		342	0	342	357	0	357
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		413	0	413	348	0	348
CURRENT TAX LIABILITIES	(12)	1.414	0	1.414	1.229	0	1.229
DEFERRED TAX LIABILITY	(13)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(14)	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	(15)	8.551	2.983	11.534	7.330	2.826	10.156
Loans		8.551	2.983	11.534	7.330	2.826	10.156

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(16)	690	170	860	670	121	791
EQUITY	(17)	38.691	-7	38.684	33.438	187	33.625
Issued capital		10.000	0	10.000	10.000	0	10.000
Capital Reserves		212	0	212	212	0	212
Equity Share Premiums		6	0	6	6	0	6
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		206	0	206	206	0	206
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		7	0	7	7	0	7
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2	-7	-5	28	187	215
Profit Reserves		23.191	0	23.191	14.181	0	14.181
Legal Reserves		1.181	0	1.181	731	0	731
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		22.000	0	22.000	13.396	0	13.396
Other Profit Reserves		10	0	10	54	0	54
Profit or Loss		5.279	0	5.279	9.010	0	9.010
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		5.279	0	5.279	9.010	0	9.010
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		75.744	138.813	214.557	72.302	131.299	203.601

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		19.230	51.866	71.096	22.811	54.734	77.545
GUARANTIES AND WARRANTIES	(1)	129	4.619	4.748	128	5.442	5.570
Letters of Guarantee		129	3.968	4.097	128	4.769	4.897
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		129	3.968	4.097	128	4.769	4.897
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	0	0	0	16	16
Documentary Letters of Credit		0	0	0	0	16	16
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		0	651	651	0	657	657
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1,3)	13.966	33.381	47.347	19.594	37.421	57.015
Irrevocable Commitments		256	996	1.252	1.081	1.599	2.680
Forward Asset Purchase Commitments		50	411	461	868	1.027	1.895
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		206	585	791	213	572	785
Revocable Commitments		13.710	32.385	46.095	18.513	35.822	54.335
Revocable Loan Granting Commitments		13.710	32.385	46.095	18.513	35.822	54.335
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	5.135	13.866	19.001	3.089	11.871	14.960
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		5.135	13.866	19.001	3.089	11.871	14.960
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		5.135	13.866	19.001	3.089	11.871	14.960
Currency Swap Buy Transactions		0	9.450	9.450	485	7.005	7.490
Currency Swap Sell Transactions		5.135	4.416	9.551	2.604	4.866	7.470
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		130.694	783.513	914.207	132.330	726.341	858.671
ITEMS HELD IN CUSTODY		115	0	115	126	0	126
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		115	0	115	126	0	126
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		130.579	783.513	914.092	132.204	726.341	858.545
Securities		5.127	0	5.127	4.787	689	5.476
Guarantee Notes		0	4.870	4.870	0	4.623	4.623
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		120.118	750.981	871.099	122.233	691.309	813.542
Other Pledged Items		5.334	27.662	32.996	5.184	29.720	34.904

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		149.924	835.379	985.303	155.141	781.075	936.216

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	(1)	17.520	13.945	8.759	7.037
Interest Income on Loans		5.887	5.220	2.903	2.711
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		5.025	1.276	2.694	799
Interest Income on Money Market Placements		2.528	4.119	988	1.849
Interest Income on Marketable Securities Portfolio		3.989	3.264	2.174	1.677
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		2.036	1.568	1.043	825
Financial Assets Measured at Amortised Cost		1.953	1.696	1.131	852
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		91	66	0	1
INTEREST EXPENSES (-)	(2)	-8.043	-7.136	-3.637	-3.234
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-6.291	-5.418	-3.317	-2.781
Interest Expenses on Money Market Funds		-395	-722	-144	-323
Interest Expenses on Securities Issued		-220	-206	-75	-67
Lease Interest Expenses		-15	-4	-7	-2
Other Interest Expense		-1.122	-786	-94	-61
NET INTEREST INCOME OR EXPENSE		9.477	6.809	5.122	3.803
NET FEE AND COMMISSION INCOME OR EXPENSES		46	122	40	85
Fees and Commissions Received		84	149	59	95
From Noncash Loans		38	36	28	23
Other	(12)	46	113	31	72
Fees and Commissions Paid (-)		-38	-27	-19	-10
Paid for Noncash Loans		0	0	0	0
Other	(12)	-38	-27	-19	-10
DIVIDEND INCOME	(3)	25	48	24	32
TRADING INCOME OR LOSS (Net)	(4)	-584	-250	-409	-194
Gains (Losses) Arising from Capital Markets Transactions		149	90	43	47
Gains (Losses) Arising From Derivative Financial Transactions		-585	140	-309	107
Foreign Exchange Gains or Losses		-148	-480	-143	-348
OTHER OPERATING INCOME	(5)	158	323	31	92
GROSS PROFIT FROM OPERATING ACTIVITIES		9.122	7.052	4.808	3.818
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-137	-239	-63	-73
OTHER ALLOWANCE EXPENSES (-)	(6)	-220	-155	-125	-29
PERSONNEL EXPENSES (-)		-915	-588	-485	-295
OTHER OPERATING EXPENSES (-)	(7)	-464	-300	-210	-141
NET OPERATING INCOME (LOSS)		7.386	5.770	3.925	3.280
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	(8)	7.386	5.770	3.925	3.280
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-2.107	-1.753	-1.199	-1.020
Current Tax Provision		-2.104	-1.754	-1.275	-1.050
Expense Effect of Deferred Tax		-3	0	76	29
Income Effect of Deferred Tax		0	1	0	1
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	5.279	4.017	2.726	2.260
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 (+/-)		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	(11)	5.279	4.017	2.726	2.260
Profit (Loss) Attributable to Group		5.279	4.017	2.726	2.260
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)		0,00500000	0,00700000	0,00300000	0,00400000

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)		5.279	4.017		
OTHER COMPREHENSIVE INCOME		-220	8		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
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		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-220	8		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-314	12		
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		94	-4		
TOTAL COMPREHENSIVE INCOME (LOSS)		5.059	4.025		

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		4.926	2.502
Interest Received		16.168	11.378
Interest Paid		-6.795	-6.140
Dividends received		25	47
Fees and Commissions Received		84	149
Other Gains		21	4
Collections from Previously Written Off Loans and Other Receivables		56	122
Cash Payments to Personnel and Service Suppliers		-1.135	-720
Taxes Paid		-2.064	-1.523
Other		-1.434	-815
Changes in Operating Assets and Liabilities Subject to Banking Operations		-993	2.779
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-177	-86
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		4.578	-1.639
Net (Increase) Decrease in Other Assets		80	508
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.552	2.742
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-7.026	1.254
Net Cash Provided From Banking Operations		3.933	5.281
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.681	2.457
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		-278	-34
Cash Obtained from Tangible and Intangible Asset Sales		9	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-29.894	-22.910
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		29.093	24.397
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.238	-1.385
Cash Obtained from Sale of Financial Assets At Amortised Cost		639	2.413
Other		-12	-24
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-58	4.482
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	4.501
Dividends paid		0	0
Payments of lease liabilities		-58	-19
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.076	1.155
Net Increase (Decrease) in Cash and Cash Equivalents		3.270	13.375
Cash and Cash Equivalents at Beginning of the Period		32.642	21.713
Cash and Cash Equivalents at End of the Period		35.912	35.088

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

Presentation Currency	1.000.000 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 - 30.06.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		5.500	5	0	206	0	2	0	0	92	11	8.013	6.168	0	19.997	0	19.997
	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		5.500	5	0	206	0	2	0	0	92	11	8.013	6.168	0	19.997	0	19.997
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	8	0	0	0	4.017	4.025	0	4.025
	Capital Increase in Cash		4.500	1	0	0	0	0	0	0	0	0	0	0	0	4.501	0	4.501
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	6.168	-6.168	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	6.168	-6.168	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		10.000	6	0	206	0	2	0	0	100	11	14.181	0	4.017	28.523	0	28.523
Current 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		10.000	6	0	206	0	7	0	0	204	11	14.181	9.010	0	33.625	0	33.625
	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		10.000	6	0	206	0	7	0	0	204	11	14.181	9.010	0	33.625	0	33.625
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-220	0	0	0	5.279	5.059	0	5.059
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	9.010	-9.010	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	9.010	-9.010	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		10.000	6	0	206	0	7	0	0	-16	11	23.191	0	5.279	38.684	0	38.684